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WAGES, EMPLOYMENT AND SOCIAL SECURITY IN INDIA

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From the Principal's Desk....



It is a very proud moment for me to present you with this issue on –Wages, Employment and Social Security in India|. Growth generates employment and employment generates further growth. Economic growth is obtained by an efficient use of the available resources and by increasing the capacity of production of a country. It facilitates the redistribution of income among the society. It is highly depend on rate of employment generation, proper wage policy and social security. The area of social protection illustrates the very real and direct interest, on the part of workers with normal employment and status of their organizations, in bringing informal economy workers into the mainstream of formal employment. This seminar aims to address differential wages, employment status and social security in India

The ICSSR sponsored one day national seminar organized by our Department of Economics on ‘Wages, Employment and Social Security in India’ helped all the participants to think on these issues.

I express deep sense of immense pleasure to ICSSR, for its financial assistance for this seminar.

We hope that the research articles published hereby will take the discourse on problems and prospectus of wages, employment and social security in India..

Dr. S. Y. Hongekar
Principal
Vivekanand College
(Autonomous),
Kolhapur.

Editorial



Employment and wages are the important factors which influence the livelihood status of the society. It is widely witnessed that as economy grows, the labour force shifts from farm to non-farm sector. The movement of workers outside the agriculture sector was found to be influenced by a complex set of factors such as the pattern of economic growth, inter sectoral differences in the wage rate and worker productivity, government programmes, education, and socio-cultural factors prevailing in rural India. The socio-economic, cultural and employment conditions of labour in India has undergone remarkable changes over the years. Diversified opportunities for employment with increased economic growth, introduction of employment guarantee scheme, demographic change along with expansion of universal education for all, increased connectivity and mobility from rural to urban areas, changes in trade policies, attitude towards participation of women in economic activities outside their home have altered the labour market dynamics.

The prime objective of the seminar is to address wide-ranging issues of wages, employment and social security in India both from theoretical and empirical perspectives. This seminar also aims to highlight significant changes, problems and prospects of wages, employment and social security in India.

We thank all the contributors to this issue.

We're also thankful to ICSSR for their financial support to conduct the seminar.

Thank You.

Dr. Kailas S. Patil

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CHALLENGES AND OPPORTUNITIES IN LAUNDRY BUSINESS: A CASE STUDY OF KOLHAPUR DISTRICT

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Introduction:

The Washermen Community (laundry business) has been an age old occupation and the community usually used to collect clothes from households. A traditional *Dhobi* (Washermen) occupation is widely changed in modern professional dry cleaners. The charges of Washermen services are much lower than the modern dry cleaners and in the present days, dry cleaners have become very popular among most of the households. A special characteristic of the Washermen community is a traditional laundryman, who generally collects the dirty clothes from house to house, wash it and return them with neatly pressed to the consumers. All work for a lower remuneration. The 'laundries' are called 'Ghats': row upon row of concrete wash pens, each fitted with its own wooden stick with stones, then tossed into huge pots of boiling starch and hand it out to dry. Present research paper deals nature of laundry business, present status and new trends of Kolhapur laundry business.

Keywords: *Washermen Community, Laundry Business, Dry-Cleaning, Dhobi Ghat etc.*

Objectives of the Study:

The objectives of the present study are as follows:

1. To study the nature of laundry business in Kolhapur district.
2. To find out new trends in laundry business.
3. To review the impacts of modern technology on laundry business.
4. To study the SWOT analysis of Kolhapur laundry business.

Hypotheses of the Study:

On the basis of objectives the following hypotheses are lined out for the study.

There is significant contribution of modern technology in the progress of laundry business.

Selection of the Sample:

Present study is based on empirical evidence and data collected from the sample respondents. Multistage random sampling method has been used for the selection of the sample respondents. Kolhapur district has 10000

Washermen who are directly involved in washing, ironing and dry cleaning activities. Out of these 500 sample respondents (5%) are selected for the collection of the primary data.

Nature of Laundry Business: Traditional vs. Modern:

Earlier Washermen used to perform their activities with soaps, wood planks and wash tubs. Today, the nature of laundry business has been widely changed. Generally, advanced technology is used for superior results in laundry business. Modern washing machines, advanced detergents and chemicals make wash easier and more effective than traditional methods. Washermen mainly use hand wash method for their occupation and only washing and ironing activities were performed in traditional occupation. Due to technological progress and requirement of customer, Washermen have to use modern machineries for different activities. Machineries include- washing machines, hydro extractor, dryer etc. These machines give superior results against the traditional methods. Now-a-days, nature of laundry business is changed due to its need and existence the occupation in current age.

Table No. 1.1
Nature of laundry business

Sr. No.	Nature of Washermen Occupation		
	Name of the Service	Service Provides (in Traditional)	Service Provides (in Modern)
1.	Washing Clothes	- By hand only	- By hand and Washing Machines
2.	Ironing Clothes	- By Coal iron only	- By Coal iron - By Electric iron - By Roll Press/Calender Machine
3.	Dry Cleaning	---	- Use Chemical, - White Washing Powder - Use Bleaching Powder
4.	Bleach	---	- Use Bleaching Powder, - Bleaching Liquid
5.	Starch	---	- Use <i>Shabu</i> and Corn Flower Solvent
6.	Clothes Dry	- On open space-Sunlight	- Dryer Machine - Stumler Machine - Hydro Machine

Source: Field Survey (July 2013 to May 2015)

Washermen play a vital role in the service sector with variety of their work. Table no. 1.1 show the flow of Washermen services in Kolhapur district.

Hand washing, dry cleaning, ironing, starch, wet cleaning are basic part of Washermen's work. With all these aspects, Washermen give additional services like free pickup and delivery, urgent service, workload exchange services etc. these additional services are known as supplementary services. At that time they give some of them clothes to other laundry or Washermen for the process of washing, dry cleaning and ironing. Comparatively, we can easily find out big changes in modern occupation against traditional occupation. Use of modern machineries and technology are helpful to increase income and standard of living of Washermen community.

Education-wise Classification of Respondents:

The parents motivate their children to pursue higher education with their traditional occupation. They are motivating their family members to make a plan to require investment and also involve in various responsible work. Table No. 1.2 shows the education level of the sample respondents of the Kolhapur district.

Table No. 1.2
Education-wise Classification of Respondents

Educational Level	No. of Respondents	Percentage (%)
Illiterate	127	25.40
Primary	94	18.80
Secondary	176	35.20
Higher Secondary	68	13.60
Graduate	24	4.80
Postgraduate and Other	11	2.20
Total =	500	100

Source: Field Survey (July 2013 to May 2015)

Out of total respondents ¼ (25.40%) respondents are illiterate. The percentage of the respondents who have completed their primary education is 18.80% on the other side 35.20% respondents have completed their secondary level education. This is the highest percentage of the respondents comparing to other respondents.

Occupational Background:

Occupational background is very important to the maintain standard of living. Table No. 1.3 reveals that occupational background of the Washermen community in Kolhapur district. They have been engaged in washing and ironing work from generations to generations. 22.60 % respondents are engaged in non-traditional (modern) Washing, dry cleaning and ironing activities.

Table No. 1.3
Occupational Background

Occupational Background	No. of Respondents	Percentage (%)
Traditional	387	77.40
Non Traditional/ Modern	113	22.60
Total =	500	100

Source: Field Survey (July 2013 to May 2015)

Majority of the respondents (77.40 %) are found working with traditional method for different occupational activities. Now-a-days, different types of modern machineries are available in the market for washing purpose.

Impacts of Modern Technology on Washermen Occupation:

Laundry occupation needs modern, efficient and fast laundry equipments to provide quality services to the customers. Hence, Washermen may require a sufficient amount of capital to purchase it. Following are some positive and negative impacts with its nature and effects on Washermen occupation.

Positive Impacts:

Table No. 1.4 shows the positive impacts of modern machineries or technology on Washermen occupation. As per sample respondents, following are the positive impacts are found during the field survey.

Table No. 1.4
Positive Impacts of Modern Technology

Sr. No.	Positive Impacts	No. of Respondents	Percentage (%)
1.	Save Time and High Profit	67	13.4
2.	Reduce Human Work / Require Less Manpower	84	16.8
3.	Work With Adjustable Time	114	22.8
4.	Increase Income	76	15.2
5.	Work Superiority	47	9.4
6.	Work of 24*7	42	8.4
7.	Require Small Work Place	38	7.6
8.	Wash More Clothes in One Time	32	6.4
Total =		500	100

Source: Field Survey (July 2013 to May 2015)

Negative Impacts:

Everyone wants to use new techniques or modern machineries in their occupation for different purposes. Modern machineries have some advantages and some disadvantages. Considering the negative aspects of

modern machineries, it has reduced manpower as well as increase unemployment.

Table No. 1.3
Negative Impacts of Modern Technology

Sr. No.	Negative Impacts	No. of Respondents	Percentage (%)
1.	High Consumption of Water and Electricity	123	24.6
2.	Seasonality of Employment	47	9.4
3.	Not Fixed Job	56	11.2
4.	Reduce Employment/Manpower	71	14.2
5.	Increase Competition	84	16.8
6.	High Maintenance	52	10.4
7.	Health Problems	67	13.4
Total =		500	100

Source: Field Survey (July 2013 to May 2015)

Though the benefits from modern machineries are limited to Washermen, but it increases unemployment among them. Modern machineries broadly affected especially on livelihood of BPL labour or Washermen. Following are some disadvantages or negative impacts of modern technology which have affected Washermen occupation.

Panchaganga Dhobighat:

For knowing the effects of modern technology on Washermen community, the researcher had visited and observed various washing places like Dhobighat- river bank of Panchaganga, Washermen's work areas, laundry shops etc. Panchaganga Dhobighat was mainly established for washing clothes for Washermen community. Washermen use this *Ghat* for washing clothes and it is convenient to them. But, due to pollution and health problems, municipality has banned washing clothes on Dhobi Ghat. The Panchaganga Dhobighat was started in the year 2000 in Kolhapur city, but due to lack of unity among Washermen, no proper utilization of facilities were provided on *Ghat* and due to negligence of KMC (Kolhapur Municipal Corporation) for its maintenance, the *Ghat* did not exist for a long period. It is the need of time that Washermen should come together to reestablish Panchaganga Dhobighat. But due to lack of unity among Washermen and lack of KMC support, they remain backward. Now-a-days, some Washermen wash their clothes in the Basin of Panchanganga River, but due to ban on Panchanganga Dhobi *Ghat* it is inconvenient to Washermen to wash their clothes

SWOT Analysis of laundry business:

Based on all these aspects of Laundry Business in Kolhapur district has been summarized in the form of SWOT analysis.

A. Strengths:

The strengths of Laundry Business are as follows:

- Modern equipments and technology
- Less capital investment and potential good profit
- Home based occupation and performing with adjustable time
- Use of modern machineries gives superior results with low cost.
- Wide scope to extend traditional occupation with modern techniques and technology

B. Weaknesses:

Due to lack of sufficient modernization of technology in Laundry Business, its progress is very slow. The weaknesses of Laundry Business are as follows:

- Low work efficiency due to unskilled labour.
- Inadequate market study and strategy of marketing.
- Low level of modernization and up-gradation of technology.
- Critical process of obtaining bank loans, resulting in high cost of private borrowings.
- Don't have any brand name
- Entry of other castes people in laundry business with advanced technology and shops.

C. Opportunities:

Followings opportunities are helpful to overall development of entry in Kolhapur district.

- Fast changing fashion trends helpful to extend occupation.
- Modernization of occupation with modern technology helps to increase trend of customers.
- Growing urban population with employees or professionals requires professional laundries for better serve them.
- Proper location of laundry services

D. Threats (Challenges):

- Heavy competition of modern laundry
- High effects of season (rainy, winter, festival season etc.)
- Government departments and local bodies are not favorable for growth of this sector.
- Unavailability of labour and increasing labour cost
- Customer's attraction towards modern laundry
- Threat from new entrants

All above aspects clearly show that Strengths, Weaknesses, Opportunities and Threats of laundry business. Washermen need to take

proper decision to extend their occupation with modern technology which make them strong to face competition easily.

Conclusion:

A hypothesis of the study is - There is significant contribution of modern technology in the progress of laundry business is proved in table no. 1.4 which deals positive and negative impacts of use modern machineries in the laundry business. All above aspects of the study show that traditional laundry business has undergone a big change. The traditional Washermen community has no other jobs or source; also they have not capital to undertake any other occupation. Hence, it is essential to provide support by the government for upliftment of this community. Otherwise, this community will remain jobless and without economic stability.

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TRENDS AND PATTERNS OF EMPLOYMENT IN INDIA

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ABSTRACT

It is generally assumed that economic growth creates more job. At present in India unorganized sector give more employment to about 92 per cent of the work force in the country. The economic reforms implemented since 1991 have accelerated the development process and generated more employment opportunities in the different sector. As a result, the post reforms period has witnessed substantial changes in the structure of employment. According to NSSO 55th round 23 million jobs were created during a period of 1993-94 to 1999-2000 and 60 million jobs were created in the period of 1999-2000 to 2004-05 but the regular employment has not increased as expected. In this context, we have examined in the article is the trends and patterns of employment in India. The overall summary is the post reform period were a steady decline in the share of primary employment and continuous increase in the share of the secondary and tertiary employment in India.

Introduction:

It is generally assumed that economic growth creates more job. It is also assumed that the faster growth will be the creation at new job. But the experience of many of the developing as well as developed countries shows that the pace of job creation generally lags behind the pace of economic growth.

The economic reforms implemented since 1991 have accelerated the Development process and generated more employment opportunities in the different sectors. The post reforms period has witnessed substantial changes in the structure of employment. The primary sector comprising Agriculture and the allied activities has declined. There has been a marginal increase in the share of the secondary sector. But the tertiary sector the registered a sustained increase in the share of the employment. The other noticeable changes in the employment front are an increase in the share of self employment and fall in the causal employment. The regular employment has not increased as expected. In this context, we have examines in the article is the trends, patterns and structure of employment in India.

What is Unemployment?

Unemployment is major problems in developing countries (Like India) unemployment means among those assessed as –employed|| arise due to two

factors. Firstly the labour time of a person classified as employed over the reference period may not be utilized fully. This may be called visible unemployment. The other factor for causing under employment is related to income from work. Though labour time of unemployment person may be utilized at work, uniformly over the retirement period and hence the person is classified as employed but the compensation from the time at work may not yield –adequate income – such under employment is referred to as invisible under employment. The problem of–invisible under employment has to be understood with reference to a more precise analysis of use of labour time than that which is done in classifying a person as employed or unemployed. Invisible underemployment has to be examined in the context of income from work.

Employment Trends in India:

The size of employment in India depends to a great extent on the level of economic development. Therefore, when a country makes economic progress its employment opportunities expand. In India, during the planning period production has expanded in all the sectors of the economy. In response to the economic development the absolute level of employment has also increased. The economic growth has made it completely oblivious to the possible conflict between economic growth and employment. Hence, in recent years economic growth in India has been mostly –jobless– and sometimes even –job loss.

However, details on employment trends are available from various Rounds of the NSSO. The 55th Round provided estimates for 1999-2000 and the 61st round for 2004-05, the 66th Round for 2009-10 and the 68th round for 2011-2012. Information on employment trends for the period 1993-94 to 2011-12 is presented in table No.1

Table No. 1

**Trends of employment and unemployment in India (by UPSS)
1993-94, 2011-12.**

	1993-94	1999-2000	2004-05	2009-10	2011-12
Labour force	381.94	406.85	468.73	472.32	483.75
Work force	374.45	397.88	457.56	462.49	472.91
Unemployed	7.49	8.97	11.17	9.84	10.84
Unemployment rate	2.0	2.2	2.4	2.1	2.2

Note: All figures pertain to UPSS i.e. usual principal and subsidiary status.

Sources: C Rangarajan, Seema and E. M. Vibeesh, –Development in the work force between 2009-10 and 2011-12. Economic and Political Weekly, June 7, 2014. Table 2p.118

Table No. 1 Indicated that is the more than 23 million jobs were created during the period of 1993-94 to 1999-2000 and 60 million job is created in the period of 1999-200 to 2004-05 and the labour force increased by 25 million over the period 1993-94 to 1999-2000 and by 62 million over the period 199-2000 to 2004-05 to 2009-10 to 2011-12 recorded an increase of 11.43 million people in the labour force. As against the labour force of 381-94 million in 1993-94 and workforce was 374.45 million which implies that the number of unemployed people was 7.49 million two year period 2009-10 to 2011-12 only around 11 million jobs were created.

Structure of employment in India:

Table No. 2 indicated that the workforce in India various sector. The agriculture sector although there has been a decline trends of employment in India. As a result, with the share of agriculture declining over the entire five decade period 1972-73 to 2011-12. From as high as 73.9 per cent to 48.9 percent in 2011-12. The share of industry over the period rose from 11.4 percent to 24.4 per cent and share of services from 14.8 percent to 26.7 percent. However, as can be seen from Table No. 2, this structural shift has been the result of changes taking place in the economic reforms period i.e. the post 1991 period only.

Table No. 2

**Estimated Number of UPSS workers across Broad Industrial Categories
1972-73 to 2011-12**

Industry	1972-73	1983	1993-94	2004-05	2011-12
1. Agriculture and activities	73.9	68.6	64.8	58.5	48.9
2. Industry	11.3	13.8	14.7	18.1	24.4
a) Mining and quarrying	0.4	0.6	0.7	0.6	0.5
b) Manufacturing	8.9	10.6	10.5	11.7	12.8
c) Electricity, Gas Water Supply	0.2	0.3	0.4	0.3	0.4
d) Construction	1.8	2.3	3.1	5.6	10.6
3) Services	14.8	17.8	20.5	23.4	26.7
a) Trade, Hotels and Restaurants	5.1	6.3	7.4	10.2	11.4
b) Transport, storage and communication	1.8	2.5	2.8	3.8	4.4
c) Financing Real estate, Business Services	0.5	0.7	0.9	1.5	2.6
d) Community, Social and Personal Services	7.4	8.1	9.4	7.7	8.2
Total	100.00	100.00	100.00	100.00	100.00

- Source:1) Institute for Human Development, India Labour and employment Report-2014 (Delhi, 2014), Table 3.5, p. 208
2) V.K. Puri, S.K. Mishra (2017), Indian Economy - Himalaya Publishing, Delhi, Table, 12.2, p. 145

Employment in Public and Private Sector in India:

The information on employment in public sector and private sector are presented in Table No. 3. A little calculation on the table shows that the public sector's share in total employment in there two sectors was 67.7 per cent in 1981. This rose to 71.3 percent in 1991 but fell thereafter. This was the result of a conscious policy decision by the government to reduce employment in the public sector. As a result of this policy, the share of public sector in employment in the two sectors fell to 68.9 per cent in 2001, 68.1 percent in 2005 and further to 59.6 percent in 2012.

Table No. 3
Employment in Public and Private Sectors in India

Sector	1981	1991	2001	2005	2011	2012
Public sector	154.8	190.6	191.4	180.1	175.5	176.1
Private sector	74.0	76.8	86.5	84.5	114.2	119.4
Total	228.8	267.4	277.9	264.6	289.7	295.5

Source: EPW Research Foundation, India : A Pocket Book of Bata Series, 2012 (Delhi, 2012) Table 164, p. 170.

Summary:

The growth of employment was lower during the second half of the 1991, the economy achieved a higher rate of growth during the first decade of the present century. Industry, construction, transport and communication are the sub-sectors which have been witnessing higher growth in employment. The broad structural changes witnessed during the post-reform period were a steady decline in the share of the primary employment and continuous increase in the share of the secondary and the tertiary employment. The quality of Indian workers in the rural areas was very poor as compared to urban areas.

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EMPLOYMENT GENERATION: MGNREGA IN MAHARASHTRA

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ABSTRACT:

Government of India has launched a number of poverty alleviation and employment generation programmes, especially for rural people, such as; TRYSEM, IRDP, JRY, SGSY, etc. the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is one of them, which is launched during 2005 in Sangli District. The prime objective of MGNREGA is to ensure livelihood security of rural people by guaranteeing at least 100 days of wage employment in a financial year to every household.

Maharashtra is known as one of the founder state of employment guarantee scheme. A large number of people are getting employment. Due to this agricultural development work productivity has increased. In this context this research study makes an attempt to examine the objectives, goals and performance of MGNREGA, especially its contribution to employment generation in Maharashtra.

Keywords: MGNREGA, Employment, Poverty, Job Card.

I. INTRODUCTION:

The National Rural Employment Guarantee Act (NREGA), enacted on 25 August 2005 and renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2 October 2009, includes activities under nine different heads to provide employment to village communities and improve their livelihoods. MGNREGA is an Indian job guarantee scheme. The Act aims at enhancing livelihood security of households in rural areas of the country by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual works. Implemented by the Ministry of Rural development, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is the flagship programme of the Government that directly touches lives of the poor and promotes inclusive growth.

The Maharashtra is known as one of the founder state of employment guarantee scheme. A large number of peoples are getting the employment through the MGNREGA scheme in Maharashtra. The Employment Guarantee Scheme was born in the aftermath of the devastating drought that struck Maharashtra and the rest of the country in 1972-73. The concept of creating

public works by a politician V. S. Page Right from the start, the aim was two-fold could not find work elsewhere, and use their labour to create public assets like roads, bunds, small and medium irrigation project, storage tanks and also for soil conservation and a forestation. Against this overall background, the present study endeavors for examining the role of MGNREGA in employment generation.

II. OBJECTIVES OF THE STUDY:

The main objectives of the study are

- 1) To discuss about the objectives and goals of MGNREGA.
- 2) To evaluate the financial and physical progress of MGNREGA in Maharashtra.

III. METHODOLOGY OF THE STUDY:

- **Collection of data:** - The study is totally based on secondary data which is collected from the publications of Reports of MGNREGA, Govt. of Maharashtra Reports, Journals, Articles & relevant websites.
- **Statistical techniques for data analysis:** - The percentage, Average and compound growth rate have been used as statistical tools for the analysis of present study.
- **Period of Study** – The study period is from 2009-2010 to 2016-2017
- **Scope of study** – The study covers theoretical explanation of various stages of MGNREGA in Maharashtra.
- **Limitations of the study** – The study is limited to selected trends of MGNREGA.

IV. REVIEW OF LITERATURE:

1. Gangadhar Reddy Y. & Aswath G. R. (2016) in these article – Performance of Mahatma Gandhi National Rural Employment Guarantee Act in Karnataka, India|| they have tried to explore the objectives and salient features of this Act. It is also attempted to explain the performance, financial and physical progress in the particular concern state.
2. Ministry of Rural Development (2014) report entitled MGNREGA SAMIKSHA II, makes detailed evaluation of MGNREGA since 2012-15.
3. Sushmita (2015), in her article ‘Mahatma Gandhi National Rural Employment Guarantee Act: A Review’ highlighted the comment on the implementation of the scheme and provide a future road a map which can increase the viability and feasibility of the MGNREGA.

V. MGNREGA in Maharashtra:

Employment Guarantee Scheme was the outcome of struggle for protection from poverty and unemployment, which began during the massive drought of 1970-73. Maharashtra's Employment Guarantee Act was passed unanimously by the state assembly, and came into force in January 1979. According to article 3 of the Act Every adult person in the rural areas in

Maharashtra shall have the Right to get guaranteed employment for doing unskilled manual work and to receive wages there of weekly. –The National Rural Employment Guarantee Bill-2004|| was presented in the parliament on 21 Dec. 2004. NREG ACT-2005 was implemented on 5th September 2005. This scheme inaugurated by India Prime Minister Manmohan Singh in Andhra Pradesh in Anantpur District on 2nd February 2006. In the 1st stage this scheme was implemented in 27 states including 200 districts and in the case of Maharashtra 12 districts. In 2nd stage another 6 districts and 3rd stage 15 districts have included from Maharashtra. There were 560 districts all over the Nation in 1st April 2008. In 2nd October 2009 NREGA has been renamed as Mahatma Gandhi National Rural Employment Guarantee Act.(Kokare,2011)

Objective of the MGNREGA:

- Provide, on demand, not less than one hundred days of unskilled manual work in a financial year to every household in rural areas.
- Strengthen the livelihood resource base of the rural poor.
- Proactively ensure social inclusive and
- Strengthen Panchayat Raj Institutions.

Goals of the MGNREGA:

The following goals of the MGNREGA bring into being the rural people inclusive.

- Social protection for the most vulnerable people living in India.
 - Livelihood Security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity.
 - Drought proofing and food management in rural India.
 - Empowerment of the socially disadvantaged, especially women, scheduled castes and scheduled tribes, through the process of a rights-based legislation.
 - Strengthening decentralized, participatory planning through convergence of various anti-poverty and livelihoods initiatives.
 - Deepening democracy at the grass-roots by strengthening Panchayat Raj Institutions.
 - Effecting greater transparency and accountability in governance.
- (Sharma, 2013)

Nature of the Work:

Only productive works are permitted under the scheme. With a view to minimizing the recurrence of drought like situation in the State, it has been prescribed that moisture conservation and water conservation works should be given priority. Accordingly, priority of works is fixed as follows

- Irrigation works: Labour intensive components of major and medium irrigation projects, canal works, state and local sector minor irrigation, percolation and storage tanks and underground bandharas.
- Soil conservation and land development works.

- A forestation and Social Forestry works.
- Roads (including village internal road)
- Individual beneficiary schemes (viz. Jawahar wells, Horticulture, etc.)

Moreover, MGNREGA in rural area, irrigation and land development activities have been provided works to rural unemployment persons through major, medium and minor irrigation projects. Due to this agricultural development work productivity of agriculture is increased. The cropping pattern is also changed. Farmers turned in to cultivate cash crops. Therefore, poverty and unemployment is declined due to increasing employment opportunities and generation of income from agricultural and agro based industries. Social forestry provides various kinds of employments and made ecological balance.

Expenditure under the MGNREGA in Maharashtra:

The following table represents the category wise expenditure under the MGNREGA in Maharashtra. (Table No. 1)

Table-1 represents the trend of Expenditure spent by MGNREGA. It reflects the growth with minor fluctuations. The total expenditure rose from Rs. 11803.12 lakh to Rs. 94761.20 lakh i.e. by more than three times during the study period. The Compound Growth Rate (CGR) of Total Expenditure from was 57.83 and the average expenditure on category wise work by MGNREGA was Rs. 59047.6 lakh.

It also indicates the fact that out of total expenditure of the Govt. of Maharashtra has spent more on water conservation and water harvesting through MGNREGA in all years. It reveals that Govt. has given more importance to provision of irrigation facility to SC / ST land owners in 2015-16 and 2016-17, which has potential to make sustainable development and inclusive growth in rural area.

MGNREGA has strong potential to change the outlook of rural India. But data shows that there is no uniformity in spending expenditure on various heads that may affect on inclusive development of rural sector. So there is need of systematic efforts to make more effective expenditure on different heads of MGNREGA.

Job Card Issued:

The job card is issued free of cost by the Gram Panchayat within 15 days after receiving and application and employment is given within 15 days of issuance of job cards if failed, unemployment allowance has to be paid as per the rules in MGNREGA. The job cards insurance that labour are in possession of record of the number of days they have worked, wages paid and unemployment allowance received. The information regarding percentage of job cards are issued to the total number of person registered under MGNREGA in Maharashtra presented in Table-2

Table - 1
Category wise Expenditure under the MGNREGA in Maharashtra State

Year	Rural Connectivity	Flood control & Protection	Water Conservation & Water Harvesting	Drought Proofing	Micro Irrigation Works	Provision of Irrigation Facilities to SC/ST Land Owners	Renovation of Traditional Water Bodies	Land Development	Ragiv Gandhi Seva Kendra	Other Works	Total
2009-10	1352.42 (11.46)	239.40 (2.03)	7038.25 (59.63)	606.26 (5.14)	47.81 (0.41)	680.29 (5.76)	836.83 (7.09)	1001.86 (8.49)	0.00 (0.00)	0.00 (0.00)	11803.12 (100)
2010-11	951.91 (10.74)	295.61 (3.34)	4560.83 (51.47)	1236.50 (13.95)	1.19 (0.01)	566.54 (6.39)	972.64 (10.98)	276.67 (3.12)	0.00 (0.00)	0.00 (0.00)	8861.89 (100)
2011-12	594.46 (22.63)	44.98 (1.71)	1416.79 (53.92)	37.71 (1.44)	8.55 (0.33)	104.50 (3.98)	271.74 (10.34)	125.93 (4.79)	0.00 (0.00)	22.78 (0.87)	2627.44 (100)
2012-13	19120.7 (24.61)	288.93 (0.37)	22217.4 (28.60)	14291.46 (18.40)	347.73 (0.45)	14788.05 (19.04)	3375.19 (4.34)	2360.32 (3.04)	291.11 (0.37)	600.27 (0.77)	77681.21 (100)
2013-14	9486.74 (23.97)	849.79 (2.15)	7980.60 (20.16)	5914.65 (14.94)	282.63 (0.71)	8897.50 (22.48)	1785.14 (4.51)	1798.50 (4.54)	201.37 (0.51)	2385.64 (6.03)	39582.56 (100)
2014-15	33832.3 (29.06)	2451.6 (2.11)	21764.8 (18.69)	22322.3 (19.17)	550.67 (0.47)	20069.8 (17.24)	3703.15 (3.18)	4120.16 (3.54)	622.80 (0.53)	6995.56 (6.01)	116433.1 (100)
2015-16	24897.2 (20.64)	3770.6 (3.13)	28045.9 (23.25)	14589.6 (12.09)	961.33 (0.80)	34862.09 (28.90)	5768.05 (4.78)	5480.63 (4.54)	204.05 (0.17)	2051.01 (1.70)	120630.5 (100)
2016-17	19109.5 (20.17)	4094.5 (4.32)	18915.7 (19.96)	5959.3 (6.29)	434.04 (0.46)	32535.35 (34.33)	4515.96 (4.77)	4632.99 (4.89)	298.00 (0.31)	4265.84 (4.50)	94761.20 (100)
Average	13668.1	1504.4	13992.6	8819.7	329.2	14063.0	2653.6	2474.6	202.2	2040.1	59047.6
C.G.R	73.49	72.25	31.77	74.16	107.22	111.54	39.40	53.22	0.60	141.95	57.83

Source: Economic Survey of Maharashtra. (2012-2018)

Note: Figures in to brackets indicate percentages to total, Average, C.G.R: Compound Growth Rate

Table-2
Job card issued to the persons in Maharashtra

Year	SC	% share	ST	% share	Non SC/ST	% share	Total Job card issued
2011-12	591358	8.70	884478	13.01	5322113	78.29	6797949
2012-13	717685	10.12	1001945	14.13	5371648	75.75	7091278
2013-14	748543	10.32	1040410	14.35	5462925	75.33	7251878
2014-15	762544	10.00	1053958	13.82	5807427	76.17	7623929
2015-16	768582	9.81	1076980	13.75	5986490	76.44	7832052
2016-17	771855	9.76	1082409	13.69	6051206	76.54	7905470
Average	726761		1023363		5666968		7417093
C.G.R	4.55		3.60		2.98		3.20

Source: www.mgnrega.nic.in (2011-2017)

Note: Figures in to brackets indicate percentages to total, Average & **C.G.R:** Compound Growth Rate

Table-2 shows that total job card issued in MGNREGA has increasing during 6 years of the study period. The C.G.R was 3.20.

The proportion of SC persons in MGNREGA has gone up from nearly 9 to 10 percent within the span of six years. The C.G.R was 4.55 percent during same period. Hence ST person in MGNREGA reached to 13.69 per cent in 2016-17. The C. G. R was 3.60 percent during the period of six years. But it found that the percentage share of SC & ST communities was decreased in year of 2016-17 as compare to 2013-14. It is note that Non SC & ST person contributed higher share of employment compared to SC and ST Communities.

The above analysis reveals that, SC & ST communities are mostly vulnerable to poverty and deprivation. They depend on caste based occupation as well as on the daily labour activities. Therefore their socio-economic condition is also not good. MGNREGA plays a very important role in SC & ST communities. Their participation in the MGNREGA contributed to an improvement to both their employment and living condition. MGNREGA created a scope for inclusion of these backward communities as well as improving their socio-economic conditions.

VI. FINDINGS:

1. The total expenditure of MGNREGA shows growth with fluctuations.
2. Govt. of Maharashtra has spent more on water conservation and water harvesting through MGNREGA during the study period.
3. In MGNREGA has given more importance to provision of irrigation facilities to SC / ST land owners in 2015-16 and 2016-17.
4. The total job card issued has been observed increasing trend during the study period.

5. The percentage of others in job card issued has contributed higher share of employment compared to SC and ST communities.
6. The proportion of SC person in job card issued has gone up from nearly 9 to 10 percent within the span of six years.
7. The percentage of ST person from job card issued was increasing up to 2013-14. Then it had declining trend.
8. The percentage share of SC / ST communities was decreasing in year of 2016-17 as compare to 2013-14.

VII. CONCLUSIONS:

The present research study is an attempt to assess the efforts of the MGNREGA to increase employment opportunities of the poor and promotes inclusive growth during the period 2009-10 to 2016-17. MGNREGA has been successful in achieving its prime objective of providing wage employment to rural household in India. Women are given guaranteed one-third share in the total employment. Govt. of Maharashtra no. of work completed and expenditure more on irrigation work, water conservation and water harvesting as compare to all other heads of MGNREGA. It helps to increase in agricultural productivity and irrigated areas. SC, ST, and Economic backwards farmers are allowed to get developed own private lands. Therefore, productivity of agriculture and income level of SC/ST farmers is increased. All these provisions in this act make MGNREGA more inclusive.

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GROWTH OF INDIAN LEATHER AND FOOTWEAR INDUSTRY

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Introduction:

Indian Leather Sector is the 10th largest manufacturing sector and it plays an important role in Indian economy in view of its substantial overall output, employment potential and export earnings. Available data shows that, the leather industry employs nearly 2.5 million people with a majority from the weaker sections of the society and comprising about 30% women labours. Leather and leather products are important economic commodities and provide export potential for many developing countries. In order that the full economic and export potentials are utilized, there is a need to add value to leather through technology and improvement in quality of products. The man behind the machine holds the key to the success in any industrial sector. The role of this important resource is critically analyzed. The leather industry is one of the oldest and traditional industries. It makes significant contribution towards economic growth, balanced regional development, employment generation and overall poverty reduction in the field of leather and allied product manufacturing. The Leather industry is bestowed with an affluence of raw materials as India is endowed with 21% of world cattle and buffalo and 11% of world goat & sheep population. Present research paper deals with overall performance of Indian leather industry during the last decade.

Objectives of the Study:

Objectives of the present study are as follows:

1. To study the growth performance of Indian leather industry.
2. To review the export of leather and leather products in international market.
3. To study the SWOT analysis of Indian leather industry.
4. To find out problems of Indian leather industry and suggest proper measures to growth performance.

Structure of Indian Leather Industry:

The structure of the Indian industry, as it exists now, presents an interesting spectacle. In tanning and finishing the country has the capacity for processing 192 million hides and skins per year. A substantial capacity lies in the modern tanneries, the production in cottage and back-yard tanneries registering a steep decline over the years. This is due to the fact that the modern tanneries are able to pay a better price for the raw material in the process, a better quantity of skins and hides, which were earlier not collected,

do get collected. Such tanneries were set up with a strong deal of technological support from abroad buyers and are constantly being modernized and enhancing the capability to produce better quality leathers.

Features of Indian Leather industry:

- Own raw material source - 21% of world cattle & buffalo and 11% of world goat and sheep population are housed in India.
- 2 billion sq feet of leather produced annually
- Generating employment for 2.5 Million people, mostly from the weaker sections with 30% women predominance.
- 2nd largest producer of Footwear and Leather Garments
- World-class institutional support for Design and Product Development, Human
- 3rd largest producer of saddlery and harness items.
- Nearly 60-65% of the production is in the small / micro sector
- Presence in major markets-Long European experience and strategic location in Asian landmass.
- Promising technology inflow and Foreign Direct Investment
- Resources Development and Research and Development Activities
- Presence of support industries like leather chemicals and finishing Auxiliaries

Production and Export of leather products:

Leather industry in India also comprises of the activities of production and trading of various leather products. Production activity deals with the conversion of finished leather into consumable leather products, while, trading activity is concerned with the buying and selling

of final leather products. Indian leather industry holds a prominent place in the Indian economy. This sector is known for its consistency in high export earnings and it is among the top ten foreign exchange earners for the country. With an annual turnover of over US\$ 10 billion, the export of leather and leather products increased manifold over the past decades and touched US\$5.90 billion in 2013-14, with recording a cumulative annual growth rate of about 8.54% (last 5 years). Indian leather industry holds a prominent place in the Indian economy. This sector is known for its consistency in high export earnings and it is among the top ten foreign exchange earners for the country.

The leather industry is an employment intensive sector providing job to the youth. After China India has the largest number of inhabitants in the world. The retail market in India is amongst the largest and fastest growing in the world. With a population base of over 1.2 billion, and household size between 4 to 5 on an average. It is not difficult to see the potential attractiveness this market offers. Domestic market for footwear is expected to double in the next five year.

Export of Footwear and Leather Products (Value in US Millions):

In the leather industry, apart from manufacturing processed leather, small leather goods such as gloves, wallets, bags, purses, belts, key tags are also produced. Table No. 1 shows that the export of leather and leather products, both in rupee and dollar terms, during the first eleven months of the current financial year 2013-14 has shown a positive growth rate in all the product segments.

Table No. 1
Export performance of leather and leather products
(Value in US Millions):

Category	2012-13	2013-14	Variation (%)
Finished Leather	50070.67	63869.36	27.56
Leather Footwear	75805.62	98617.83	30.09
Footwear Components	10924.28	15874.49	45.31
Leather Garments	26.15.24	30908.09	18.81
Leather Goods	52718.61	67302.92	27.66
Saddlery and Harness	4701.58	7213.63	53.43
Non-Leather Footwear	5184.74	9230.19	78.03
Total =	225420.74	293016.51	29.99

Source: Indian Leather, May 2014

The export of leather and leather products for the period 2013-14 reached US\$ 4861.29 million as against the value of US\$ 4138.13 million recorded in the corresponding period of last year thus registering a positive growth rate of 17.48%. Export of different categories of footwear alone still holds a major share of 42.22% in India's total leather and leather products exports with an export value of US\$ 2052.62 million. This is followed by leather goods and accessories with a share of 22.93%, finished leather 21.79% leather garments 10.54% and saddler and harness 2.46%.

Table No. 2
Trends in India's Export of Leather and Leather products to different countries

Country	2012-13	2013-14	% Change
Germany	631.23	763.55	20.96
U.S.A	526.13	669.17	27.19
U.K	606.02	661.98	9.23

Italy	438.53	515.59	17.57
France	320.81	353.80	10.29
Hong Kong	441.45	471.56	6.82
Spain	267.17	307.94	15.26
Russia	28.54	51.57	80.71
Netherlands	189.74	216.54	14.12
Australia	74.16	78.31	5.59
Canada	45.71	51.43	12.52

Source: Indian Leather, May 2014

The major markets for Indian leather and leather products are Germany with a share of 12.92%, USA 11.32%, U.K. 11.20%, Italy 8.73%, France 5.99% Hong Kong 7.98%, Spain 5.21% , Netherlands 3.66%, China 2.60% etc. all these aspects shows that major leather and leather products export to the Germany, USA and Russia country.

SWOT Analysis:

Strengths:

- Age old and established linkages with buyers in EU and USA.
- Strong productive capacity in tanning industry.
- Advantage of low cost of labour.
- Export promotion by Government of India
- Quality and environment conscious
- Easy availability of raw material
- Institutional support for technical services, manpower development and marketing
- Government support through tax incentives on machinery

Weaknesses:

- Low level adoption of modernization and upgradation of technology.
- Low level of labour productivity
- Inadequate formal training/unskilled labour
- Less number of units in organized sector
- Lack of modern finishing facilities for leather in micro, small and medium enterprises
- Highly unhygienic working environment and less safety measures for workers
- Weak infrastructure support for exports

Opportunities:

- Growing fashion and design consciousness globally
- Growing international and domestic markets to meet more population requirements.

- Retain customer through quality supplies and timely deliveries
- Use of modern technology and innovations

Threats:

- Multinational companies' entry in domestic market with FDIs.
- Non-tariff barriers- Developing countries are resorting to more and more non-tariff barriers indirectly
- Finance problems in critical times- limited scope for mobilizing funds through private placements and public issues, as many businesses are family-owned.

The suggestions are as follows:

1. Advanced training of the leather activity is given in Kolkata, Chennai and Kanpur. It should be made available overall in the country also.
2. For the development of Indian leather industry proper market channels are necessary. For that purpose co-operative societies should be established. It will also fulfill the demand of large buyers.
3. The government should cancel sales tax on raw hide. Leather art should be preserved and encouraged by the government through Geographical Indication (GI).
4. Modern technology, equipment-machinery, innovative design, quality control and marketing guidance are main challenges of leather industry. So government should take rapid action to meet these requirements with affordable cost.
5. To avoid malpractices the central and state government should be provided financial assistance to leather artisans immediately with simple process of loan sanction.
6. Establishment of Leather Development Council and Common Facility Centre (CFC) by the government and enhance the capacity building, research and development and technology transfer.

Conclusion:

At present, the leather industry needs to address challenges such as non-availability of skilled workforce, low productivity; acute necessity to enhance the level of best technology practices in the manufacturing chain and modern footwear manufacturing training with new designs to the needs of the immediate consumer and society through a close interface with economy of nations is reviewed. In order to fulfill the economic and export potentials modern technology are utilized. The study concludes with a remark that, leather industry has a potential activity in order to reduce poverty. Today, it requires paying attention by researcher, policy maker, academician, development professions to bring it at centre in development agenda.

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WOMAN PARTICIPATION AND IMPACT OF MGNREGA IN TAMIL NADU

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Abstract

Empowering women is the most important and powerful thing in the world. Women empowerment is vital to economic growth and social transformation. In this century all over the world came to know this factor and working hard to empower women. In a country like India also helping women to empower themselves through various acts and schemes One of those schemes named as Mahatma Gandhi National and Rural Employment Guarantee Act (MGNREGA). It's a kind of social protection scheme which is targeted to empower the marginalized, poor and women. This study is descriptive in nature and secondary data were used to achieve the objectives of the study. In this study highlights the impact of MGNREGA and participation level of women in the state of Tamil Nadu and somehow it touches the deficiencies of the act also.

Keywords: MGNREGA, woman participation, women empowerment, social protection

"I measure the progress of a community by the degree of progress which women have achieved"

Bharat Ratna Dr. B.R.Ambedkar

Introduction

Empowering women is the most important and powerful thing in the world. Women empowerment is vital to economic growth and social transformation. In this century all over the world came to know this factor and working hard to empower women. In a country like India also helping women to empower themselves through various acts and schemes One of those schemes named as Mahatma Gandhi National and Rural Employment Guarantee Act (MGNREGA). It's a kind of social protection scheme which is targeted to empower the marginalized, poor and women. Mostly the rural women are doing the domestic and unpaid work. Here the challenge is how to make them participate in schemes like MGNREGA. So there is a need to assess the impact of the scheme like how it is working to empowering the marginalized and what is the participation level of

women. In this study highlights the impact of MGNREGA and participation level of women in the state of Tamil Nadu and somehow it touches the deficiencies of the act also.

Overview of MGNREGA

The national rural employment guarantee scheme came into existence after the enhancement of parliament acts national rural employment guarantee act in September 2005. It was launched from Andhra. Initially, its covered only 200 districts after that slowly its cover the all the 593 rural districts of the country in the year of 2008-2009. Now the scheme has changed as a Mahatma Gandhi national rural employment guarantee act MGNREGA. The aim of the scheme is uplifting the women and marginalized people. Its ensure the at least 100 days of guaranteed wage work (unskilled manual work) in the rural areas.

The ministry of rural development provide an additional 50 days of guaranteed wage work in a financial year, over and above the 100 days assured to job card holders in such rural areas where drought or natural calamities (as per Ministry of Home Affairs) have been notified. Its provide by the recommendation of Ministry of Agriculture & Cooperation & Farmers Welfare. (Ramsunder.B and Shubhabrata.S 2013)

Objectives

The study was mainly focused on the impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and also this paper analyzes the level of women's participation and the major impacts of this programme.

Methodology

The researcher conducted a descriptive study and secondary data was used for this study. Basically, the required data have been derived from various research studies, journals, magazines, and websites which deal directly or indirectly with the topics related to this study.

Woman"s participation in MGNREGA

There are many factors which are pulling them to participate under the MGNREGA include nature of work, unskilled manual work, nearby work, less working hours, high wage rate (comparatively higher than the agricultural daily wage), low migration level, this kind of factors are making women to involve in the scheme all over the country.

Table – I

The participation rate of women in the last 5 financial years

Financial year	Women"s participation rate in percentage	
	India	Tamil Nadu
2018-2019	53.33	84.76

2017-2018	53.47	85.68
2016-2017	56.16	85.68
2015-2016	55.26	85.02
2014-2015	54.88	85.36

Source: www.nregs.nic.in Retrieved on 18.11.2018

The above table clearly showing that the level of women participation is moderate and its sustains at the same level. And comparatively women participation level is nearly 50% higher in Tamilnadu than the overall country's participation. And its sustain in the same level past 5 years.

Impacts on MGNREGA

The MGNREGA create a positive impact on increasing the significant level of employment (Reddy.N, D., et al 2014)

Wage and bargain power

The wage given under MGNREGA is comparatively higher than agriculture wages, especially for women. (Sudarshan 2009). The labor necessity is increased in the market and the level of wage rate also increased in the market so the laborers getting chance to bargain with the landlords and they demanding the equal wage like MGNREGA and especially the woman can demand the equal wage like men. (Carswell.G and Neve.D.G 2014)

Gender Equality

In this scheme designed with gender sensitivity. Under MGNREGA no wage difference between men and women it is the most important factor which is helping women to hike the wage rate outside (Carswell.G and Neve.D.G 2014)

Level of income and consumption

Income of the country has increased because of MGNREGS. The agricultural wage has been increased (Ahuja UR, et al 2011). It is helping people to improve their economic condition. The marginalized and poor people getting more benefits from this scheme (Sarkar P and et al 2011). MGNREGA helps the women to fulfill their own needs. it leads to buying the needy things to the home. It increases the food intake also (Dinesh D 2012)

Household level impacts

MGNREGA provides the huge employment to the households (Debnath N and Neogi D 2013). The study proved that families are getting more time to spend with their children (Shalla SA 2015).

Women are mostly doing the unpaid work so they are not able to raise

her voice on decisions now through the MGNREGA getting paid through banks and post offices on her account so she is getting some kind of economic freedom it leads to participating on the decision-making process (Dinesh Das 2011). And they are feeling free to depending on others for their economic need. (Pankaj.A and Tanka.R 2010) Majority of the women are saving their wages for the future. It will help to cope with financial difficulties in the future.

Community-level impact

One of the studies revealed that woman's participation in community-level programs like Gram Shaba meetings are increased after MGNREGA (Dinesh.D 2011)

Deficiencies

Lack of crèches

One of the major lack of this scheme is crèches because of this shortage most of the women who have an infant or toddlers are not able to use the opportunity (Dinesh.D 2012)

Lack of awareness

In many parts of the country, women's participation in this scheme is very less, especially in the northeast. So there is a necessity to promote the scheme across the country (Dinesh.D 2012)

Lack of welfare facilities

Some of the essential welfare facilities are not available in the workplace, for example, drinking water, first aid box, restroom, and crèches. (Dinesh.D 2012)

Interference of contractors

One of the reasons to decrease the presence of beneficiaries in the work is the illegal presence of contractors (Khera and Nayak 2009)

Delayed payments

Delay payments also one of the reasons to reduce the participants' presence in the work.

Corruption

Corruption is one another reason for the participant's absence to the work. They are losing hope because of corruption. Anyhow, Tamilnadu government is trying to reduce the corruption they taking special care on it. Like frequent audit and inspection kind of actions were taken (Muthaiah and Khera 2010; Menon 2010)

Suggestions for implementations

MGNREGA Providing unskilled manual labor work only through the scheme is not enough in future it should be given the job opportunities for skilled workers too (Azhagaiah R and Radhika G 2014) The MGNREGA

improve the work involvement rate, if it is implemented with agriculture work then farmers also get more benefits (Boruah GC 2014). The MGNREGA should be implemented/developed in the all over India especially in northeast states. Should be created awareness about this program and make the people participate in it (MoRD 2014).

Limitations and scope of the study

The limitations of the study were it is purely based on secondary data. The secondary data are taken from the various articles published in reputed national and international journals and websites. Further, the scope for future study is, the researcher may need to conduct a study with the primary data it may useful to an in-depth understanding about the household level impact on beneficiaries livelihoods, needs, and benefits of the MGNREGA, and empowerment of women. It is essential for further more implications on the scheme.

Conclusion

MGNREGA creates a good impact on women. Gender wise it playing a vital role in wage equality. Now unskilled women labors are empowering through this scheme, in future if the scheme expanded for semiskilled and skilled labors based on their skills then it will help full to empower all kind of people. Eradicating the deficiencies and implementing and revising the scheme will be helpful to achieve its goals.

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A STUDY IN EMPLOYMENT EXCHANGE IN INDIA: CHALLENGES AND SUGGESTIONS

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Abstract:

The present paper is critically analyses about the extent to which the employment exchange in India has as importance role in the economy which includes industrial, social, economic etc. This research inquiry is pioneering in that it places disparity in the economy as well as the country. The individual goals of education are knowledge, value and skill formation while the collective goals are employability, socioeconomic development, better quality of life, peace and social harmony, national character and prosperity. For any productive activity labour and entrepreneurship are as much required as land capital and organization. One can do manual labour without any skills but mental labour requires a specific skills and training. The employment service was started as a resettlement agency for the demobilized service personnel and discharged war workers under the directorate general of resettlement and employment government of India in July 1945 and employment exchange were gradually opened in several parts of the country. The employment exchange or the National Employment Service is under the operations by the Directorate General of Employment and Training, Ministry of Labour, Government of India. There are many exchanges and all of them are under the purview of a single unit. For the purpose of bringing uniformity in the demand and supply of jobs, those seeking employment were required to register their names in the exchanges.

Keywords: Human resource development, national capacity building, self-sustainability, knowledge economy, employment exchange, higher education system, empowerment and growth in student enrollment.

Introduction:

Recommend that, as part of responsibilities under the e-government and then status of efforts challenges facing agencies in implementing employment exchanges and whether these efforts are leading to exchanges. employment, especially amongst the educated youth in India, a problem both of the individual as well as the society around level. It educational, social, financially, emotionally and materially effect on the youth. it is the fact of should force us to think what ails the education system and employment avenues in India. The problem of educated

unemployment is mainly two fold, firstly, scarcity of government jobs, and secondly, the, virtual lack of any other employer in over all other than the government. Improving infrastructure in general and promoting human resource development in a sustained manner, together with effective and people-oriented governance, is thus critical to ushering peace in Manipur and other parts of overall the India. Creating additional employment opportunities to tap the immense human and natural potential could go a long way in addressing the aspirations of the unemployed youth of the region in general. The employment exchange services at public employment exchange agencies are one of the basic and important programs of social safety nets for employment. It would be useful to investigate the actual conditions of public employment services in India developing countries and develop model programs for each country to establish the efficient employment exchange system of a basic and important program of social safety nets for employment. The individual goals of education are knowledge, value and skill formation while the collective goals are employability, socioeconomic development, better quality of life, peace and social harmony, national character and prosperity. For any productive activity labour and entrepreneurship are as much required as land capital and organization. One can do manual labour without any skills but mental labour requires a specific skills and training. The employment service was started as a resettlement agency for the demobilized service personnel and discharged war workers under the directorate general of resettlement and employment government of India in July 1945 and employment exchange were gradually opened in several parts of the country. The employment exchange or the National Employment Service is under the operations by the Directorate General of Employment and Training, Ministry of Labour, Government of India. There are many exchanges and all of them are under the purview of a single unit. For the purpose of bringing uniformity in the demand and supply of jobs, those seeking employment were required to register their names in the exchanges. Whenever there are vacancies, they were possible to be notified by the exchanges, when these vacancies were published in the government departments, in accordance with their qualifications. For exam, one was required to register his or her name for the post of postmen. There are more than 958 Employment Exchanges run by the State Governments to providesupport to the job seekers. These include State Employment Exchange District Employment Exchange, Rural Employment Bureau, University Employment Information and Guidance Bureau etc.

What is mean by Employment Exchange?

—Employment exchange is an institution intended to assist the jobseeker`s and job giver`s in fulfilling their requirement and thereby aiming to organize the employment market||**Ruth M. Kellogg.**

–Employment exchange is an office set up for the collection and furnishing of information, either by keeping of registers or otherwise, regarding persons who seek to engage employees and person who seek employment.||

Employment and Training Act, 1948.

Objective of the study

- 1) To study and review the scenario of concept of employment exchange.
- 2) To present the challenges of employment exchange in India.
- 3) To criticize problem and provide suggestion.

Enumerate the various jobs offered through employment exchange. Recognize the role of placement agencies in getting the jobs. Describe the role of advertising media as source of information about the jobs. Prepare a good bio-data/resume to offer your candidature for any post and prepare yourself for any type of selection test or interview

Research Methodology:

The researcher has attempted to adopt an analytical approach. The method adopted is analytical in so far as it seeks to understand the role of employment exchange as a necessary factor for seeking employment opportunities. The present research paper is mainly based on secondary data. All statistical data is derived from the website, Govt. of India. The relevant information is collected like from books, periodical materials and journals also.

Scope of the study:

This study is vital to understand the role and importance of employment exchange in the Indian context.

Need of the employment exchange

The primary objective of Employment Exchanges is settlement of job seekers either through regular jobs or through self-employment. To achieve this objective, the employment exchanges in India perform the following functions:

- (a) Registration and placement of job seekers so as to ensure a proper balance between demand and supply of labour.
- (b) Collect comprehensive Employment Market Information on a quarterly basis For creation of data base for use in effective management of the demand and supply of labour.
- (c) Undertake career counseling and vocational guidance with a view to effectively guiding the job seekers.
- (d) Conduct area specific specialized study or surveys to have an assessment of Skills available and the marketable skills required for encouraging the job seekers for self-employment particularly in rural informal sector.
- (e) Arrange disbursement of unemployment allowance to certain specific categories of job seekers through the employment exchanges as

decided by some of the State Governments. our country employment exchanges have been set up by the government for bringing together job seekers and job-providers. The employment exchange interns the list of job seekers and registers their names for different categories of jobs according to their qualification. When the employers approach the employment exchange for recruitment, it identifies the candidates from its list and informs them about these vacancies so that they can approach the concerned employers. Enumerate the various jobs offered through employment exchange. Recognize the role of placement agencies in getting the jobs. Describe the role of advertising media as source of information about the jobs. Prepare a good bio-data/resume to offer your candidature for any post and prepare yourself for any type of selection test or interview.

For the first time since independence employment has grown at a faster rate than population, during the five-year period of 2000 and 2005. Jobs grew at the rate of 2.8% annually in 2000-2005. Population by 2.35% this is a clear reversal of the growth of the jobless witnessed in 1990s. Despite the growth in jobs, unemployment has also grown. Unemployment increased from 8.8% to 10.70% as more people sought work as seen in Table 1. The population of casual workers reduced from 33% to 28% but the population self employed increased from 53% to 57% during 2000 to 2005. Government has to keep an eye on the unemployment and to keep their numbers down. It has opened employment exchange in all cities. The unemployment is required to register with these. Whenever there is a vacancy, suitable to their qualifications they are consider for it.

Challenges of the employment exchange in India

1. Agencies face implementation challenges:

Challenges that will confront agencies as they finish their plans and implement ITEP programs, including limited availability of private-sector employees with the skills agencies want, concern that sending employees to agencies may industry ability to bid on future contracts, possible reluctance of private-sector employees to be subject to federal ethics rules, and more effectively marketing the program. These challenges will make it difficult to find willing and qualified participants and negotiate agreements with companies.

2. Skills Labour Supply

India's gross enrollment rate (GER) is just 24% which is not good. GER is 6% below the world average and at least 50% lesser than developed world like Australia and US. This has to change if we have to really improve state of higher education in India.

Desired Skills are in short supply in private sector agencies face a challenge in finding employees from the private sector with the skills they are

most interested in pursuing, companies would be reluctant to give up the services of staff members with these valuable skills.

3. Effectively Marketing the Program:

Employment exchange a challenge in determining how to effectively promote the labour market to the supply of private sector. Several sources told us that a more proactive approach in reaching out to private companies was needed to get companies to participate.

4. Self-Employment Programmers for Skill and Capacity Development Institute

5. Develop the educational Infrastructure

Mushrooming of low quality institutes all over the country is not good for higher education. These new colleges lack capacity and they are all about fleecing money from students and their parents. There is too much glamour and less quality of education. Apart from the highly recognized higher educational institutes in India most of the colleges and universities lack in the basic and high-end research facilities. Many institutes are running without proper infrastructure and basic facilities like library, hostels, transport, sports facility etc. which is desirable to rank the quality institution.

6. Lack of Quality Research work:

There is no shortage of funding for the top Indian Institutions such as IITs, IIMs and other institutes of national importance. However, budget for the Research is not under spent due to the insufficient good quality research work. Due to the limited focus on Research and Internationalization, very few Indian higher educational institutes are globally recognized.

7. No Project Based Learning Work:

Higher education lack project based learning. Young graduates need to learn new skills especially vocational skills that can give them job. So we are not focusing on project based learning at all. Just theory is not enough, we also need practical knowledge is also.

8. Lack of Collaboration in International Educational Industries:

Presently there is a very less collaboration of higher educational institutes with industries

9. Low Employability in our Education System:

Low employability of graduates is one of the major problem in India. Only a small proportion of Indian graduates are considered employable. Placement outcome also drop significantly as we move away from the top institutes.

10. Impact of Political Factor on Education System:

Political influence is also a bad thing and an issue with higher education. Governing bodies do not want any political influence or interference in their affairs.

11. Low Expenditure on Higher Education:

Financing is also an issue with higher education in India. Yes, India is already spending very much on higher education and it can't spend more. However, if the quality of higher education has to be improved then more financing is needed.

12. Effective implementation of skill development and training programs also need to be prioritized.

13. Introducing the education system oriented to the industrial zonal try to start relevant diploma and degree courses

14. Developing Indian as a tourism hub

15. Self-Employment Programmers for Skill and Capacity Development

Suggestions:

To increase employment and size unemployment following can be taken

1. Increase the number of employment exchange in overall India.
2. Define educational priorities and investment in vocational training institution.
3. Increase the investment in employment generating project.
4. Mitigate the high population growth.
5. Students should be made aware that employers value basic, high order and affective employability skills even more highly than job specific technical skills.

Conclusion:

The whole length of discussion concludes that to solve the unemployment problem of India the development plans and educational system should be reformed on the lines suggested herein above whereby the extra employment opportunities will be generated fast, on one hand and population growth will be checked on the other in such a way that growth of employment opportunities would considerably exceed to the population growth.

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TRENDS OF EMPLOYMENT, UNEMPLOYMENT AND LABOUR FORCE OF INDIA

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Abstract

Population is the resource of labour force. The larger the size of population, the larger will be the labour force. Labour alone cannot produce anything. If other resources required for production are also available in sufficient quantity then a labour force is productive assets for a country. If other resources are not available insufficient quantities then large labour force can become an obstruction to faster economic growth. Some countries particularly the developing countries have fast growth rate of population. This paper intends to highlight how the fast growth of population affects the economic development of the country

1 – Introduction:-

India is the second largest populated country in the world. The total population in India was last recorded at 1238.9 million people in 2014 from 359.0 million in 1950, changing 245 percent during the last 50 years. Population in India averaged 744.18 Million from 1950 until 2014, reaching an all time high of 1238.89 Million in 2014 and a record low of 359 Million in 1950. Population in India is reported by the Ministry of Statistics and Programme Implementation (MOSPI). India occupies only 2.4% of the world's land area but it supports over 17% of the world's population. About 70% of the Indian population lives in villages. As the population rises, so will increase other problems like poverty, illiteracy, unemployment and inflation. Eradication of poverty is a very long-term goal in India. An increasing stress on education, the increasing empowerment of women and the economically weaker sections of society, and the reservation of seats in government jobs are all expected to contribute to the increasing of poverty in India.

Increase in population density creates many problems for the country. Per capita income, availability of natural resources such as a water, land, minerals and fuel etc decreases. All the basic needs of life are adversely affected. These necessities include space, food, employment and education, medical aid, sanitation and essential goods. There are many factors which put the effect on the population due to which our population is increase. These are the factors such as increasing birth rate, decreasing death rate, illiteracy, etc. Overpopulation is a hindrance in the path of India's economic development

2 – Objectives of the Study:-

The main objectives of the research paper are as follow:

- 1 – To study the growth rate of Indian population
- 2 – To study labour force and work force in India
- 1 - To find out the India's employment and unemployment rate

3 - Research Methodology

The present research paper is based on secondary data. The secondary has been obtained from various sources such as Economic Survey, Ministry of Finance, Government of India, Census of India 2001 and 2011, Employment and Unemployment Survey N.S.S. Office various round, planning commission reports.

4 – Results and Discussion:-

1 – To Study the Growth Rate of India's Population:-

Since independence India's population has been rapid increase due to the following major reasons:

1. The increase in birth rates due to medical improvements. The decrease in death rates due to better medical facilities and advancements in the field of medicine.

Table No: 1:1
Growth of India's Population
(In Crore)

Census Years	Population in corers	Increase of Decrease
1901	23.6	
1911	25.2	+1.6
1921	25.1	-.1
1931	27.9	+2.8
1941	31.9	+4.0
1951	36.1	+4.2
1961	43.9	+7.8
1971	54.8	+10.9
1981	68.3	+13.5
1991	84.6	+16.1
2001	102.9	+18.3
2011	121.00	

Source: Census of India 2001 and 2011

Growth in population will result in an additional burden on the economy in the sense that it will make larger demand on resources for unproductive consumption, leaving little for productive purposes. Hence population in India is the major constraint on its economic development.

2 – Labour Force Growth in India:-

The labour force participation rates is the number of persons who are employed and unemployed but looking for a job divided by the total working-age population. Labour force is primary factor of production. Size of labour force in a country is determined by the number of people in the age group 15-59. All persons in the age group 15-59 do not undertake productive labour. Such people who voluntarily keep themselves out of productive activity are not included in the labour force. In India 39.49% of the population constitute the labour force in 2011.

Table No: 1:2
Growth of Labour Force (In Percentage)

Year	Labour Force (In Crore)
1971	18.07
1981	24.20
1991	30.60
2001	40.22
2011	52.90
2012	50.90
2013	52.50

Source : Planning Commission, Twelfth Five Year Plan 2012-17, (Delhi , 2012)
Volume III, Table No: 22.13 p.135

Labor Force Participation Rate in India increased to 52.50 percent in 2013 from 50.90 percent in 2012. Labor Force Participation Rate in India averaged 52.10 percent from 2011 until 2013, reaching an all time high of 52.90 percent in 2011 and a record low of 50.90 percent in 2012.

The vast increase in labour force creates pressure for creation of employment opportunities. If economic growth is jobless the possibility of unemployment cannot be ruled out when labour force registers a high rate of growth.

3 – Employment and Unemployment Rate in India:-

Labour force is the ‘economically active’ population, refers to the population which supplies or seeks to supply labour for production and therefore, includes both ‘employed’ and ‘unemployed’ persons. The labour-force participation rate (LFPR) is defined as the proportion of persons in the labour-force to total population. Similarly, the ratio of number of persons employed to total population is referred to as work-force participation rate (WFPR) or worker-population ratio (WPR)

With the increasing population, all types of resources are limited, even employment, especially in India. India, being a developing country, has a limited number of jobs available. With the increasing population, unemployment rates are bound to rise even further. Several highly educated

people with Bachelor's and Master's degrees in India sit at home, because they cannot find jobs.

Table No: 1:3
Labour Force, Workforce and Unemployed

Years	1993-94	1999-2000	2004-05	2009-10	1993-94 To 1999-2000 (CAGR %)	1999-2000 To 2004-05 (CAGR %)	2004-05 To 2009-10 (CAGR %)
Labour Force (In Million)	381.94	406.84	470.14	469.87	1.03	2.93	-0.01
Workforce (In Million)	374.45	397.88	458.99	460.17	0.98	2.90	0.05
Unemployed (In Million)	7.49	8.96	11.15	9.70			
As a proportion of labour in %Unemployment Rate	1.96	2.2	2.37	2.06			

Source: C.Rangarajan, Padma lyer Kaul and Seema, Where is the Missing Labour Force? Economic and Political Weekly, September 24, 2011 Table No 1, p: 69

All figures for workforce pertain to UPSS (Usual Principal and Subsidiary Status), CAGR is compound annual growth rate. Labour force increased by 25 million over the period 1993-94 to 1999-2000 and by 63 million over the period 1999-2000 to 2004-05. The data of workforce shows that the period 1993-94 to 1999-2000, 23 million jobs created and over the next five years 61 million jobs were created, only 1 million jobs could be created over the period 2004-05 to 2009-10.the CAGR of the work force declined from 2.9% during the period 1999-2000 To 2004-05 and just 0.05% during the period 2004-05 to 2009-2010. Thus the country has witnessed the phenomenon of jobless growth in the recent times.

Table No: 1:4
The Trends and Growth of Employment Level in India

Period	All Workers	Net Increase	Net Increase	Net Annual Increases	Net Annual Increases
		Agricultural Workers	Non - Agricultural Workers	All Workers	Non - Agricultural Workers
1983 to 1993-94	71.1	32.4	38.7	6.8	3.7
1993-94 to 2004-05	83.4	18.2	65.2	7.9	5.9
2004-05 to	14.7	-33.3	48	1.4	6.9

2011-12					
1993-94 to 1999-2000	24	0.8	23.2	4.0	3.9
1999-2000 to 2004-05	59.4	14.4	41.9	11.9	8.4
2004-05 to 2009-10	4.7	-20.4	25.1	0.9	5.0
2009-10 to 2011-12	10	-12.9	22.9	5.0	11.5

Source: survey on employment and unemployment NSSO 38th 50th 61th and 68th rounds.

However agricultural employment in India increased by 17.4 million between 1999 -2000 and 2004 -05 and some studies have attributed this increase to rural distress that is people were driven to find work to supplement household incomes during a difficult period on the other hand between 2004-05 and 2009-10 agricultural employment declined absolutely by -20.4 million further by 12.9 million between 2009-10 and 2011-12.

The creation of non- agricultural employment a year between 1999-2000 and 2004-05, which slowed down to 5 million year between 2004-05 and 2009-10 but rose again to 11.5 million at between 2009-10 and 2011-12 notably, the rate of generation of non-agricultural employment in the country improved from 5.9 million a year between 2004-05 and 2011-12.

5 – Conclusion:

A rapidly increasing population plunges the economy into mass unemployment and under-employment. As population increases, the proportion of workers to total population rises. But in the absence of complementary resources, it is not possible to expand jobs. The result is that with the rise in labour force, unemployment and under-employment increases. A rapidly increasing population reduces income, savings and investment. Thus, capital formation is reduced, thereby increasing unemployment. Moreover, as the labor force increases in relation to land, capital and other resources, complementary factors available per workers decline. As a result, unemployment increases.

Since independence the government of India is trying to increase employment for that purpose the government of India has launched various schemes such as rural unemployment and poverty elimination programme, Indira Awas Yojana, Pradhan Mantri Gram Sadak Yojana, Swarna Jayanti yojana, Training to Rural Youth for self Employment etc.

It can be concluded large size of population and its fast rate of growth increases the consumption needs. This increases consumption expenditure. So saving rate and capital formation does not increase much. Despite this conclusion I want to express that the correlation between population growth

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and economic development could be favorable only when increasing population is proportionate to resources available in country and resources are to be exploited in its full capacity, in effective and efficient manner by the skillful, talented human resources in the countries like India.

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EMPLOYMENT GENERATION THROUGH FIVE YEAR PLANS

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Abstract

Unemployment is a basic economic problem of India. It is considered one of the greatest setbacks in the way of economic development of our country. Government of India has taken number of measures and programmes with a view to eliminate or to minimize the problem of unemployment. All the five year plans completed so far in the country have concentrated upon this problem. Government has taken various steps to generate employment. It has initiated various projects involving substantial investment and increase in public expenditure on schemes. Government has also promoted labour-intensive manufacturing opportunities by promoting tourism and agro-based industries. New schemes have been launched nation-wide. This research paper attempts to study and discuss some of the significant programmes which have been initiated by Govt. of India to tackle the problem of unemployment during five year plans.

Keywords: Unemployment, Five Year Plan, Scheme, Programme, etc.

I. Introduction:

Unemployment is a basic economic problem of India. It is considered one of the greatest setbacks in the way of economic development of our country. Government of India has taken number of measures and programmes with a view to eliminate or to minimize the problem of unemployment. All the five year plans completed so far in the country have concentrated upon this problem. Five-Year Plans (FYPs) are centralized and integrated national economic programs. Joseph Stalin implemented the first FYP in the Soviet Union in the late 1920s. Several countries have adopted them. China and India both adopted FYPs. India launched First Five Year Plan in 1951, under influence of first Prime Minister Jawaharlal Nehru. The process began with setting up of Planning Commission in March 1950. The significant objectives were to promote a rapid rise in the standard of living of the people by efficient exploitation of the resources of the country. Increase in production and opportunities to all for employment in the service of the community. The Planning Commission was charged with the responsibility and formulating plans.

India has launched 12 five year plans so far. First five year plan was launched in 1951-56. 12th five year plan (2012-17) would be the last five year plan of India. NITI Aayog (Policy Commission) or National Institution for

Transforming India was established on January 1, 2015 in the place of Planning Commission. NITI stands for National Institution for Transforming India. This aims to achieve Sustainable Development Goals and to enhance cooperative federalism by fostering involvement of State Government of India in the economic policy-making process using a non-hierarchical or bottom up approach. It is the policy think tank of Government of India.

This research paper attempts to study and discuss the progress of Five Year Plans in India as well as major schemes which have been initiated to tackle the problem of unemployment during five year plans.

II. Objectives:

- 1) To study the progress of Five Year Plans in India.
- 2) To examine initiatives taken by Government of India to deal with the problem of Unemployment.
- 3) To study important schemes implemented in Five Year Plans to generate employment.

III. Database and Methodology of the Study:

- **Collection of data and Statistical Tools** – The study is totally based on secondary data which is collected through various books, Government reports and websites.
- **Period of Study** – The study period covers all Five Year Plans i.e. from 1951-56 to **2012-17**.
- **Scope of study** – Study covers the adoption and progress of Five Year Plan. This research paper focuses on main schemes those were implemented to generate employment.
- **Limitations of the study** – The study is limited to selected schemes.

Chart No. 1

Progress of Five Year Plans in India (1951-56 to 2012-17)

Five -Year Plans	Objectives and Impact
First Plan (1951 - 56) Target Growth: 2.1 % Actual Growth: 3.6 %	It was based on Harrod-Domar Model. The Plan Focussed on agriculture, price stability, power and transport. It was a successful plan primarily because of good harvests in the last two years of the plan. Objectives of rehabilitation of refugees, food self sufficiency & control of prices were more or less achieved.
Second Plan (1956 - 61) Target Growth:4.5% Actual Growth: 4.3%	Simple aggregative Harrod Domar Growth Model was used. Resource allocation to broad sectors as agriculture & Industry was based on two & four sector Model prepared by Prof. P C Mahalanobis. (Plan is also called Mahalanobis Plan). Second plan was conceived in an atmosphere of economic stability. The Plan Focussed on rapid industrialization - heavy & basic

	<p>industries. Advocated huge imports through foreign loans. The Industrial Policy 1956 was based on establishment of a socialistic pattern of society as the goal of economic policy. Acute shortage of forex led to pruning of development targets, price rise was also seen (about 30%). 2nd FYP was only moderately successful.</p>
<p>Third Plan (1961 - 66) Target Growth: 5.6% Actual Growth: 2.8%</p>	<p>At its conception, it was felt that Indian economy has entered a –takeoff stage . Therefore, its aim was to make India a 'self-reliant' and 'self-generating' economy.</p> <p>Based on the experience of first two plans (agricultural production was seen as limiting factor in India's economic development), agriculture was given top priority to support the exports and industry.</p> <p>The Plan was thorough failure in reaching the targets due to unforeseen events - Chinese aggression (1962), Indo-Pak war (1965), severe drought 1965-66. Due to conflicts the approach during the later phase was shifted from development to defence & development.</p>
<p>Three Annual Plans (1966- 69) Described as Plan holiday.</p>	<p>Failure of Third Plan that of the devaluation of rupee (to boost exports) along with inflationary recession led to postponement of Fourth FYP. Three Annual Plans were introduced instead. Prevailing crisis in agriculture and serious food shortage necessitated the emphasis on agriculture during the Annual Plans.</p> <p>During these plans a whole new agricultural strategy was implemented. It involving wide-spread distribution of high-yielding varieties of seeds, extensive use of fertilizers, exploitation of irrigation potential and soil conservation.</p>
<p>Fourth Plan (1969 - 74) Target Growth: 5.7% Actual Growth: 3.3%</p>	<p>During Indo Pak war resulted in twin objectives of 'growth with stability' and 'progressive achievement of self reliance' for the Fourth Plan.</p> <p>Main emphasis was on growth rate of agriculture to enable other sectors to move forward. First two years of the plan saw record production. The last three years did not measure up due to poor monsoon.</p> <p>Implementation of Family Planning Programmes were amongst major targets of the Plan.</p> <p>Influx of Bangladeshi refugees before and after 1971 Indo-Pak war was an important issue along with price situation deteriorating to crisis proportions and the plan is considered as big failure.</p>
<p>Fifth Plan (1974-</p>	<p>Fifth plan was prepared and launched by D.P. Dhar.</p>

<p>79) Target Growth: 4.4% Actual Growth: 4.8%</p>	<p>It proposed to achieve two main objectives: 'removal of poverty' (Garibi Hatao) and 'attainment of self reliance' Promotion of high rate of growth, better distribution of income and significant growth in the domestic rate of savings. After promulgation of emergency in 1975, the emphasis shifted to the implementation of Prime Ministers 20 Point Programme. FYP was relegated to the background and when Janta Party came to power in 1978, the Plan was terminated.</p>
<p>Rolling Plan (1978 - 80)</p>	<p>There were 2 Sixth Plans. Janta Govt. put forward a plan for 1978-1983 emphasizing on employment, in contrast to Nehru Model which the Govt. criticized for concentration of power, widening inequality & for mounting poverty. However, the government lasted for only 2 years. Congress Govt. returned to power in 1980 and launched a different plan aimed at directly attacking on the problem of poverty by creating conditions of an expanding economy.</p>
<p>Sixth Plan (1980 - 85) Target Growth: 5.2% Actual Growth: 5.7%</p>	<p>The Plan focused on Increase in national income, modernization of technology, ensuring continuous decrease in poverty and unemployment through schemes for transferring skills(TRYSEM) and sets (IRDP) and providing slack season employment (NREP), controlling population explosion etc. Broadly , the sixth Plan could be taken as a success as most of the target were realised even though during the last year (1984-85) many parts of the country faced severe famine conditions and agricultural output was less than the record output of previous year.</p>
<p>Seventh Plan (1985 - 90) Target Growth: 5.0% Actual Growth: 6.0%</p>	<p>The Plan aimed at accelerating food grain production, increasing employment opportunities & raising productivity with focus on 'food, work & productivity'. The plan was very successful as the economy recorded 6% growth rate against the targeted 5% with the decade of 80's struggling out of the 'Hindu Rate of Growth'.</p>
<p>Eighth Plan (1992 - 97) Target Growth: 5.6 % Actual Growth: 6.8%</p>	<p>The eighth plan was postponed by two years because of political uncertainty at the Centre. Worsening Balance of Payment position, rising debt burden, widening budget deficits, recession in industry and inflation were the key issues during the launch of the plan. The plan undertook drastic policy measures to combat the bad economic situation and to undertake an annual average growth</p>

	<p>of 5.6% through introduction of fiscal & economic reforms including liberalization under the Prime Minister ship of Shri P V Narasimha Rao.</p> <p>Some of the main economic outcomes during eighth plan period were; rapid economic growth (highest annual growth rate so far – 6.8 %), high growth of agriculture and allied sector, and manufacturing sector, growth in exports and imports, improvement in trade and current account deficit. High growth rate was achieved even though share of public sector in total investment had declined considerably to about 34 %.</p>
<p>Ninth Plan (1997-2002) Target Growth: 6.5% Actual Growth: 5.4%</p>	<p>The Plan prepared under United Front Government focused on –Growth With Social Justice & Equality Ninth Plan aimed to depend predominantly on the private sector – Indian as well as foreign (FDI) & State was envisaged to increasingly play the role of facilitator & increasingly involve itself with social sector viz education, health etc and infrastructure where private sector participation was likely to be limited. It assigned priority to agriculture & rural development with a view to generate adequate productive employment and eradicate poverty.</p>
<p>Tenth Plan (2002 -2007) Target Growth: 8 % Actual Growth: 7.6 %</p>	<p>Recognizing that economic growth can't be the only objective of national plan, Tenth Plan had set 'monitor-able targets' for few key indicators (11) of development besides 8 % growth target.</p> <p>The targets included reduction in gender gaps in literacy and wage rate, reduction in Infant & maternal mortality rates, improvement in literacy, access to potable drinking water cleaning of major polluted rivers, etc. Governance was considered as factor of development & Agriculture was declared as prime moving force of the economy.</p> <p>States role in planning was to be increased with greater involvement of Panchayati Raj Institutions. State wise break up of targets for growth and social development sought to achieve balanced development of all states.</p>
<p>Eleventh Plan (2007 2012)</p>	<p>Eleventh Plan was aimed –Towards Faster & More Inclusive Growth </p>

<p>Target Growth: 9 % Actual Growth: 8%</p>	<p>India had emerged as one of the fastest growing economy by the end of the Tenth Plan. The savings and investment rates had increased, industrial sector had responded well and foreign investors were keen to invest in India.</p> <p>11th Plan included several inter related components like rapid growth reducing poverty and creating employment opportunities, access to essential services in health and education, specially for the poor, extension if employment opportunities using National Rural Employment Guarantee Programme, environmental sustainability, reduction of gender inequality etc.</p> <p>The Eleventh Plan started well with the first year achieving a growth rate of 9.3 percent, in 2009-10. Consequently, the average annual growth rate of Gross Domestic Product (GDP) achieved 8 per cent, which was lower than the target but better than the Tenth Plan achievement.</p>
<p>Twelvth Plan (2012-17) Target Growth:8.5% Actual Growth: 8%</p>	<p>Twelfth Plan seeks to fulfill ‘Faster, Sustainable, and More Inclusive Growth’. For this purpose it seeks to achieve 4% growth in agriculture sector and 10% in manufacturing sector. Inclusiveness is to be achieved through poverty reduction, promoting group equality, regional balance, reducing inequality, empowering people etc. whereas sustainability includes ensuring environmental sustainability, development of human capital through improved health, education, skill development, nutrition, information technology etc. and development of institutional capabilities , infrastructure like power telecommunication, roads, transport etc.</p>

Source: Compiled from annual reports.

IV. Major Schemes Initiated to Generate Employment

Some important schemes were implemented in five year plan to generate employment those are discussed below.

1. National Rural Employment Programme (NREP)

The National Rural Employment Programme (NREP) was started as a part of the Sixth Plan and was continued under the Seventh Plan. The NREP was meant to help that segment of rural population which largely depends on wage employment and has virtually no source of income during the lean agricultural period. Under the NREP, development projects and target group oriented employment generation projects were to be closely intertwined. The programme was implemented as a centrally-sponsored scheme. But its financial burden was to be shared between the Central government and the State governments on 50:50 basis. Under the scheme, a district level

employment plan (disaggregated block-wise) was prepared. On April 1, 1989 it was merged into the Jawahar Rozgar Yojana.

2. Food for Work Programme (FWP)

National Food for Work Programme, known as Food for Work Programme also was launched on November 14, 2004 in 150 most backward districts of country with the objective to intensify the generation of supplementary wage employment. The programme is open to all rural poor who are in the need of wage employment and ready to do the manual unskilled work. It is implemented as a 100 percent centrally sponsored scheme and the food grains are provided to States free of cost. However, the transportation cost, handling charges and taxes on food grains are the responsibility of the States. The collector is the nodal officer at the district level and has the overall responsibility of planning, implementation, coordination, monitoring and supervision.

3. Rural Employment Generation Programme (REGP)

REGP launched in 1995 with the objective of creating self employment opportunities in the rural areas and small towns. This is implemented by the Khadi and Village Industries Commission (KVIC). Under REGP, entrepreneurs can establish village industries by availing margin money assistance from the KVIC and bank loans, for project with a maximum cost of Rs.25 lakh. Since the inception of REGP, upto 31 March 2004, 1,86,252 projects have been financed and 22.75 lakh job opportunities have been created.

4. Jawahar Rozgar Yojana (JRY)

In February 1989, the government announced this new wage employment scheme, for intensive employment creation in 120 backward districts. The JRY completed eleven years in March 1999. The JRY was restructured with effect from April 1999 and was renamed as Jawahar Gram Samridhi Yojana (JGSY). In the first ten years, the JRY generated 7,373 million man days of employment. However, in two respects, the JRY was superior to the NREP/ RLEGP regime. First, under the JRY there was a clear change in the priorities in favor of economically productive investments, especially which enhance the productivity of land. Second, the JRY approach involving Panchayat's in the planning and implementation of employment schemes was superior to the bureaucratic approach followed under the NREP/ RLEGP.

5. Self-Employment Programme for Urban Poor (SEPUP).

This programme is launched with a view to provide self employment to the poor youth in urban and semi-urban areas. Under this programme, bank loan is provided to such youth at concessional rate of interest and the bank is responsible for the implementation of the programme.

6. Prime Ministers Rozgar Yojana for Educated Unemployed Youth (PMRY).

PMRY was started in 1993 with the objective of making available self-employment opportunities to the educated unemployed youth by assisting them in setting up any economically viable activity. By the end of 2005-06, about 20 lakh units have been set up under the PMRY, creating 30.4 lakh additional employment opportunities. PMRY is meant for educated unemployed youth with family income upto Rs. 40,000 per annum, in both urban and rural areas, for engaging in any economically viable activity. From 1994-95 onwards, scheme for self-employment for educated unemployed youth (SEEU) has been integrated into this scheme.

7. Swarn Jayanti Gram Swarozgar Yojna (SJGSY).

SJGSY, a holistic self employment generation programme, was launched on April 1, 1999 by restructuring the earlier integrated Rural Development Programme (IRDP) and allied programmes. The emphasis of SJGSY is on poverty alleviation, capitalizing advantages of group lending and overcoming the problems associated with a multiplicity of programmes. The scheme is being implemented on a cost-sharing basis between the Centre and States of 75:25 for non-north-eastern States and 90:10 for north-eastern. Upto December 31, 2009, 36.78 lakh self- help groups (SHGs) have been formed and 132.81 lakh Swarozgaris have been assisted with a total outlay of Rs.30,896.08 crore.

8. National Rural Employment Guarantee Scheme (NREGS).

NREGS was implemented since February 2, 2006 in 200 identified districts of the country with an object of providing 100 days of guaranteed unskilled wage employment to each rural household opting for it. The ongoing programmes of SGRY and National Food for Work Programme (NFWP) have been subsumed under NREGS in these districts. NREGS was extended to 300 districts to all rural districts of the country in 2008-09. As against the budgeted outlay of Rs.39,100 crore for the year 2009-10, an amount of Rs.24,758.50 crore has been released to the States/UTs till December, 2009. During the year 2009-10, 4.34 crore households have been provided employment under the scheme. The NREGS, a demand-driven scheme, has its focus on works relating to water conservation, drought proofing (including afforestation/tree plantation), land development, flood control/protection (including drainage in water logged areas) and rural connectivity in terms of all - weather roads etc.

V. Conclusion

Though the Govt. is planning and implementing many schemes and programmes to minimize the problem of unemployment, still it is not successful in fulfilling the all set objectives. We need to follow-up the programmes, create more awareness and at the same time participation of the mass also imperative.

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COMPETENCY MAPPING: A TECHNIQUE OF PERFORMANCE IMPROVEMENT

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ABSTRACT

Firms are becoming increasingly aware of the need to have competent employees for survival and long term sustainability. All types of organizations irrespective of their size, structure and age are talking about competencies. Some have truly integrated it successfully into several of their processes. A few have fully implemented. A large proportion of the organizations are still striving to build a competency model and implement it. Most organizations of all sizes are still struggling with defining, designing and deploying Competency Mapping models, frameworks and processes.

This paper is based on understanding concept of Competency Mapping and how it is useful for minimizing the gap between the required competency level and the actual job competency level of the employees which will bring the better chance for productivity improvement, waste elimination, multi skill development and higher employees' retention ultimately rate overall job satisfaction.

Key words: *competency mapping, applied knowledge, behavioral application, competency mapping model, etc.*

INTRODUCTION:

The fast changes happening in the demography and social systems thereof have given chance for various HR practices enhancing the employee productivity and growth which is mostly needed by all industries. Implementing the Skills Development Program with the help of the Higher and Technical Education Department is also needed. Accurate job competencies need to be communicated to all the employed.

Lack of skilled and competent workers is a basic challenge. Therefore, it is necessary to investigate if a difference exists in job competency expectations by the industries for their employees to the existing level of working. One of the most commonly used HR practice is competency mapping for development of the employees. This paper is based on understanding concept of Competency Mapping and how it is useful for minimizing the gap between the required competency level and the actual job competency level of the employees which will bring the better chance for productivity improvement, waste elimination, multi skill development and higher employees' retention ultimately rate overall job satisfaction.

Every industry, especially production industries, emphasizes on skill and competency. It is becoming somewhat mandatory for any production company aiming at improving their performance to map the skill level of their workers.

Competency mapping is a technique of studying and analyzing the skills possessed by the persons concerned. It is a comprehensive way of knowing the skill levels of the persons. Competency mapping evolves a result, which not only specifies the skill level of the persons but also identifies the gray areas where improvement can be made by training or by other means.

OBJECTIVES:

1. To study concept of Competency Mapping?
2. To make known the need and significance of Competency Mapping.
3. To understand concept of Competency.
4. To know the steps involved in making Competency Model.

METHODOLOGY:

This study paper is based on secondary data. Information is collected through internet, books, research articles, government reports etc.

WHAT IS COMPETENCY MAPPING?

Competency Mapping is a process of identifying key competencies for a company or an organization and the jobs and functions and incorporating those competencies throughout the various processes (i.e. job evaluation, training, recruitment) of the organization. A Competency is defined *‘as a behavior (i.e. communication, leadership) rather than a skill or ability’*. Competency mapping is an important activity. Every well managed organization should have well defined roles and list of competencies required to perform each role effectively.

NEED AND SIGNIFICANCE OF COMPETENCY MAPPING:

Firms in Global context are increasingly aware of the need of competent employees. Companies are facing increased manpower cost; need to ensure maximum available organizational efficiency in the performance of various critical roles. The availability of huge manpower competency in the organization if render competently; it will remove many difficulties. These considerations justify the need for mapping, identifying and assessing the competencies for employees and becoming a strategy for core competency to the organization.

Competency Mapping is excessively used in the organization to determine the crucial elements and activities. The basic reasons due to which the mapping of the competencies should have to do are as follows:

- Once the competencies are determined, proper training can be provided to the individuals to work more efficiently on the processes.
- Key performance areas can be improved by understanding the fields where there is a gap between the actual and the desired results.

- If the competencies are determined for the given job, then the person can be ready for the same.
- Through competency mapping, the individual is preparing himself for the next set of responsibilities.
- With the help of the competency mapping the individual can alter the style of work where the gap exists.
- By overcoming the differences in the desired level and the actual status of performance, the individual can feel the increase in the self-confidence and the motivation level.
- Competency based approach can lead the individual to derive much efficient results (with more accuracy) as compared to work in a non-competency derived situation.
- Helps the individual to determine the areas where the development is required and thus leads the individual to develop a self-development plan.
- Competency mapping plays a crucial role in career planning of the individual in the organization.

COMPETENCIES:

The term 'Competency' simplifies as follows-

- ❖ **Competency:** A person related concept that refers to the dimensions of behavior lying behind component performer.
- ❖ **Competence:** A work related concept that refers to areas of work at which the person is competent.
- ❖ **Competencies:** Often referred as the combination of the above two.

Components of Competency-

- **SKILL:** capabilities acquired through practice.
- **KNOWLEDGE:** understanding acquired through learning.
- **PERSONAL ATTRIBUTES:** inherent characteristics which are brought to the job.
- **BEHAVIOUR:** the observable demonstration of some competency, skill, knowledge and personal attributes attributed to excellent performance.

However, the concept competencies differ from general meaning of skills and knowledge-

- Competencies only include behaviors that demonstrate excellent performance.
- Therefore, they do not include knowledge but do include –Applied Knowledge|| or the behavioral application of knowledge that produces success.
- In addition, competencies do include skills but only the manifestation of skills that produce success.

- Finally, competencies are not work motives but do include observable behaviors related to motives.
- It deals with self-management i.e. self-confidence, stress management, personal credibility, flexibility etc.

WHAT IS A COMPETENCY MODEL?

A competency model is a set of success factors called competencies that include the key behaviors required for excellent performance in a particular role. Excellent performers on-the-job demonstrate these behaviors much more consistently than average or poor performers. Competency modelling is a process of determining what competencies are necessary for successfully performing a job or a role.

The competency models are normally linked to organization's strategic purposes for achieving results. Valid competency models help to strengthen HR systems, improve overall performance and increase business impacts over time.

Steps may take to develop model of Competency Mapping-

- I. Skill identification from the job description.
- II. Club all the skills across organization
- III. Frame skill categories
- IV. Devote skills into categories
- V. Prepare a skill dictionary
- VI. Understand the levels
- VII. Mapping is comparison
- VIII. Identify the Gap and translate it
- IX. Measure the effectiveness
- X. Map the resource again
- XI. Link the evaluation with performance appraisal schemes

In this way by mapping the competencies, following functions can be performed effectively and efficiently. Thus competency can be used for following application:

- Candidate Appraisal for the purpose of recruitment
- Potentials appraisal for promotion and functional shifts
- Employee Training need identifications
- Employee performance diagnostics
- Employee self-development initiatives
- Retention strategy

CONCLUSION:

Competency mapping is an effective technique of performance improvement. It provides directional guidance in behavioral terms what people at every level need to do in delivering results. When competency of every employee is properly defined, their measurability helps to differentiate effective performance from those average and substandard. The assessment

information can also be used to benchmark management effectiveness between organizations. Competencies regarded as critical to business survival and success can be learned and improved. Good competency models provide comprehensive integration into many human resource practices.

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TRENDS AND PROBLEMS OF WORKING WOMENS IN ORGANIZED SECTOR IN INDIA

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ABSTRACT:-

India is a traditional country and Role of the women in India mostly is household and limited to domestic issues. Now a day's women are working in various sectors but working women's are facing so many problems. The present study undertakes to know the problems of Indian working women. Now a day in India the role of women in our society has been tremendously changed. Women can be seen on higher post in various sectors. Women are making a tremendous contribution in each sector. Then also, the women are the center and foundation of the social and cultural life of the family. In family not only men are considered as bread earner. In today's scenario economical support is given by Indian women to their family member. The present study is undertaken to identify challenges & problems faced by women workers and the trends of women employment in India.

1. INTRODUCTION:-

Indian society is male dominating society. In olden days man was considered as breadwinner and women was consider as home maker but today everything was changed both men and women have equal responsibility in work and family. In India man do not share household daily work. It is a woman who do the household work like cooking, cleaning the house, wash the cloths, get ready to children for school and college etc. so the major burden is on the women. Along with this some women's are working outside the home to rude the economic burden on family. While working outside the home women's are facing so many problems this problems is social problem, workplace problem and family problems etc. The present research is undertaken know the major problems faced by working women in India and the trends of women employment in India.

2. REVIEW OF LITERATURE-

1. Azadeh Barati, Rooh Ollah Arab, Seyed Saadat Masoumi- has studied on Challenges and Problems Faced by Women Workers in India. The main objective of their study is to identify the factors preventing women employees from aspiring for higher post and Challenges & problems faced by women workers and to clear main problems of working women. They observed that mental harassment, Sexual harassment, Discrimination at Workplace, Workplace Adjustment, Job insecurity these are the major problems faced by the working women's in India.

They conclude that Traditionally people think that men should only work and gain money and women should work as house hold, but The financial demands on the Indian families are increasing that's why women also should company in gaining income for families. Therefore a fundamental change is required in attitudes of employees, family members and public.

2. Dr. Kamini B. Dashora (2013) has studied on Problems Faced by Working Women in India. He stated that Sexual harassment has now become a major social problem with the widespread entry of women in to the labor force. He also observed that mental harassment is also major problem faced by the working women's. Discrimination at Workplace, Safety of Working Women While Traveling is also the major problem faced by working women. He concludes that A fundamental change is required in the attitudes of the employers, policy makers, family members and other relatives and the public at large.
3. Manju (2017) has studied on Women in unorganized sector - Problems & issues in India. The main objective of the study is to analyze the problem faced by women workers in unorganized sector and to define the different categories of women workers in India. He observes categories women workers as Rag pickers, Domestic workers, Coolies, Vendors, Beauticians, Construction labourers, Garment workers etc. he state that Lack of education, Insufficient skill & knowledge, Exploitation of the female labour, Insecure job, Non sympathy attitude of employer, Extreme work pressure, Irregular wages payment, Wage discrimination, Seasonal employment, Physical problems etc are the problems of women worker in unorganized sector.

3. STATEMENT OF PROBLEM:-

Indian society is male dominating society. In olden days man was considered as breadwinner and women was consider as home maker but today everything was changed both men and women have equal responsibility in work and family. In India man do not share household daily work. It is a woman who do the household work like cooking, cleaning the house, wash the cloths, get ready to children for school and college etc. so the major burden is on the women. Along with this some women's are working outside the home to rude the economic burden on family. But the women's are facing so many problems while working in organized sector. Considering overall situation of women worker in India the researcher has come towards following investigative questions-

1. What problems are faced by women workers in organized sector?
2. What is the trend of women employment in India?

4. OBJECTIVES OF THE STUDY:-

1. To know the problems faced by working women's of organized sector in India.
2. To know the trends of women employment in India.

5. METHODOLOGY: -

Data collection: - For the present study researcher has used secondary source of data. It includes books, journals, magazines, internet websites, research papers and NSSO report etc.

Parameters: - 1. Trends in women employment 2. Problems faced by working women

6. TRENDS IN WOMEN EMPLOYMENT:-

Table No. 1
WOMEN EMPLOYMENT IN ORGANIZED SECTOR
(Figures in Thousands)

Year	Public sector			Private sector			total		
	women	total	% of women	women	total	% of women	women	total	% of women
1995	2600.4	19466.3	13.4	1627.5	8058.5	20.2	4227.9	27524.7	15.4
2000	2857.0	19313.7	14.8	2065.8	8646.0	23.9	4922.8	27959.7	17.6
2005	2921.0	18006.6	16.2	2095.3	8452.3	24.8	5016.2	26458.6	19.0
2010	3196.0	17862.0	17.9	2662.5	10846.0	24.5	5858.6	28708.0	20.4
2011	3171.0	17548.0	18.1	2783.0	11452.0	24.3	5954.0	28999.0	20.5

(Source: various rounds of NSSO data)

From the above table it was observed that in the year 1995 13.4% women are employed in public sector, 20.2% are employed in private sector and total 15.4% women are employed. In the year 2000, 14.8% women are employed in public sector, 23.9% are employed in private sector and total 17.6% women are employed. In the year 2005, 16.2% women are employed in public sector, 24.8% employed in private sector and total 19.0% women are employed. In the year 2010, 17.9 % women are employed in public sector, 24.5% women are employed in private sector and total 20.4% women are employed. In the 2011, 18.1% women employed in public sector, 24.3% employed in private sector and total 20.5% women are employed. So, from the above table it was found that women employment in India increasing year by year but it is not rapidly increasing because working women are facing so many problems which is discussed as bellows.

7. PROBLEMS FACED BY THE WORKING WOMEN:-

1. Acceptance as Working Professionals:-Most Indian men are not accepting women as work professional. Women's are also capable of working with them, shoulder to shoulder, in any field or professional sphere. They still visualize women as household.

2. Respect at workplace: - Indian working women do not get the respect from their male colleagues in the workplace. Boss and supervisors are not

giving the respects to the working women that is also one the problem faced by the working women.

3. Narrow approach towards women:- while promoting women and giving additional responsibility women are ignored or look towards women as household. They are expected to return home at a certain time, cook, clean and take care of family affairs.

4. Business tour not Acceptable:-One of the problems faced by married working women is that they cannot travel or go on tours without having to answer uncomfortable questions by most of their friends and family. So they cannot be promoted on the higher post. This is also one of the problem faced by the married working women in India.

5. Wage discrimination:- wage discrimination or unequal pay is also one of the problem faced by the working women. Now a day's also some company's not giving equal wage to men and women workers. Most wage discrimination is found in unorganized sector especially in agricultural labour.

6. not giving professional education to women:- in India women/ girl is consider the others asset or property after the marriage she go the others home so the parents are not ready to give girl the professional education and they don't want to make more expenses on girls education.

7. Discrimination at Workplace: - Indian women still face blatant discrimination at their workplaces. A major problem faced by the working women is sexual harassment at the work place. Further, women employees working in night shift are more vulnerable to such incidents. For example- Nurses.

8. Domestic Violence:- is also one of the problems faced by working women in india. Wamen face the violence by husband, father, brother, and uncles in their homes. They are not ready to send women outside the home for work.

9. Lack of Family Support: - Lack of proper family support is another issue that working women suffers. Family doesn't support women to leave the household work and go to office. They also resist for women working till late in office this affects on the performance of the women and this also affects their promotion.

10. Insufficient Maternity Leaves: - as per maternity benefit act 1961 women are entitled to receive payment of maternity benefit at the rate of average daily wages for a total period of 12 weeks. But in actual practice employers give insufficient maternity leave. This not only affects the performance of women employees at work, but is also detrimental to their personal lives.

11. Other problems:- night shift, working conditions, working hours, non availability of crèches facility, mental harassment, workplace adjustment etc. also the problems faced by working women's.

8. FINDINGS, SUGGESTIONS AND CONCLUSION:-

India is a traditional country and Role of the women in India mostly is household and limited to domestic issues. But now a day's women are working in various sectors. Role of women in our society has been tremendously changed. Women can be seen on higher post in various sectors. Women are making a tremendous contribution in each sector. Then also, the women are the center and foundation of the social and cultural life of the family. In family not only men are considered as bread earner. In today's scenario economical support is given by Indian women to their family member. While working outside the home women's are facing so many problems this problems is social problem, workplace problem and family problems etc.

From the study it was found that trends of women employment was increased but it was not a rapid change. In the year 1995 total women employment was 15.5% and in the year 2011 it was increased up to 20.5%. So this trend is not satisfactory because the working women are facing so many problems like Acceptance as Working Professionals, Respect at workplace, Narrow approach towards women, Business tour not Acceptable, Wage discrimination, not giving professional education to women, Lack of Family Support, Insufficient Maternity Leaves and other problems are also faced by the working women. So for increasing employment of women it was necessary to take awareness programme in society towards women education and employment. It was also necessary to change attitudes of society towards women. Government should also take the awareness programme and make strong laws towards women harassment. Traditionally people think that men should only work and gain money and women should work as house hold, but due to the inflation it is not possible only to the men to shoulder the financial demand of family that's why women also work and economical support is given by Indian women to their family member. Therefore a fundamental change is required in attitudes of employees, government, society family members and public towards the working women. It was also necessary to make strict laws for women harassment at work place.

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MAKE IN INDIA AND EMPLOYMENT TRENDS

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Abstract:

Economic growth is an essential requirement for the development of a country. India's sustained average growth rate of 7% over the last decade has not been conveyed by sufficient growth in employment. While half of India's population is below the age of 26, the increasing demand for jobs is not being met by the creation of sufficient new economic opportunities. The Make in India initiative was launched in the year September 2014 primarily with the goal of changing the country into a global manufacturing hub. The initiative is expected to create 100 million new jobs in India by 2022. This paper focusing Make in India strategy implemented by the government and their impact on employment creation.

Key words : *Employment, Make in India*

Introduction: It is history of global economy which indicates that all the developed nations of the world, which are doing well, were earlier exclusively based on agriculture. With the advent of industrial revolution and its commercial use they succeed in turning their economy towards development, they showed tremendous progress in manufacturing field. After that, they are slowly switching to the service sector. On the other hand, India was a colony of British empire until half of twentieth century. There were lots of socio-economic, technical, natural and cultural problems when India got its freedom. Agriculture resounded due to the green revolution, but industrialization could not take place on a massive scale. In later 90's we directly shifted to the service sector. Today around sixty percent of our GDP comes from the service industry. With increasing computerization in the service sector, the jobs are not being produced at par with the comparative increase in population, both in services and agriculture sector. And there are no big industrial sector to captivate these excess people. That is why India is having this huge problem of unemployment. Programmes like 'Make in India' will certainly help because they will employ local people, but still, they are at a very nascent stage, and a lot needs to be done.

Objectives : 1. To know the Make In India scheme.

2. To study the impact of Make In India strategy on employment.

Research Methodology: the approach of the paper is descriptive and exploratory. The information and data is collected from secondary sources.

Employment in India:

Employment has emerged as significant subject in the growth and development process of most national governments and some international organisations. In the developed countries, persistently high and increasing unemployment rates have given rise to renewed concern for construction of job opportunities, while in many developing countries like India productive employment is perceived as a means for poverty mitigation.

The processes of globalization have also resulted in certain trends in labour markets in both the developed and developing countries which have heightened the interest in the consequences on employment of international trade and flows of investment. Apprehensions have also been raised about the possibility of an increasing number of workers getting employed in relatively poor conditions of work, on low wages and without social security, as a result of the employers 'pursuit of cost reduction' in order to remain competitive, thus leading to what is often termed as the 'race to the bottom' in respect of labour standards.

The problem has thus assumed global extents and undertaking it would necessitate international action. At the same time, global developments will produce their impacts on the employment situation within the national economies. Also, it must be recognized that since the nature of the problem is substantially different in the developed and developing countries and has country specific dimensions as well, a large part of the effort to meet the challenge will have to be made at the national level.

India enjoys demographic advantage wherein nearly sixty three per cent of the population is in the economically active age group. In other words, the child dependency and the old age dependency ratio are low as compared to the economically active population which if productively used can have a multiplier impact on growth and employment.

Make In India :

The 'Make in India' campaign has its origin in the Prime Minister's Independence Day speech in which he gave a clarion call for –Make in India|| and –Zero Defect; Zero Effect|| policies.

The campaign aims to simplify investment, foster innovation, enhance skill development, protect intellectual property, and build best-in-class manufacturing infrastructure in India. The initiative seeks to woo domestic and foreign investors by promising a business environment conducive to them. In the PM's words, India will offer a red carpet to an investor instead of the hitherto red tape that they faced.

The central government, various state governments, business chambers and overseas Indian Missions are all expected to play a important role in the successful operation of this initiative. Domestically, the 'Make in India' initiative aims to identify domestic companies having leadership in

innovation and new technology for turning them into global players. The focus will be on promoting green and advanced manufacturing and helping these companies to become an important part of the global value chain. The Government has identified 25 key sectors in which Indian industries have the potential to compete with the best in the world. These sectors have been listed on the Make in India web portal and separate brochures for these sectors will be released along with a general brochure to guide companies.

The 25 sectors covered under the Make in India initiative include Automobile & Automobile Components (merged as NIC code 2 digit level is the same), Aviation, Biotechnology, Chemicals, Construction, Defense Manufacturing/Space (merged as NIC code 2 digit level is the same), Electrical Machinery, Electronic Systems, Food Processing, IT & BPM, Leather, Media & Entertainment, Mining, Oil & Gas (merged as NIC code 2 digit level is the same), Pharmaceuticals, Ports, Railways, Roads and Highways (merged as NIC code 2 digit level is the same), Renewable Energy & Thermal Power (merged as NIC code 2 digit level is the same), Textiles and garments, Tourism & Hospitality, Wellness.

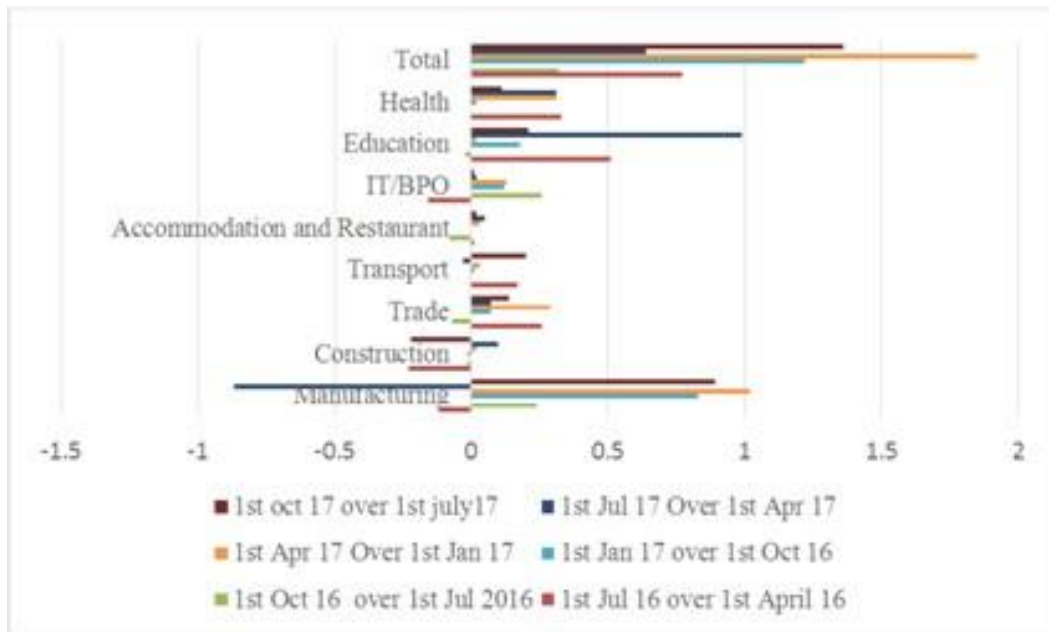
At all India level change in employment in eight selected sectors stood at positive 1.36 lakhs in the country. Sector wise composition of change in employment in eight sectors is shown in the table no. 1

Table no. 1 reveals that Manufacturing sector recorded the maximum positive change in employment i.e. (+ 89 thousand) followed by Education (+ 21 thousand), Transport (+ 20 thousand), Trade (+ 14 thousand), Health (+ 11 thousand), Accommodation & Restaurant (+ 2 thousand), and IT/BPO sector (+ 1 thousand) and negative change in one sector i.e. Construction (- 22 thousand) over last Quarter.

Table No. 1 Changes in Total employment in eight selected sectors

Sector → Change in Employment	Manufacturing	Construction	Trade	Transport	Accommodation and Restaurant	IT/BPO	Education	Health	Total
1st Jul 16 over 1st April 16	-0.12	-0.23	0.26	0.17	0.01	-0.16	0.51	0.33	0.77
1st Oct 16 over 1 July 16	0.24	-0.01	-0.07	0.00	-0.08	0.26	-0.02	0.00	0.32
1st Jan 17 over 1st Oct 16	0.83	-0.01	0.07	0.01	0.00	0.12	0.18	0.02	1.22
1st Apr 17	1.02	0.02	0.29	0.03	0.03	0.13	0.02	0.31	1.85

Over 1st Jan 17									
1st Jul 17 Over 1st Apr 17	-0.87	0.10	0.07	-0.03	0.05	0.02	0.99	0.31	0.64
1st oct 17 over 1st july17	0.89	-0.22	0.14	0.20	0.02	0.01	0.21	0.11	1.36
Source : http://labourbureaunew.gov.in/QES_7th_round_Report_final_12032018									



The above chart makes clear picture of quarterly changes in employment since 1st July 2016 to 1st October 2017. It shows growth in few percentage but there is no consistency in the growth of employment in the selected significant sectors.

Impact of Make in India on three significant sector:

- A) Manufacturing Sector :** The main initiative is to make India, a global manufacturing hub. The key thrust of this campaign would be on reducing waiting period of clearance for the manufacturing projects, create requisite infrastructure, and encourage easy way for the corporate firms to do business in India. The aim was to increase the contribution of the manufacturing sector up to 25% in the GDP of the country’s economy. The contribution was limited up to 15% but the impact of Make in India has enlarged the contribution by 7.6% in 2015-16. In the last several years, this was the fastest change in the sector.
- B) Construction:** India is one of those countries that have an serious shortage of the residential houses. According to a survey done in 2012, the rural areas of the country lack 47.4 million units of housing. Moreover, the present urban infrastructure is not well-meaning sufficient to cater the

demands of the people residing in the urban areas. Therefore, India is in need for regenerating existing cities and creating new smart cities. The impact on the 'Make in India' on the construction sector will lead to the development of townships, road & bridges, hospitals, recreational facilities, residential/commercial premises, hotels, resorts, educational institutes, city and regional level infrastructure.

C) IT Sector: India proudly holds the third place in the list of startup hubs. India has encouraged 4200 start-ups in the country. With the help of Make in India, this sector has witnessed the highest growth. The sector has registered approximately 13.5% growth. If everything goes right, then very soon, India will be a country of technology. This sector is known as very important sector in the development process of economy because with the development in IT sector, employment opportunities will rise, and the people will become more knowledgeable about the technology.

Difficulties in the way of Make in India program: Make in India campaign is receiving warm responses from foreign investors. But to make India a industrial hub with generating employment and finally develop nation, there are various issues before the Government of India. There is need of more improvement in the business initiative, simple tax environment, reforms in the labor laws, promotion of SMEs and gaining global competitiveness and global leadership.

Conclusion:

Make in India has framed to increase the manufacturing activities in India and it tries to attract required foreign investment for the creation of employment and ultimately in the process of economic development. Make in India has been successful in attracting various companies to invest in India. But there are some deficiencies in this program. Looking towards the growth in supply of labour due to population, the initiative taken by the government under this Make In India programme is not sufficient. It shows that there is need to take more efforts for well working of Make in India as well as some another ways.

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UNEMPLOYMENT TO FORCED LABOR: THE FACE OF PROSTITUTION

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ABSTRACT:

Sentimentalize effortless care are called forced labor which is now the face of work. It is the familiar image of altruism towards the community, generosity to work and non-commercial commitment to society. The rise of human traffics and sex traffics, in particular, has only heightened feminist abolitionism and the created crowd of forced labor. This paper analyses the over changing regulation of the sex market and asymmetric criminalization and the need of work to feed their family, poised by dominant patriarchal social order and unemployment. Importantly, many jurisdictions differentiate prostitution itself; the paper emphasizes the distorted meaning of forced labor and prostitution to maintaining the living standard. The relations of forced labor constructed through processes of employment that encounters in:

- Forced labor in the first generation led to the regulation by the second generation.
- Commodification pervades socio-economic status.

The rule of change transformed the concept of labor, the work that encounters the danger of destabilized socio-economic class, leaning towards the weaker group of people in India. The root of this work depends wholly upon the intersection of money, wealth and capital to the emotions, love, care, and intimacy. It is the trade of emotion at price, despite the limitation of border, caste, religion or any discrimination types.

The paper demonstrates the notion of forced labor in smuggling, kidnapping and in abduction with no proves of migration and also discarded by the society to choose the labor of intimacy due to unemployment. The development in the concept of intimate labor is based on wider labor market structures. The parameters that put a strong case for considering sex work as a form of labor and preclude it from consideration as a valid or acceptable form of wage labor. The key concern of the paper is on the shifting fashion of forced labor's work into the industry, affecting the depth meaning of money market, crushing natural sentiments of a child and emotions. It overlooked the culture of India and merges the financial needs into the industry.

Keywords: *Forced Labor, Women, Unemployment, Society and Culture.*

INTRODUCTION

The story of women status is spreading like fire in jungle. Every woman in modern world is conscious and knows their rights. Although the women empowerment and development program circulating in world, women are still

under the shoes of men. This patriarchal society has grip on the changing world. Women are rising their head from the dirt of this society but places are left unshaken, society need the power to give up all the bad streaming culture and motivate themselves to attain the peace of equality. This paper demonstrates the notion behind the forced labor and condition that is detracting situation of women to survive in this society. With the theme that this condition can help society to see the real face of labor and the decreasing wages plan of women. Forced prostitution, also called unintentional prostitution, is prostitution or sexual slavery that takes place as a consequence of intimidation by a third party. The terms "forced prostitution" or "enforced prostitution" appear in worldwide and benevolentconcordsfor instance like Rome Statute of the International Criminal Court but have been inadequatelystated and conflictingly applied. "Forced prostitution" denotescircumstances of resist over anindividual who is compelled by alternative to participate in voluptuous activity.

Forced prostitution is an evil mishap and that is taking place of crime against the person because of the defilement of the victim's civil liberties of undertaking through compulsion and because of their viablemistreatment. Forced labor is shaping the world economy at some point and today's changing world is compelling people's survival towards forced labor to complete their needs, demands above their needs.

WOMEN

Female labor force contribution is a motorist of evolution and consequently, partaking degrees designate the latent for a nation to rise more promptly. However, the connection amid women's assignation in the labor arcade and wider development outcomes is complex. Renderingto the International Labor Organization's (ILO) 2011 Global Employment Trends Report, women establish half of the internationallylaboring, commonlyalienatedbetween the facilities, industrial and agricultural subdivisions. More women than men exertion in the services segment (46.8% to 40.7%) with this opening having grown finished the previousera. More women than men work in the agrarian sector as well (37.6% to 33.3%). While fewer women than men work in the manufacturingsubdivision, they still characterized a generous population (15.6% to 26%). Without identical access to education, economic occasion and societal mobility, women are overrepresented in the familiarwork sector without labor decrees that bidgraveworkroomfortifications. All-inclusive, South Asia has the uppermostdegree of contribution in the familiar labor segment and it is encompassedprimarily of women. India, Nepal and Pakistan have the major gender breaches in this sector. These jobs are noticed by low wage, long hours and no contracts – child care, house maintenance, cooking, planting and harvesting agronomy, janitorial services, and waitressing. Out of the

scope of workroom defenses, discernment, annoyance, unsafe conditions, mistreatment, cruelty, and voluptuous violence are rambling. It arises as no astonishes then, that hominoid trading embellishes in this atmosphere.

LAW

Sections 370 and 370A were introduced by the legal code (Amendment) Act, 2013.

The key variations presented by these comestibles are the definite illegalization of employment, transference, transportation, sheltering a person for the persistence of prostitution, forced labor, organ amputation by use of fears or encouragement; comportment which had formerly been covered by over-all provisions allocating with bondage, kidnapping and abduction which states that it is also responsible for heightened chastisement of 7 to 10 years' incarceration. According to a report distributed by the Freedom Fund and the Thomson Reuters Foundation, while section 370 is being successfully used to prosecute sex and child trafficking offences, NGOs occupied in India are verdict that it is more problematic to get laws to register attached labor situations under this section.

HUMAN TRAFFICKING

Human trafficking, particularly of ladies and girls, usually ends up in forced vice crime and sexual slavery. In step with a report by the UNODC, internationally, the foremost common destinations for victims of human trafficking are Thailand, Asian nation, Japan, Israel, Belgium, European country, Germany, Italy, Turkey and therefore the U.S. The foremost sources of trafficked persons are Thailand, China, Nigeria, Albania, Bulgaria, Belarus, Moldova, and country. Following the primary international conference on the interference of trafficking of ladies in Paris in 1885 a series of initiatives to limit the trades of ladies into the sex trade were initiated. Each the League of states and therefore the international organization have addressed the problem. A 2010 international organization workplace on medication and Crime report estimates that globally, seventy nine of known victims of human trafficking were trafficked for sexual exploitation, eighteen for forced labor, and three for different types of exploitation. In 2011, preliminary European Commission in September 2011 equally calculable that among human-trafficking victims, seventy fifth were trafficked for sexual exploitation and therefore the rest for forced labor or different types of exploitation. Due to the extrajudicial nature of vice crime and therefore the completely different methodologies utilized in separating forced vice crime from voluntary vice crime, the extent of this development is troublesome to estimate accurately. In step with a 2008 report by the U.S. Department of State: "Annually, in step with U.S. Government-sponsored analysis completed in 2006, 600,000 to 800,000 individuals are trafficked across national borders, that doesn't embrace millions trafficked at intervals their own countries. So eightieth of

international victims are ladies and women and up to five hundredth are minors, and therefore the majority of international victims are trafficked into business sexual exploitation. A 2014 European Commission report found that from 2010 to 2013, a complete of thirty,146 individuals were registered as victims of human trafficking within the twenty eight member states of the EU Union; of those, sixty nine were victims of sexual exploitation.

In 2004, the economic expert claimed that solely a tiny low proportion of prostitutes were expressly trafficked against their can. Elizabeth Pisani protested against the perceived hysteria around human trafficking preceding sports events just like the Super Bowl or tourney of football game.

The Protocol to stop, Suppress and penalize Trafficking in Persons, particularly ladies and kids (also remarked because the urban center Protocol) could be a protocol to the world organization Convention against international kingdom and defines human trafficking because the "recruitment, transportation, transfer, harboring or receipt of persons, by means that of the threat or use of force or alternative types of coercion, of abduction, of fraud, of deception, of the abuse of power or of an edge of vulnerability or of the giving or receiving of payments or edges to realize the consent of someone having management over another person, for the aim of exploitation. For this reason, threat, coercion, or use of force isn't necessary to represent trafficking; the exploitation of AN existing vulnerability – like economic vulnerability or sexual vulnerability – is spare. Sigma Huda, the world organization special communicator on trafficking in persons, ascertained that "For the foremost half, whoredom as truly practiced within the world typically will satisfy the weather of trafficking. But Save the youngsters see express trafficking and whoredom as completely different issues: "The issue [human trafficking but, gets involved in contestation and confusion once whoredom too is taken into account as a violation of the essential human rights of each adult ladies and minors and adequate to sexual exploitation in and of itself. From this posture then, trafficking and whoredom become conflated with every other".

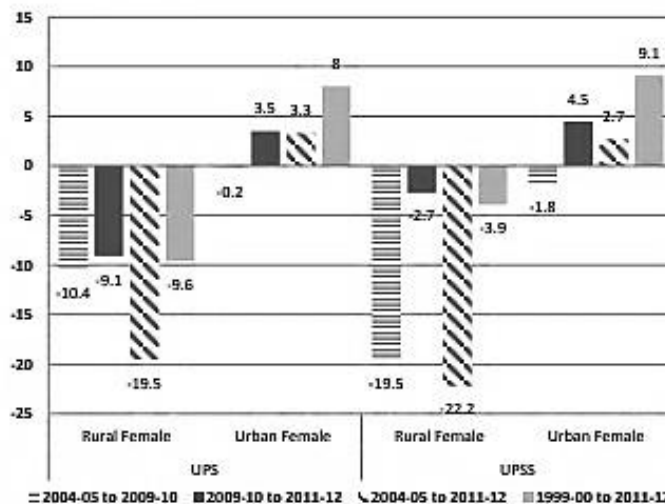
PARTICIPATION IN LABOR

The participation of ladies within the labor varies significantly across developing countries and rising economies, way more than within the case of men. Within the geographic area, geographical region and South Asia, but tierce of ladies of working-age participates, whereas the proportion reaches around common fraction in East Asia and Sub-Saharan Africa. This variation is driven by a good form of economic and social factors together with economic process, increasing instructional attainment, falling fertility rates and social norms. Besides market gender gaps are additional pronounced in developing countries, and inequality is highest in South Asian countries.

Worldwide, all domestic employees have one issue in common – associate degree unregulated geographical point while not inspection and out

of the public's read. True is ripe for labor exploitation and at the acute, human trafficking. A significant world trend is that the migration of ladies to the Gulf States and therefore the Middle East for domestic employee positions as child care providers, elder caregivers, cooks, and cleaners in private homes. Achievement agencies square measure mostly unregulated, that makes it simple for terms and conditions to be artful. Agencies and informal recruiters charge extortionate fees to the workers and infrequently the employers, WHO then pass those fees on to the employees. The employees should payoff this huge debt with comparatively low wages. In addition to debt bondage, there square measure widespread reports of physical abuse, regulatory offence, denial of health care, threats of deportation, withholding immigration papers, isolation from family and friends, and poor living conditions, typically leading to tragedies like suicide. Employers psychologically shackle their domestic employees so that they don't seem to be unengaged to end their employment while not devastating consequences, crossing the road into domestic servitude, a style of human trafficking.

Table 1: Net increase in the number of women workers in India (Million)



The decision of and skill for girls to participate within the labor force is that the outcome of assorted economic and social factors that interact during an advanced fashion at each the house and macro level. Based on international proof, a number of the foremost necessary drivers include instructional attainment, fertility rates and also the age of marriage, economic growth/cyclical effects, and urbanization. In addition to those problems, social norms determinative the role of ladies in the property right still have an effect on outcomes. In India, a lot of the discussion on the falling trends has targeted on four key explanations: 1) rising instructional entry of youngwomen; 2) lack of employment opportunities; 3) result of house income on participation; and 4) activity. Over the last decade close to, Asian nation has created goodish

progress in increasing access to education for ladies as increasing numbers of women of operating age square measure enrolling in secondary faculties.

Nonetheless, the character of economic process within the country has meant that jobs weren't created in massive numbers in sectors that could without delay absorb girls, particularly for those in rural areas. Despite inadequate job creation, house incomes did raise, which potentially reduced women's participation, particularly in subsidiary activities (—income effect||) thanks to amendment in preferences. Finally, though most ladies in Asian nation work and contribute to the economy in one type or another, a lot of their work isn't documented or accounted for in official statistics, and so women's work tends to be under-reported. In India, a well high proportion of females report their activity standing as progressing to domestic duties.

In 2011-12, 35.3 per cent of all rural females and forty six.1 per cent of all urban females in Asian nation were progressing to domestic duties, whereas these rates were twenty nine per cent and forty two per cent severally in 1993-94. Therefore, mis-measurement might not solely have an effect on the extent however conjointly the trend within the participation rate. It is attention-grabbing to notice that important proportion of ladies typically engaged in domestic duties according their disposition to simply accept work if the work was created obtainable at their house premises. Of the total girls typically engaged in domestic duties, thirty four per cent in rural areas and regarding twenty eight per cent in urban areas according their disposition to accept work and trade was the foremost most well-liked add each rural and concrete areas. Among the ladies United Nations agency were willing to simply accept work at their house premises, regarding ninety five per cent in each rural and urban areas most well-liked work on regular basis. regarding seventy four per cent in rural areas and regarding seventy per cent in urban areas most well-liked 'part time' work on a daily basis whereas twenty one per cent in rural areas and twenty five per cent in urban areas needed regular 'full-time' work.

PROSTITUTION

The 'First pan-India survey of sex workers', found that 79.4 % of sex staff (both people who entered the profession directly yet as those with previous expertise in alternative fields) say they entered the profession on their own accord. The remaining were forced (71. per cent), oversubscribed into vice crime (2.8 per cent) or cheated (9.2 per cent) into it. These World Health Organization were oversubscribed, a massive majority say that it absolutely was their husbands, lovers, friends and acquaintances World Health Organization oversubscribed them, terribly seldom blaming strangers.

The survey, commissioned by the Forum against Oppression of ladies underneath the aegis of the Sangli-based Centre for support on Stigma and social process, was conducted on a sample of 3,000 feminine sex staff and

over a pair of 2,000 male and transgender ones from fourteen states and one union territory. Succeeding leg of this survey can analyses knowledge on abuse, stigmas, migration patterns among sex staff and special skills required by them.

Major findings

1. Sixty percent were from rural family backgrounds, thirty fifth percent from urban family backgrounds;
2. Sixty fifth percent were from poor family backgrounds, twenty sixth from materialistic family backgrounds;
3. Five hundredth had no schooling, seven-membered had primary schooling up to category four,
4. 13.4% had secondary schooling up to category seven, 6.5% had schooling up to category 10 and 11.3% up to category twelve;
5. Seventieth percent were Hindu, 20% Muslim, 6 June 1944 Christian and zero.4% Buddhist;
6. Twenty sixth percent came from Dalit backgrounds.

The survey found that whereas economic condition and restricted education square measure conditions that push girls into sex work, economic condition pushes girls into alternative labor markets at earlier ages than in sex work. Therefore, sex work cannot be thought-about as singular or isolated in its links with economic condition, as alternative occupations square measure pursued before sex work emerges or is taken into account as associate degree choice, the researchers same. Sex work may additionally be thought to be providing a major supplementary financial gain to alternative types of labor. Several of these surveyed conjointly worked in various occupations within the unskilled producing or services sector for terribly poor wages.

The survey allowed girls to precise their work identities, each in sex work and out of it, providing flexibility to claim multiple work identities. In describing their operating lives, a major variety of ladies move quite fluidly between alternative occupations and sex work. as an example, a street trafficker might explore for customers whereas merchandising vegetables and a dancer at marriages may additionally take purchasers. It's dangerous to demarcate women's work into showing neatness lily-white compartments. Sex work degreed alternative work movement in ways,they were trying to challenge the differentiation of sex work as an uncommon and isolated activity.

The survey found that there was an amazing presence of economic reasons for girls to own left their jobs within the informal markets – comprising responses like low pay, too little pay, no profit in business, no regular work, seasonal work, not obtaining cash even when work, couldn't run home therewith financial gain.

The survey found that whereas poorness and restricted education square measure conditions that push ladies into sex work, poorness pushes ladies into different labor markets at earlier ages than in sex work. Therefore, sex work cannot be thought-about as singular or isolated in its links with poorness, as different occupations square measure pursued before sex work emerges or is taken into account as associate degree possibility, the researchers same. Sex work may be considered providing a big supplementary financial gain to different varieties of labor. Several of these surveyed conjointly worked in numerous occupations within the unskilled producing or services sector for very poor wages.

Sex work supplies a big premium of incomes to what unorganized labor markets offer across Republic of India. whereas poor family backgrounds and therefore the ought to hunt for incomes associate degreed livelihoods at an early age is what drives many women and ladies into the un-organized labor markets, the chance of earning higher incomes is what might be driving them into sex work. This, the researchers same, is substantiated by the actual fact that an oversized range of girls/women entered the labor markets a lot of sooner than they entered sex work.

Sex work, therefore, cannot be thought-about as singular or isolated in its links with poorness, for there square measure different occupations moreover that work into the class of „possible living options“ before sex work emerges together of them. Sex work isn't the sole website of poor operating conditions. For those returning from the labor markets, they need seasoned equally harsh conditions of extremely labor intensive work for terribly low incomes. It's from these background cases, that the importance of sex work as a website of upper incomes or livelihoods emerges.

The concept that lies in industrialization and urbanization, offer men and ladies with associate degree, to figure it out within extended time. Therefore, they are giving the prospect for illicit sexual connections. The mixture of low wages and raising costs cause some girls to turn to whoredom so as to take care of themselves and rectify their financial deficiency. Numerous surveys have shown that ladies in whoredom square measure additional tradeworkers than in the other phase of the society.

SOCIETY

Involuntary domestic slavery could be a kind of human trafficking found in distinct circumstances—work during a non-public residence—that produce distinctive vulnerabilities for victims. It's against the law during which a domestic employee isn't liberated to leave his or her employment and is abused and underpaid, if paid in the slightest degree. Several domestic employees don't receive the fundamental advantages and protections usually extended to alternative teams of workers—things as easy as daily off. Moreover, their ability to maneuver freely is usually restricted, and

employment in camera homes will increase their isolation and vulnerability. Labor officers typically don't have the authority to examine employment conditions in camera homes. Domestic employees, particularly ladies, confront numerous varieties of abuse, harassment, and exploitation, as well as sexual and gender-based violence. These problems, taken along, are also symptoms of a scenario of domestic slavery. Once the leader of a domestic employee has diplomatic standing and enjoys immunity from civil and/or criminal jurisdiction, the vulnerability to domestic slavery is increased.

Prostitution brings widespread disorganization to the community within which it operates.

We can check out it from 2 standpoints: one is economic or business and different ishealth. Whoredom, once allowed to control, lends itself to business exploitation andbecomes institutionalized or legalized. In its legalized kind, it becomes deeply unmoving inthe deteriorated native communities of the larger cities. This implies that thanks to itsrelatively permanent position within the town, it becomes still additional accessible to the general publicand as a result, {increasingly |progressively| more and additional} more profitable. In turn, this example strengthens the handsof the persons engaged during this business, Indian Social issues. This causes a demoralization of social values. If whoredom is legalized inthe society, particularly in India wherever it's not against the law unless 3rd person advantages from it, homes in a very residential colonies might have accredited brothels referred to as _call flats'. Alcohol may be sold-out or indecent shows another as an extra attraction alone for the aim ofincreasing customers for the first business. No protest would be ready to combat theseestablishments since whoredom would be within the variety of a legalized establishment. At thatpoint, social policy can die.

Many studies reveal that whoredom is that the main channel for spreading several genital diseases likes pox, cancroids, gonorrhoea etc. These diseases contribute for the most part tosources of mental disease and their victims are notably doubtless to commit violent crimes.

There is tremendous economic waste from pox within the loss of operating hours alone. Inaddition, there's a massive annual value of take care of pox privately and publicinstitutions moreover as in mental and nervous establishments. Thanks to the shortcoming of thelower financial gain teams to secure treatment, these diseases set in motion a vicious economiccycle. The implications of whoredom don't stop here; it ends up in several different socialproblems. Business sexual exploitation involves the violation of a full gamut oflaws and human rights. It becomes a threat to society as a result of mediators/traffickers operates across borders with the growing involvement of organized criminals and bygenerally undermining the rule of law. Business sexual exploitation threatens the terriblyfabric of society as a result of it

involves not solely criminals, however conjointly law enforcers. It manifests and perpetuates patriarchic attitudes and behaviors that undermine efforts to promote gender equality and eradicate discrimination against ladies and youngsters (ADB).

CONCLUSION

It is an accepted and well documented proven fact that girls in Indian society occupy a disadvantaged and secondary position. Altogether, aspects of society - sexual, economical, socio-cultural, and demographic - girls don't relish equal standing with men. The problem of violence against girls within the family and society is additionally not new; girls in our society are the victims of humiliation, torture and exploitation from time immemorial, no matter the actual fact that they were additionally adored. Family is taken into account as the 1st agency, that provides not solely emotional and material support to its members, however additionally is a basic supply of non-public satisfaction, socialization and social management. With the thought of family as a personal domain, even abuse, exploitation, injustice, discrimination and violence square measure allowed in our patriarchal system.

Women's social and domestic lives had typically suffered a radical amendment and ladies have come back to occupy a foothold of inferiority each reception and in society. This inferiority has been designed due to a scarcity of data, education, social systems, etc. The increasing rate of wages and unemployment is gaining the attraction of women towards prostitution.

This inferiority scarf their can and strength to protest the violence committed against them. The patriarchal society of Bharat is victimization this condition of girls to treat them as recreational bodies, even as the social system lords sexually exploited girls from weaker sections.

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MIGRATION, URBANIZATION AND EMERGING CHALLENGES IN INDIA

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Introduction:-

As India has embarked upon economic reforms during the 1990s, published data from the 2001 Census provides an opportunity to study the country's urbanization process with reference to regional inequality and to the contribution of the components of urban growth, namely, natural increase, emergence of new towns, and the net contribution of rural to urban migration. India has more than 4000 cities and towns, which comprise 28 per cent of India's population of 1028 million as enumerated in 2001. However, about two-fifths of India's urban populations live in only 35 metropolitan cities. The rate of urban population growth slowed down during the 1990s despite the increased rate of rural to urban migration due to a significant decline in natural increase in urban areas. This has led to an observable slowdown in the pace of India's urbanization.

Urbanization has been a historical process linked to the level of economic development and social transformation. Demographically, it is measured as a proportion of the population living in urban centers that evolved over time in varying sizes. Large urban centers are reorganization as engines of economic growth since economic activities, communication services, education and health services, scientific and technological innovations are concentrated in them. Urban centers also provide vital links to the rural area and are instrumental in rural development. India's urban population is likely to grow from 410 million in 2014 to 814 million in 2050 with 50% living in urban area. However, paradoxically, India will also be a country with the largest rural population of about 805 million by 2050.

Migration and urbanization are direct manifestations of the process of economic development in space, particularly in the contemporary phase of globalization. Understanding the causes and consequences of the former in terms of the changes in the distribution of population and economic activities, along with the success and failures of the interventions by state and other organizations would be extremely important for evaluating the available policy options and exploring areas of possible strategic intervention.

Migration:-

A large part of migration and urbanization in the less developed countries have historically been linked to stagnation and volatility of agriculture

and lack of sectoral diversification within agrarian economy, India being no exception to this. Lack of opportunities and a low rate of infrastructural investment has led to out-migration from several backward rural area, most of the migration being absorbed within urban information economy. The resulting remittance flows increase household spending in the receiving regions and further the development of less developed regions.

Table-1 below shows that between 1991 and 2001 the growth rates of work force and migration for economic reason were nearly identical at 2.4% per annum. But as GDP growth started to soar over the next decade, the two began to diverge.

Table-1
Workforce and Migration for Economic reason, Census 1991-2011

Workforce and Migration		1991	2001	2011	Growth %	
					1991 to 2001	2001 to 2011
Workforce (Million)	Total	317	402	482	2.4	1.8
	Male	227	275	332	2.0	1.9
	Female	90	127	150	3.5	1.7
Migration stating economic reasons for migration (million)	Total	26	33	51	2.4	4.5
	Male	22	29	42	2.7	4.0
	Female	4	4	9	0.4	7.5

Source: Economic Survey 2016-17, p.266

The growth rate of migration rose spectacularly to 4.5% per annum, while the workfore growth rate actually fell. Thus, the migration share of the workforce rose substantially. A breakdown by gender reveals that the acceleration of migration was particularly pronounced for female. A new Cohort- based Migration Metric (CMM) shows that annually inter-state labour mobility averaged 5-6 million people between 2001 and 2011. The first-ever estimates of internal work-related migration using railways data for the period 2011-2016 indicate an annual average flow of close to 9 million people between states. Higher growth and a multitude of economic opportunities have been the catalyast for such an acceleration of migration.

Based on estimates available from NSSO's survey conducted in 2007-08, 26.1% of rural and 35.4% of urban residents can be classified as migrations. If one were to examine the reason for migration; among rural male migration, the proportion reporting employment as a reason for migration moving for reasons of employment increased from 5.9% in 1999-00 to 55.7% in 2007-08.

In India's present scenario of jobless growth, three types of mobility have become more pronounced: short term migration, commuting and return migration. One other important stream not related to employment that has become important in migration for education. The present patterns of migration observed conform to prior studies – less affluent states and district

evince higher out migration, and rich metropolises attract large inward flows of labour. Over time, there has been a shift towards the southern states, reflecting the opening up of new migration corridors in recent years. Evidence also suggests the absence of language as a significant barrier in the migration of people.

Urbanization:

In India's place is termed urban if it meets any following criteria: (i) a minimum population of 5000; (ii) at least 75% of the male working population employed in non-agricultural pursuits; and (iii) population density of at least 400 per sq.km. In addition, every place with a corporation, cantonment, municipality or notified town area is also termed urban. The growth in urbanization in India has three specific components: (i) natural increase in population; (ii) net rural - urban migration; and (iii) the reclassification of settlement as urban area.

Standard models explain urbanization largely by rural migration in response to an expected urban-rural wage (or utility) gap. This utility gap could be the result of a rural push or an urban pull. There are various rural push factors; If the country experiences a Green Revolution the rise in food productivity releases labour, rural poverty due to land pressure, or natural disasters; all cause rural migration to flock to cities. Then there are various urban pull factors: If the country experiences an Industrial or Services Revolution, if the government adopts urban-based policies, and if the country exports natural resources and the resource rents are spent on urban goods and services; all cause the urban wage to rise - which attracts migrations. While the Green Revolution, Industrial Revolution and resource export theories find that urbanization is associated with economic development, the rural poverty and urban based theories imply that urbanization may occur - without growth.

According to Census 2011, only 31% of India's population was urban, compared to 52% in China, 54% in Indonesia, 87% in Brazil and 61% in South Africa. An interesting statistic is that, for the first time since India's independence, the absolute increase in rural areas. Table-2 given the percent level of urbanization of India

Table-2
Level of urbanization (%) In India

Sr.No.	Year	Urban	Rural
1	1961	17.96	15.30
2	1971	19.90	13.20
3	1981	23.34	16.50
4	1991	25.71	17.92
5	2001	27.81	18.81
6	2011	31.16	12.20

There has also been an increase in the number of census towns due to reclassification of rural areas as urban, these account for almost 30 % of the urban growth in the last decade. A sizable population is living in the peri-urban zone but these are classified as rural. Hence, there is a clear need for an improved and geography based definition of urban areas to capture the phenomenon of urbanization in India. Before 2000s, National growth had been the principal force driving urbanization in India. But during 2001-2011, the impetus has declined to 44%.

Urbanization level in India varies greatly across states. The states of Maharashtra, Uttar Pradesh and Tamil Nadu accounted for 13.5%, 11.8% and 9.3% of India's urban population, respectively. States such as West Bengal, J&K, Karnataka, and Andhra Pradesh exhibit a high degree of urban primary, with a large percentage of the state's urban population in a single city. The number of Metropolitan (million-plus) urban Agglomerations (UAs) has risen sharply, from 35 to 53 during 2001-2011: out of which eight are 5-million plus. They now account for 42.6% of the total urban population, up from 37.8% in 2001. Evidence point to the spread of urbanization from the core city to the periphout the country. Also that the inter- linkage effects between per capita income and urbanization level across Indian states have become increasingly stronger the decades.

Migration needs to be seen as opportunity being taken up by people to improve their socio-economic condition. A large number of skilled and technology personnel in backward regions are locating themselves in a handful of cities and developed regions, analogous to the trends and pattern in international migration. Migration and urbanization must also be looked in the context of emergence of global. The strategy of economic globalization has given a boost to growth of industries and business in these global cities, resulting in inflow of capital from outside the region or country as also investment by local entrepreneurs. Given this perspective, it would be important to consider policies to harness the potential of migration in these and other urban centers for poverty alleviation, promoting a balanced settlement structure, ensuring equity and sustainability in development process.

Challenges and Policy Issues:-

Demographic growth, migration, inadequate public services and mandates, a lack of transparency in the market for land and limited access to labour markets favor socio-economic segregation within urban regions. Added to this, high air pollution, deficiencies in water and energy supply, and in the disposal of waste and wastewater, chronically congested roads and lack of public transport, growing social inequalities – all are challenges of migration and urbanization.

Environmental Challenges:-

Urban lifestyle reinforce unsustainable patterns of consumption that stretch the capacity of cities to preserve biodiversity and ecosystem services and place an excessive burden on surrounding rural areas. And in turn, the polluted urban environment affects the health and quality of life of the urban population.

Urbanization brings major changes in demand for agricultural products both from increase in urban population and from changes in their diets and demands. With rapid urbanization, there will be rising demands for meat, dairy products, vegetable oils and energy – intensive production, dietary shifts towards more processed and pre-prepared foods which lead to lifestyle disease and also more imports. Agriculture around or close to growing urban centers will also vary favoring larger (and often non-local) agriculture producers and bring major changes in the distribution and marketing of food. This also means a shift in employment within the food system with more people working in transport, wholesaling, retailing, food processing and vending.

Urban areas affect not only the weather patterns. But also the runoff water. Urban areas generally generate more rain, but they reduce the infiltration of water and lower the water tables. Flood volumes increase, along with water pollution downstream. The extent of the environmental impacts are determined by how the urban population behave – their consumption and living patterns- not just how large are.

Million of urban dwellers are at risk from the direct and indirect impacts of current and likely future climate change – for instance, from more severe of frequent storms, floods and heat waves, constraints on fresh water and food supplies, and higher risks from a range of water – borne, food-borne and vector-borne diseases along with respiratory and other infections and injuries. More significant for urban risks are the large deficits in the infrastructure and services needed to protect urban inhabitants from adverse impacts. Many rural households would also suffer if remittance from members working in cities were disrupted by these climate- impacts, which may in turn, impact the duration, direction and composition of rural – urban migration.

Socio-economic Challenges:-

In socio-economic sense the challenges revolve around two core them –social equity and economic balance||. Social inequality is associated with issues such as social welfare for migrants, separation of rural people from their land. Weak social ties in the urban setting, and increasing health risks from air pollution, occupational hazards, and traffic injury. In its initial stage, urbanization positively affects the social aspects, including social mobilization, literacy, political participation, education, income and health. However, these effects become negative when urbanization goes beyond the carrying of the

city. Economic balance mainly refers to a holistic framework for industrial development in different sectors. With the service-led industrial transformation, the requirements for natural resources and energy use have expanded, thereby threatening the carrying capacity in urban areas. Consequently, economic balance is vital to achieving the harmonious development between human activities and the natural environment.

There is a strong correlation between development and urbanization, because of the two-way relationship between them. On the one hand, countries urbanize when they develop. On the other hand, agglomeration promotes growth. Given that urbanization is a form of agglomeration, cities promote growth. Whether urban growth is driven by migration or natural increase has strong policy implications. When urban congestion is the result of excessive migration, investment in urban infrastructure may not be justified if it further fuels migration. However, natural increase in the urban population necessitates investment in urban infrastructure. The magnitude of congestion-effects has to be studied extensively and lower urban fertility rate have to be targeted.

Migration is in itself based on the human right to liberty of movement that grants each person the right to move freely within their country and to exercise political, social, economic and cultural rights at their place of residence. For human rights to be respected, protected and guaranteed in and by cities, the political and administrative spheres at local governmental level must be capable of appropriate action so as to ensure that; all residents have access to the private / publicly – funded housing and decision-making processes regarding housing issues; that no social group is forced to live in deprived areas without access to basic social services; along with protection against arbitrary demolition and forced eviction.

At the same time, the government's –Digital India|| initiatives shows a strong focus on urban development and a push towards –smart cities|| that priorities internet connectivity, aiming at creating world-class cities that will account for 40% of country's population, and contribution up to 75% of GDP by 3020. The enormity of the challenge is daunting enough and carries questions about who will build this infrastructure, for whom, and in what manner. The central concern in the field of urban development is, therefore, to mobilize all actors and to set in motion processes which will lead to the sustainable and inclusive development of cities and urban area.

India on the Move and Churning: New Evidence:-

The survey has done an analysis of strong patterns of internal migration in India. The survey says that labour moves to urban centers and across the states, we have always known this. The free movement of labour is one thing

that makes sure that free market is working. The free movement of labour also buttresses the model of competitive federalism.

The survey says that everywhere in the world, competition results in a scenario where low income regions {states or nations or continents} grow quicker in comparison to high income regions. This leads to income convergence as low income areas start to catch up with the high income areas.

The key features of migration in India as per Census 2011 data are as follows:

- People move from less affluent states to more affluent states
- 33 million or 8.1% of Indian workforce were migrants for economic reasons.
- Over 80% of these migrants were male.
- Labour mobility also appears to be low because urbanization rates have not picked up sharply over the years,

However, the survey points out that the new studies {based on so called Cohort based Migration Metric (CMM) / Gravity Model} have contradicted the census data and shown that there is much more migration in India. The new studies have suggested that:

- Migration trends in India tends to be circular in nature both in short term and long term and are not captured properly by Census.
- Female migration for work is concealed in ‘_reason-for-migration’ statistics because the principal reason given to the enumerator is ‘_marriage’ or ‘_moved with household.
- Commuter migration for work across the rural-urban divide is also substantial in India, exceeding 10 million people in 2009-10.
- The slow pace of Indian urbanization is rooted in the demographic divergence between rural and urban natural growth rates and not necessarily in low or stagnant rates of migration

Conclusions:-

Developing countries experience many common characteristics on their paths to economic growth. In developing nations, like India today, masses of impoverished peasants flee the country side and migrants to urban metro polities, where they get good employment with high salary, good education, health care facilities and other marginal occupations. In the march to economic prosperity, urbanization is an inevitable process of economic growth and development. Urban primacy might be a positive factor in that it consequences on the amount of infrastructure needed to serve a showing economy. However, a significant number as theorists argue that disadvantages of urban primacy namely pollution, congestion etc.

Thus, it is imperative now for urban policy makers to look into these opportunities and challenges, and take policy actions driven by strong research that targets the core of the problem. There is a critical need for

investing in the priorities of the people. That means, in particular, addressing urban poverty and social inequality; making sustainable use of technological knowledge environmentally and climate-friendly urban development. It is about finding intelligent solutions for the problem of increasing urbanization and making cities into attractive, productive and innovative working and living spaces for all their residents.

Migration is a natural outcome of inequality in the distribution of resources. It is positively related to modernization, industrialization and development. So migration is essential for development. It is desirable phenomenon. But distressed migration found in most of the developing countries resulting in overcrowding of cities and huge of slums. In India the interstate migration reflects there is an inequality in the regional development. Some states which have higher investment and resources for development experience high migration where as backward states like UP, Bihar, MP etc., are experiencing heavy outmigration because of lack of development etc.,

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"DIFFERENT SCHEMES FOR LABOUR AND EMPLOYMENT IN INDIA."

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***Introduction :**

Generation of Productive and gainful employment with decent working conditions on a sufficient scale to absorb the growing labour force was a critical element in the eleventh plan strategy for achieving inclusive growth. The employment elasticity in India in the last decade declined from 0.44 in the first half of the decade 1999 - 2000 to 2004 -05 to as low as 0 - 01 during second half of the decade 2004 - 05 to 2009 - 10.

The Ministry of Labour and Employment is one of the important and oldest ministries of the government of India. The main responsibility entrusted to the ministry is to protect and safeguards the interests of workers in general and poor, deprived and disadvantaged Sections of the society. Further, the ministry aims to create a healthy work environment for higher production and productivity and to develop and coordinate vocational skill training and employment services. To keep itself in tandem with the process of liberalization, the schemes alteration is focused on promotion of welfare of labour and providing social security to the labour force both in organized and unorganized sectors. Labour being the subject in the concurrent list under the constitution of India the state government are also empowered to enact legislations.

*** National Career Services Project :**

The National Career services project as a mission mode project for transformation of the National Employment services to provide a variety of employment related services like career counselling, vocational guidance, information on skill development courses, apprenticeship, internships etc. The National career service project has also been enhanced to interlink all employment exchanges with the NCS portal so that services can be delivered online. The scheme provides for part funding to states for IT up gradation and minor refurbishing of employment exchanges and for organizing job fairs.

*** Pradhan Mantri Rojgar Protsahan Yojana :**

The schemes objective of promoting employment generation and an allocation of Rs 1000, crores. Under the scheme, Government of India, will pay the Employers pension scheme contrisbution of 8.33 per cent for all hew employers enrolling in EFPO for the first three years of their employment - This will intensivise the employments to recruit unemployed persons and also

to formalize informal employers. The scheme will be applicable to these having earnings Rs 15,000/- per month.

*** Shram Suvidha Portal :**

The scheme has to bring transparency and accountability in enforcement of labour laws and ease complexity of compliance. It caters to far major organizations under the ministry namely, office of chief labour Commissioner (central), Directorate General of Mines Safety Employees Provident Fund Organization, and Employees provident fund organization, and Employees State Insurances Corporation.

*** Transparent Labour Inspection Scheme :**

A computerized list of inspections is generated randomly based on risk based objective criteria. Serious matters are to be covered under the mandatory inspection list. complaints after examination based on data and evidence. mandatory uploading of inspection reports within 72 hours.

*** Single Unified Annual Return :**

This scheme has facilitates filing of simplified single online return by the establishments instead of filling separate returns under these acts :

1) The payment or wages Act, 1936, 2) The minimum wages Act, 1948, 3) The contract labour Act, 1970, 4) The Maturity Benefit Act, 1961, 5) The Building and other construction workers Act, 1996, 6) The Payment or Bonus Act, 1965, 7) The Inter-State Migrant Work Men Act, 1979, 8) The Industrial Disputes Act, 1947

*** Common Registration :**

Facility for common registration under five central labour Acts has been developed on e - Biz portal of the Department of Industrial policy and promotion. The Acts covered under this include : The Employees provident fund and miscellaneous provisions Act 1952, The Employees State Insurance Act 1948, The Building and other construction works Act, 1996, The contract labour Act, 1970 and Inter State migrant work men Act, 1979

*** Small Factory Bill :**

The Bill provides for regulation of working and service conditions of workers in small manufacturing units employing less than 40 workers. The Bill amalgamates, simplifies and rationalizes the provisions of six labour laws at one place for these small factories. The Bill will ease the operation of small factories and thus catalyze the generation of employment through small factories while ensuring, inter alia social security, safety and health of the workers.

*** Labour Code or wages :**

If rationalizes, amalgamates and simplified the relevant provisions of the following four labour laws: The Minimum Wages Act 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act 1965, The Equal Remuneration Act 1976.

*** Labour Code on Industrial Relations :**

This will rationalize, amalgamate and simplify the relevant provisions of the following three labour laws :

Trade Unions Act 1926, Industrial Employment Act 1946, Industrial Disputes Act 1947.

*** Employees State Insurance Corporation :**

To provide medical care and cash benefits in case of sickness, maternity and employment injuries, the act was enacted in 1948.

*** Employees Provident Fund Organisation :**

The act as enacted in 1952. The act is applicable on its own violation and these legal actions attracted for non compliance for whatsoever reason. The Act is provides for provident fund, pension scheme and miscellaneous provisions.

*** Conclusion :**

Above all the schemes objectives are to protect and safeguard the interest of workers in the various fields in India. To create the healthy atmosphere at the work place and create the good relations between labour and entrepreneurs. To reduce the disputes in workplace. All these different government schemes very important to Indian labour or employees.

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“YOUNG GENERATION EMPLOYMENT AND UNEMPLOYMENT IN INDIA”

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Abstract

Increase in the share of youth population due to demographic ‘dividend’ or the ‘youth bulge’ seems to be one of the sources of future economic growth in India. Although with increase in school and college enrolment rates, the proportion of youth in the labour force has been declining; their high proportions in the labour force indicate that the problem of youth unemployment and underemployment would remain a serious policy issue for many more years to come in India. In this context, this paper examines the employment and unemployment situation of the youth in India during the last two-and-half decades viz., 1983 to 2016-17. It analyses the trends in labour force and workforce participation rates, unemployment, joblessness, working poor, growth and employment elasticities etc. The paper also offers policy recommendations for increasing productive employment and reduction in unemployment for the youth. The poor employability of the workforce would hamper the advantages due to demographic dividend if measures are not taken to improve the educational attainment and skill development of the youth.

Keywords:

Youth Employment, unemployment, skill development, joblessness, demographic dividend, literacy, school education, vocational training

Introduction

Young people are a major human resource for development, key agents for social change and driving force for economic development and technological innovation. But harnessing these resources is a major challenge. The youth challenge is considered as the most critical of the

21st century’s economic development challenge. Moreover, the decline in fertility rate has led to the bulge in working age population which is considered as the demographic dividend. It is a great concern that how this bulge in working age population presents the opportunities for growth and prosperity of a nation and the implications and opportunities of the bulge and how states are trying to respond. The critical aspects of the challenge are

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mostly related to labour market entry where young people encounter difficulties in finding and maintaining a decent job.

The growing large number of unemployed youth is one of the most daunting problems faced by developed and developing countries alike (ILO, 2016, 2017b). Failure to integrate young people into the labour market has broader consequences for the future prosperity and development of countries. Thus the issue of youth employment and unemployment features prominently on the international development agenda.

Youth, defined by the United Nations as persons between the ages of 15 and 24, is a transitional period from childhood to adulthood, represents almost 18 per cent of the current global population. About eighty-four (84) per cent of the world's youth live in developing countries (UN, 20016). According to ILO (20017b), in 2000 approximately a quarter of the world's estimated youth population, or 238 million youth, were reported to be living in extreme poverty². Low-income countries and lower-middle income countries, which together account for 80 per cent of the world's population of young people, are highly concentrated in the regions of sub-Saharan Africa and South Asia (ILO, 2016b).

It is a major focus of the Millennium Development Goals (MDGs) and was reaffirmed by the Ministers and Heads of Delegations participating in the High-Level Segment of the Substantive 2006 Session of the Economic and Social Council (ECOSOC) They committed to develop and implement strategies that give youth everywhere a real and equal opportunity to find full and productive employment and decent work¹.

The first National Youth Policy was formulated in 1988 in India. In 1985, the international year of the youth, the Department of Youth Affairs and Sports, Ministry of Human Resource Development, Government of India, initiated a proposal to formulate a National Youth Policy which materialised in 1988. The National Youth Policy 1988 recognised that the most important component of the youth programme has to be the removal of unemployment.

However, specific action has not been initiated to implement the objective of removing or even alleviating unemployment among the youth (Visaria, 1998). Again, National Youth Policy 2003 was designed to galvanize young people to rise up to new challenges. Recently the National Council for Skill Development (NCSDD) in 2015 was constituted under the chairmanship of the Prime Minister. In this council Government of India has made skill development a major national priority especially for the youth. In this context, the President of India says "India is a nation of young people. India's demographic dividends can be realized only if the country invests in developing skills to make our youth employable.

Methodology and Data Source

The definition and age grouping of the youth may vary in different socio-cultural contexts across countries. The sociological viewpoint might wish to define youth as the transition stage from childhood to adulthood. But the age at which this transition begins will vary greatly between societies and indeed within the same society. From the perspective of a critical stage in the lifecycle, the relevant age could be as low as 10 years to as high as mid to late 30s. However, differences continue to exist in the way national statistics programmes in different countries define and measure youth. The Government of India officially defines youth as persons between the ages of 13 and 35 years and it also varies depending on the programme. For instance, the National Youth Policy of India considers age group 10-34 as youth. The United Nations (UN) and the International Labour Organisation (ILO), however, defined the youth as persons between 15 and 24 years of age for cross-country comparison and analysis. In the present paper, the youth definition of UN and ILO is followed.

The present paper is mainly based on National Sample Survey Organisation (NSSO) quinquennial rounds of employment and unemployment survey data during the period 1972-73 to 20016-17. In some cases, we have also included 20016-17 annual survey on employment-unemployment. It may be noted that this survey is not strictly comparable with quinquennial surveys. Besides Census data is also used for estimating the actual number of working population. Both the published data as well as the unit record data related to NSS employment and unemployment survey is used for the analysis. For the analysis related to employment and unemployment situation of youth, the estimations are derived using unit record data of NSSO three quinquennial rounds of employment and unemployment surveys. Most of the analysis is based on the usual status (including both principal and subsidiary status).

II Employment and Unemployment Situation in India

a. Labour Force Participation Rate

The labour force participation rate indicates about the percentage of population who are already engaged any kind of work and those who are ready to work given the employment opportunity. In other words the labour force includes both the workers or the employed and the unemployed. India would be the second largest country in the world in terms of the size of the labour force. There was around 469.96 million labour force constituting 43 per cent of the India's total population estimated at around 1092.9 million by the end of 2016 (as on 1st January 2017). In the recent period, by the end of 2016, the labour force in India has increased to 471.7 million.

The overall labour force participation rate (LFPRs) based on NSS usual status (includes both principal and subsidiary) shows that there has not been any steady decline or increase during the last three and half decades but it was fluctuating between 40 to 44 percent (see Table 2.1). However, a close

look at the trend shows that during 1970s the LFPR had increased to its highest ever in 1977-78 and began to decline thereafter. During the 1980s decline in WPR continued till late 1990s. Between 1987-88 and 1993-94, although there was marginal increase in LFPR, there was a sharp decline of 2 percentage points between 1993-94 and 1999-2000. But the LFPR increased again between 1990-2000 and 2014-2015 with sharp increase of 2.5 percentage points. Again during 2016-2017 the LFPR has declined by 1.9 percentage points from the level of 2014-2015.

In fact the sharp decline in LFPR during 1990s could be partly due to increasing attendance rate in educational institutions. The same explanation may not withstand in the LFPR revival scenario given the continuous increase in the enrolment. Therefore one may have to search elsewhere the explanation for fluctuations in LFPR in the recent past.

b. Worker Population Rate (WPR)

In India there were about 459 million workers during 2014-2015 consisting of 42 per cent of the Country' total population and the workforce has increased to 461.4 million in 2016-2017.

The measure of work participation rate presents the percentage of persons who actually worked or employed in the total population. Work participation rate (WPR) excludes the percentage of unemployed from the labour force participation rate (LFPR).

The trend in work participation rate during the last three and half decades shows that there has not been any sharp decline or increase; it remained between 40 to 42 per cent. But a close look at the trend shows a similar pattern observed in the case of LFPR. Clearly, during 1970s the WPR had increased to its highest ever and during the 1980s there was a decline that continued till late 1990s. The WPR declined to its lowest ever to 39.7% in 1999-2000 and revived between 1999-2000 and 2014-2015 with an increase of 2.3 percentage points. But, it declined to 45% in 2016-2017.

Though there is no drastic change in the overall work participation rate, the change is observed across age groups especially those of young age groups. The work participation rate (WPR) by age group indicates the pattern observed in the case of labour force participation rate (LFPR) i.e. it is declining among younger cohorts below 30 years of age over the period and a slight increase in the older cohorts (see Figure 2.3).

c. Level of Unemployment

The unemployment rate in India is measured in three ways based on National Sample Survey (NSS) data: based on usual status (US), current weekly status (CWS) and current daily status (CDS). The unemployment rate based on usual status indicates the magnitude of the persons unemployed for a relatively longer period⁶ and approximates to an indicator of the chronically unemployed. The „weekly status“⁷ includes both chronic and intermittent

unemployment of workers categorized as usually employed, caused by seasonal fluctuations in the labour market. The „daily status“ concept gives an average picture of unemployment on a day during the survey year. Unlike US and CWS which refer to unemployed persons, CDS refers to the person days unemployed⁸.

Unemployment is a daunting problem for both the developed and developing countries. India is one of those developing countries which continue to have the problem of unemployment and underemployment despite continuous policy emphasis and programmes.

The locational difference in terms of rural-urban unemployment rates shows an unusual pattern when compared to many other socio-economic indicators. It is observed that the unemployment rate is higher among urban labour force when compared to the rural ones. This pattern has been similar in three alternative concepts of unemployment and it has continued for the last three decades. When it comes to gender (i.e. male/female) differences, the unemployment rate based on weekly and daily status shows that it is higher among the female labour force than their male counterparts but based on usual status there has not been any clear trend over the period for usual status.

The unemployment rate by five year interval age groups shows that it is the highest among the younger cohorts especially 15 to 24 years age cohorts (see Figure 4). In other words, the incidence or instances of those who are willing to work and available for the labour market but unable to find the work or employment is higher among the young (below 30 years) when compared to their seniors (30 + age). It is highest among the 20 to 25 years age cohorts. The situation of young jobseekers in comparison to adults seems to be hard.

III Characteristics of Youth in India

a. Size of the Youth Population

The share of youth population in the total population in India increased from 16.7 per cent in 1961 to 20 per cent in 2001 and the projections show that it would further increase to 20.1 per cent by 2011. Both the size and share of youth population is increasing in India and it is a clear indication of bulging youth population in the country.

In order to understand the situation of young people in India, it is important to understand the rapid demographic changes that produced the historically unprecedented numbers of young people. These demographic changes potentially have important implications on the labor market opportunities, access to public resources, and access to family resources for youth.

The size of the youth population (15 to 24 age group) has increased three fold during last four decades of the 20th century. It increased from 73.22 million in 1961 to 195.07 million 2001.

The projected estimations (RGI) indicate a further increase in the size of the youth population to 222.1 million in 2006 and to 239.77 million in 2011. The size of the youth population in India would be larger than the total population of many countries in the world.

b. Human Capital of the Youth: Literacy and Educational Levels

Development economics now lays great importance on the concept of human capital. Education, defined in terms of literacy rate and schooling levels (enrolment ratios – in primary and secondary schools - mean years of schooling), is an important component of human capital. These indicators proximately represent the level of human capital in society. Around 32.7 per cent of the 7 years and above age population in India found to be illiterates in 2014-2015. The literacy rate for all (7 + age) population has increased from 47.8 percent in 1983 to 67.3 per cent in 2014-2015, 19.5 percentage points increase during this two decade. While the adult literacy rate has shown 18.4 percentage points increase from 43.4 to 61.8 per cent, the youth literacy rate has shown 23.8 percentage points increase from 56.4 to 80.3 per cent during this period. The youth literacy rate has always been higher than all (7+ age) and adult (15 + age) literacy rate. Moreover the rate of increase in terms of literacy rate during last two and half decades is higher among the youth when compared to all or adult population.

The educational level among all age group population in general and among youth in particular has been increasing over. The youth who had secondary and above education levels was about one-third of their population. One can notice from that the percentage of youth population with lower levels of education (below middle) was declining during last two and half decades and those completed middle and other higher levels of education was increasing. It indirectly indicates that the dropout in the elementary education cycle has been declining.

The improvement in attendance rate during the period between 1983 and 2016-2017 is highest among the female youth especially urban female youth followed by rural female youth. The rate of increase in attendance rate was sharp and higher between 1983 and 1993-94 (the increase was about 6.7 percentage points) but that momentum has slowed down between 1993-94 and 2014-2015 (5 percentage points). This slow down was more so among the male youth population and youth of urban locality. But the rate of increase was higher during nineties (i.e. between 1993-94 and 2014-2015) than that of the eighties (i.e. between 1983 and 1993-94), for the female youth especially for those living in rural areas. The very low level of attendance rate in the initial point of time among the young females could have been partly responsible for the sharp increase. As a result both the gender (male-female) and locational (rural-urban) differences in attendance rate declined sharply between 1983 and 2016-2017.

IV Youth Labour Market in India

One of the most obvious economic implications of changes in the absolute and relative numbers of young people is in the youth labor market. The way in which the increasing youth population is absorbed into or adjusted in the labour market is a matter of concern.

a. Work participation rate

The labour force participation (LFPR) and work participation rates (WPR) based on usual status among the youth population (15-24 age) in India were around 50 and 46 per cents respectively in 2014-2015. Thus the size of the youth labour force i.e. the persons available for the labour market was 107.3 million and the size of the work force i.e. persons working or employed in one or other kind economic activity was 98.7 millions. The difference between labourforce and workforce indicates the unemployed (i.e. those who are willing to work and available for the labour market but could not find employment or work) which was about 9.6 million young persons (15-24) in 2014-2015.

As on 1st January 2015 the estimated total population (all Ages) is around 1509.94 million. The NSS 61st round estimates shows that the share of youth (15-24) in the total population is around 20.6 per cent and size of the youth population is 298.63 million. But the information based on the Registrar General of India's (RGI) population projections one would project the youth population at 299.5 million as on 1st January 2015 and it would be around 22.8 per cent of the total population of India.

The work participation rate among the youth (15-24 age) found to be higher than the overall WPR (all ages) but it has been lower than the WPR of all adult (15 + age) and senior adults (25 + age). This pattern has been observed in last two decades across locations (rural-urban) and gender (male-female). The work participation rate among the youth during the last two decades indicates that it has been declining. It declined 9 percentage points from 55.5 per cent in 1983 to 46.0 per cent in 2014-2015. The decline in WPR during this period was sharper among the male youth (11.4 percentage points) in general and rural male youth (12.4 percentage points) in particular and the decline in WPR of female youth was very minimal. The WPR of urban female youth remained almost constant between 1983 and 2014- 2015. The decline in WPR was higher among the rural youth when compared to their urban counterparts.

Employability

The concept of employability is gaining momentum in the labour market literature. It indicates the person's capability of gaining initial employment, maintaining employment and moving to new employment by choice. It depends on the knowledge, skills and attitudes possessed by the individual,

and also the labour market information (Weinert at al 2001). There is a changing policy agenda related to labour market from the „job protection to security through employability. The policy agenda needs to equip the job-seekers with skills that match the demand in the market. It is definitely a challenge in the context of increasing pace of globalization and technological change, both of which increase the job insecurity and job displacement where the unskilled are getting excluded from the labour market. Skill formation involves schooling, professional or technical education, and vocational training. The level of human capital in terms of literacy, educational levels and specific skills raise the productivity and incomes of workers in the labour market. Though the literacy rate among the young workers seems to be better off than the other age groups, yet a large chunk, about one- fourth of them remained illiterate. Of the total young (15-24 age) work force in India, 21.9 per cent were illiterates and the remaining 75.1 were literates in 2014-2015.

The improvement in literacy rate among the youth has shown a significant increase of about 26.4 percentage points during the last two decades, from 47.8 percent in 1983 to 74.1 percent in 2014-2015. The improvement was higher (about 15.2 percentage points) during eighties i.e. between 1983 and 1993-94 than the improvement during nineties i.e. between 1993-94 and 2014-2015 (about 11.1 percentage points).

b. Distribution of Workers by the Status of Employment

The status of employment indicates that about 59.4 per cent of the youth workforce was self- employed in 2014-2015, 34.4 per cent were casual labourers and the rest only 18.2 per cent were regular or salaried workers. When compared to the „all workers (all ages), the share of casual labourers was much high among the young workers and the share of self-employed and regular salaried was lower. During early 1980s to early 1990s, the share of casual labour among the young workers found to have increased, and between 1993-94 and 2014-2015 it declined. Correspondingly the share of self-employment has declined in the same pattern. But the share of more secured employment in terms of regular salaried has slightly increased from 14.7 per cent to 18.2 per cent.

c. Distribution of Workers by Industry Division

The share of agriculture in the youth workforce has declined from 68.6 per cent to 66.6 per cent during the period between 1983 to 1993-94: it was only a two percentage point decline. But a sharp decline in the share of agriculture was observed during the period between 1993-94 and 2014-2015 from 66.6 to 56.7 per cent: it was about 10 percentage point decline. There was a 12 percentage-point decline during the period between 1983 to 2014-2015, in the share of agriculture and corresponding increase in the share of non-agriculture in the youth workforce. It indicates that there has been a

significant shift of youth workforce away from the agriculture to non-agriculture activities.

d. Youth and the Information Technology (IT) Sector

At this juncture it is important to examine the contribution of information technology sector to employment especially of the youth. In India, information technology (IT) is seen as a shortcut to rapid economic growth and development. India's aspiration to be an "IT superpower" and a "knowledge-based society" is now well recognized. Since the mid 1990s IT, a component of the service sector, has shown remarkable growth in terms of its value added. Employment in the IT sector has been growing at a rapid pace since 1996-97. The fast growth of the IT sector is in fact generating employment opportunities for educated and skilled labour in India and abroad. There are expectations that the growth of the IT sector may solve the employment problem in India. But its contribution to total employment is quite miniscule. Moreover, information technology is by its very nature an urban activity and employment opportunities in this sector are limited to the educated, especially those with technical qualifications and skills. Skilled workers live in cities and telecommunication facilities, which are important for this sector, could be established much more easily in big cities.

e. Unemployment among the Youth Labourforce

Unemployment is one of the main problems faced by the youth in the labour market. The employability will be low with lack of education and skills. The unemployment rate for the youth labour force in India is as high as 8 per cent according to usual status in 2014-2015 and it shows an increasing trend over a period especially from 1983 (see Table 4.6). The unemployment rate varied with the concept of unemployment, literacy status and level of education. When compared to usual status it was higher in the weekly status (10.0 per cent) and the highest in the daily status (14.8 per cent). When compared with the overall unemployment rate presented in Table 2.4, the unemployment rate among the youth labour force presented in Table 4.6 was higher according to all the three alternative concepts and in all the time points.

In terms of the level of education, the unemployment rate was the highest among the young graduates at 45.5 per cent according to usual status in 2014-2015. Though the unemployment rate varies with the concepts of unemployment and the level of education of youth labour force, the difference in the unemployment rate between three alternative concepts seems to be declining from lower to the higher level of education.

f. Joblessness among the Youth

The joblessness among the youth in India seems to be significantly high where about one-fourth (28.9 per cent) of youth population was found to be jobless in 2014-2015. In absolute number, of the total 203.6 million youth population there are about 52.7 million jobless youth in India. The joblessness,

however, is declining over a period of time. It declined from 45.8 to 28.9 per cent during the period 1983 and 2014-2015. It is evident that the joblessness among the youth is much higher than the incidence of unemployment. One must remember that the unemployment rate is for the labour force and the incidence of joblessness is for the population.

In terms of the level of education, unlike the pattern of unemployment rate which was increasing with the level of education, the joblessness among youth was in fact declining with the level of education up to secondary level. But it was the highest among those who had post-secondary level education; it was 36.2 per cent in 2014-2015.

V Wages and Earnings of Young Workers

Some other important issues are about the earning capacity of the young workers and how the labour market is valuing the labour and the skills of the young workers. Depending on the structure and traditions of different economies around the world, wage rates are either the product of market forces, i.e. supply of and demand for labour, or wage rates may be influenced by other factors such as government interventions and tradition, social structure and seniority.

The average daily wage rate for all those adults (15 to 59 age) who are working for wage (including regular salaried and casual laborers) in nominal (or actual) terms was Rs. 104.4 in 2014-2015 it was Rs. 37.3 in 1993-94 and Rs. 13.2 in 1983 (see Table 5.1). The wage rate for casual labourers is significantly lower than that of the other workers working for wages especially regular salaried persons. The average daily nominal wage rate for casual labourers was Rs. 51.2 in 2014-2015, it was Rs. 21.5 in 1993-94 and Rs. 7.3 in 1983.

The average daily wage rate for youth workers (15 to 24 age group) who are working for wage (including regular salaried and casual laborers) in nominal (or actual) terms was Rs. 61.0 in 2014-2015, Rs. 29.8 in 1993-94 and Rs. 15.9 in 1983 (see Table 5.2). The wage rate for casual labourers is significantly lower than that of the other workers working for wages especially regular salaried persons. The average daily nominal wage rate for casual labourers was Rs. 50.9 in 2014-2015, Rs. 25.8 in 1993-94 and Rs. 9.9 in 1983. The real wage rate in terms of the 2014-2015 prices, for all the youth workers working for wages, was Rs. 36.8 in 1983 and increased to Rs. 41.2 in 1993-94 and to Rs. 61.0 in 2014-2015. Whereas for the casual labourers among the young workers, the real wage had increased from Rs. 36.4 to Rs. 41.4 and to 51.9 respectively during the same period.

a. Working Poor among the Youth

Working poor is a term used to describe individuals who are employed but remain in poverty owing to different reasons. An attempt is made to examine the poverty levels among workers and derive the incidence of

working poor among the youth workers in India⁹. A report by the International Labour Organisation (ILO) said despite Asia being home to global economic powerhouses, it also had more than one billion working poor, who earned less than €2.55 a day. India is one of those Asian countries with a large number of working poor.

When we examine the distribution of youth by the monthly per capita consumption expenditure (MPCE) decile class of households, usually the average household size of the lower decile class household found to be higher than that of higher ones and hence the lower decile class households have disproportionately more number of people when compared to higher decile class households. Nevertheless the distribution of youth population and unemployed among the youth are not much different from the distribution of households across decile classes. But in the case of youth workers and the jobless youth, the lower MPCE classes are having disproportionately more number of youth workers and jobless youth than that of the higher MPCE classes. Also the studying youth are also disproportionately distributed against the lower decile class households.

VI Growth of the Economy and Youth Employment

The objective of economic development is to provide people with basic necessities, and opportunities for meaningful employment. Expanding productive employment is central for sustained poverty reduction and for improvement in human development, as labour is the main asset for the majority of the poor. Labour absorption, in fact, depends more on the pattern of growth, on whether it is labour intensive or capital intensive.

The growth of population for all ages declined in the 1990s as compared to that of 1980s. But for the youth, their population growth rate is increasing over a period and it was lower than population growth for all ages during 1980" s but was higher during the 1990s. Moreover, the rate of growth in employment was always lying below their population growth rate. As in the case of youth population, the rate of growth in youth employment was higher in the 1990s than that of the 1980s. In fact, we observed a declining work participation rate among the youth over a period. In spite of this, the employment growth was higher. This was due to higher population growth for the youth. Higher growth rate in youth population might have compensated for the declining WPR among the youth.

VII. Summary and Policy Recommendations

A summary of the trends in youth labour market is given below.

- (1) Labour force and work participation rates have fluctuated between 40 to 44 per cent during the last three and half decades. The share of youth outside labour force increased.

- (2) The size of the youth population (15 to 24 age group) has increased three folds in the last four decades of the 20th Century. The projected population in 2011 is around 240 million youth population in the country.
- (3) The literacy rate for youth population rose from 66.4% in 1983 to 89.3% in 2016-2017. The percentage of youth attending educational institutions increased from 22.4% to 36.8% during the same period. Regarding employability, only 6.9% of young workers had post-secondary level of education in 2016-2017.
- (4) The self employed form the majority of youth workers (50%). Casual labourers form the next highest category among youth workers (38%). The share of youth regular salaried/wage employment increased over time.
- (5) However, the share of agriculture in youth employment declined faster than adults. It was 56.4% for youth and 61% for adults in 2016-2017. It is interesting to note the share of industrial sector increased faster for youth as compared to services. Unlike for adults, the share of industry for youth is higher than services in the year 2014-2015.
- (6) India has 459 million workers in 2014-2015. Out of this, 423 million (92%) are unorganized workers. Most of the youth are also in the unorganized sector.
- (7) The number of youth unemployed in India increased from 6.5 million in 1993-94 to 9.5 million in 2014-2015 . Out of this, 65% are in rural areas while 70% of them are males. The youth unemployed make up almost half (50%) of the total unemployed despite the fact that, the youth share of the total adult workers was only 25%. The share of youth unemployed to adult unemployed declined from 53.2% in 1993-94 to 55.0% in 2014-2015.
- (8) Unemployment among youth is three times to that of adults for usual status. It is twotimes to that of adults for weekly status.
- (9) Joblessness (29%) is much higher than unemployment rate. In absolute number, of the total 209.6 million youth.
- (10) Literacy and educational levels are increasing for Indian youth. However, we still have many illiterates and only few workers had education above secondary and graduation. About 89 per cent of the youth have not taken any kind of vocational training and among the rest about half of them have received through hereditary practices. It indicates a negligible level of formal vocational training from the youth.
- (11) Wage levels of Youth Employed are lower than those of adults.
- (12) 29% of youth employed suffer from poverty (around 22 million)
- (13) Around 45% of youth population are vulnerable. They include 18% of working poor, 6% of unemployed and 35% of not actively seeking jobs.

(14) Unemployment of youth is only one of the problems of youth labour market. Since many of them are in the informal/unorganized sector, the income and productivity of workers, conditions of work and social security have to be improved. Based on the summary, the following three recommendations are given

Conclusions and Future Trends

1) Appropriate Macro Policies

Appropriate macro policies are important for generating employment. In other words, one has to examine whether macro policies in India are pro-employment and pro-poor in the post- reform period. Trade liberalization is expected to improve exports which can generate employment. However, it depends on whether the benefits percolate to unskilled workers or skilled workers. If only IT sector benefits, overall employment prospects are not bright. The evidence seems to suggest that the employment in organized sector manufacturing has not improved much.

Regarding international experience, a study by Pasha and Palanivel (2003) on Asian countries show that the key macroeconomic determinants of the degree of pro-poor growth appear to be the rates of employment and agricultural growth. The study argues, given the inflation rates, that countries can be more flexible in their policy stance with regard to the adoption of more growth oriented as opposed to stabilization policies. Developing countries should learn from China on agricultural growth, rural non-farm employment, public investment and human development (see Rao, 2015). The impact of growth on poverty reduction is quite significant in China.

(2) Improvement in Education

India has not been able to take advantage of „demographic dividend‘ because of low education and skills. –It is important to realize however that we can only reap this demographic dividend if we invest on human resource development and skill formation in a massive way and create productive employment for our relatively young working|| (Approach to 11th Five Year Plan).

Universalization of elementary education alone will not suffice in the knowledge economy. A person with a mere 8 years of schooling will be as disadvantaged in a knowledge economy dominated by ICT as an illiterate person in modern industry and services. Secondary education is vital because it is in this age group that the child, particularly the girl child is extremely vulnerable and is pushed into child labour, early marriage or trafficking. The 11th Plan must therefore aim to progressively raise the minimum level of education to high school or Class X level. A major initiative for expanding secondary education up to class X, must be initiated in the 11th Plan and should include access to organized sports and games. However, the pace at

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which this expansion takes place will also depend on how quickly we can reduce the drop-out rates at the elementary stage.

There are emerging signs that rapid growth can result in shortage of high quality skills needed in knowledge intensive industries. One area of concern is that India is losing edge on the tracking of pure sciences. To continue competitive advantage and ensure a continuous supply of quality manpower, we need large investments in public sector institutions of higher learning. This should be accompanied by fundamental reform of the curriculum as well as service conditions to attract a dedicated and qualified faculty.

(3) Active Labour Market Policies

Skill improvement is one of the important things needed in active labour market policies. Expanding capacity through private sector initiatives in higher learning needs to be explored while maintaining quality. Conditions of work and promotion of livelihoods are important for raising the incomes of youth workers. Since majority are in the informal sector, protective measures are also required. Minimum Level of Social Security like life insurance, health insurance have to be given to unorganized workers.

To conclude, India is in the midst of a process where it faces the window of opportunity created by the demographic dividend. The „demographic dividend“ argument ignores the fact that available workers are not automatically absorbed to deliver high growth. Savings and investments may increase because of reduction in dependency ratio. However, „deficit in education and „employability“ of the workforce in India may hamper the advantages of this dividend. Related to this are problems of working poor, unemployment and joblessness among youth. This needs to be remedied in order to take advantage of the opportunity of growth that the demographic dividend is supposed to give to India. In this context, this paper highlights the issues and problems of youth population by looking at trends in youth labour market and population outside the labor force.

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UNEMPLOYMENT IN INDIA: PROBLEMS AND SOLUTIONS

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Abstract:

Unemployment means an individual willing to work but incapable to find a qualified job. Our country is facing many glitches but one of the serious problem is of unemployment. Many graduates, doctors, causes, scientist are unemployed or working underemployed. Due to unemployment we are wasting our republic's human resource. The unemployed rate in between age group 15- 29 has been increased since 2009-2010. According to the Global Employment Trends 2014 the joblessness rate has raised to 3.8%, last year it was 3.7%. The **International Labour Organisation** (ILO) has said in the recent account that India has exposed rise in the joblessness in the last two years. If the term demands a definition, –unemployment||, may be elaborated as a state of not finding work by an separate who is fit and willing to work. It is usually measured in percentage; the number of individuals deprived of work out of the total –labour force|| of the country or exact social groups. Labour force is the term collectively applied to the total amount of persons inside the population who are eager and accomplished of doing work. Joblessness rate of a country is indicative of its socio-economic fitness.

Key words: Job, Unemployment, Skill.

Introduction:

Unemployment casts some short term wave through the economy by reducing an individual's contribution in terms of services and taxes. The unemployed also does not own the power of purchase, thus in effect causal to bringing down request of goods in the market and creating more unemployment. This vicious cycle creates a cascading effect throughout the economy and trickles down to dissimilar social strata. India currently (2016) has a populace of about 1.3 billion. According to a recent United Nations Growth Programme (UNDP) report, during the period of 1991 to 2013, Indian economy has experienced maximum growth and yet less than half quantity of Indians looking for jobs have managed to land one during this period. State wise figures reveal that Tripura has the highest joblessness rate in the country at 19.7% while Gujarat has the lowest at 0.9% in 2015-2016. On the other hand, unemployment rate is higher among women at 8.7 percent versus 4.3% amongst men. Women unemployment rate is higher in the rural areas than in urban sectors of the country. Experts fear that at present, India is experiencing a jobless growth with not enough jobs being created for its working age

population (15-64 years). There is ample pessimism afloat about the country not existence able to cash in on its demographic bonus, predicted to be 869 million by year 2020 – world's main.

Types of Joblessness

The most putative organization of Unemployment knows two broad types: Voluntary and Involuntary Joblessness.

Voluntary unemployment

Voluntary unemployment rises when an individual is not underneath any service out of his own longing not to work. Could be from their total trepidation to the concept itself, or it may be that an individual is incapable to find work disbursing his desired pays and he doesn't poverty to relax. Involuntary unemployment comprises all those factors that prevent a physically fit individual willing to work from receiving an selection. According to John Maynard Keynes, –involuntary unemployment arises due to insufficiency of effective request which can be solved by stepping up aggregate demand through administration intervention||.

Involuntary Unemployment is further branded into subheads:

1. Operational:

Such employment stems from any physical change in the economy that leads to decline of specific industries. Long term changes in the market settings, restructuring of the same, and sudden changes in the technical sector, creates a Skill Gap in the current workers.

2. Local:

Globalization and relocation of jobs also principals to unemployment as workers are often unable to move to the new site where the employers now hold positions.

3. Periodic:

In some industries manufacture activities are season best and employment occurs only in peak seasons. Agro-based industries and travel industries are instances of this form of joblessness.

4. Technological:

This type of unemployment is also generated next the introduction of technically advanced mechanization that renders manual labour jobless, or through inclusion of skill that the current labour force is ill-adapted to.

5. Frictional:

This type of unemployment occurs when the labour is either transitioning between jobs or is trying to find a job more right to their skill set. Resistance is generally referred to the time, energy and cost that a person capitalizes while penetrating for a novel job.

6. Sophisticated:

This form of unemployment happens when individuals with advanced degrees are unable to obtain an appointment that is right to their level of training.

7. Unplanned:

Some jobs can only offer temporary employment to persons and their engagements are subject to termination as soon as the demand diminishes. Daily labourers who work on a day-to-day basis are example of such kinds of unemployment.

8. Repeated:

This type of unemployment mentions to the periodic cycle of unemployment associated with cyclical trends of growth in business. Unemployment is low when commercial cycles are at their peak and high when the gross financial output is low. Several external factors like wars, strikes and political turbulences, usual calamities that affect business cycle are also contributors to cyclical joblessness.

9. Camouflaged:

This is a scenario when more persons are employed in a job than is really required for it. This is hallmark of developing frugalities where availability of labour is abundant. It is primarily a feature of the agrarian and chaotic sectors.

Reasons of Unemployment

Unemployment is a cause for alarming concern in India today. The root of the problem can be traced to a host of reasons that donates collectively towards this problematic.

1. Economic Growth without satisfactory employment chances:

India's GDP projections for year 2017 is 7.5% but that growth does not currently translates into creating more employment opportunities for the labour force of the nation. In a survey conducted among a sample of 1072 companies across the nation and across various sectors, during the financial year of 2014-2015 only 12,760 jobs were shaped compared to 188,371 jobs in the year 2013-2014. In the year 2016, India's rural joblessness rate attitudes at 7.15% whereas unemployment rate in city areas stand at 9.62%.

2. Education:

Although literateness rates have risen in the last few decades, there still remains a fundamental flaw in the education system in India. The prospectus is mostly theory-oriented and fails to provide vocational training required to match up with present economic environment. The degree-oriented system renders itself jobless when it comes to creating human resources adept at fitting into specific outlines within the cheap.

3. Populace growth:

Rapid growth of populace has often been labeled as the major reason for cumulative unemployment in the country. In the last ten years (2006-2016), India's populace has increased by 136.28 million and joblessness is at a 5 year high in the financial year of 2015-2016. Current survey data exposed that at the all-India level, 77% of relations do not have a regular salaried person.

4. Faulty Employ planning:

The five-year plans implemented by the administration have not contributed proportionately towards generation of employment. The supposition was that growth in economy will mechanically generate enough employment. But in reality the scenario doesn't quite match up to the supposition and there have continued gaps between the required number of jobs and the real numbers produced.

5. Drawback of Farming Infrastructure:

According current statistics, agriculture remnants the biggest employer in the country contributing to 51% employment. But ironically the sector contributes a meager 12-13% to the country's GDP. The problem of camouflaged joblessness has turned out the biggest contributor behind this deficit. Also the seasonal nature of employment in this sector builds up recurring cycles of unemployment for the rural populace. Lack of proper irrigation infrastructures and outdated farming approaches still used renders most of the agriculture land in India usable for humanizing just one crop a year. This is additional contributing factor towards seasonal countryside of joblessness in the sector.

6. Alternative opportunities:

There has been a definite push to providing the people service by the agriculture-based industries with alternate methods of service during the lull periods. Skill-based trainings for their service in other sectors are missing till date.

7. Slow Development:

The industrial scenario in India is still slow to embellishment. Agriculture still remains as the biggest employer in the country. Individuals are not yet keen towards self-employment, particularly in the rural sector, depending on existing employment chances.

8. Neglect of cottage businesses:

For landless people in rural areas of India, one of the major income of livelihood is the cottage industries like drapery and handiworks. But these small-scale industries are adversely affected by larger more mechanized businesses which out-competes them in output. As a consequence, it is becoming more and more difficult to sustain the cottage businesses inciting loss of service for many.

9. Lack of Investment:

Inadequacy of capital asset persists heavily in India and that has been a key donor in not generating enough industry that in turn delivers service to the labour force.

10. Immobility of Labour:

One supplementary factor that leads to unemployment is people not being interested to move for jobs. Accountability and attachment to family, language barrier, religion and lack of conveyance are key causal factors in this respect.

Solutions to Reduce Joblessness Rate:

Collective efforts absorbed by the Government as well as citizens towards the next points might help alleviate the problem of joblessness in the country.

1. Increased Industrialization:

One of the most sure-shot medicines of the unemployment situation in India is rapid industrialization. Increased number of trades translates effectively into increased number of employment opportunities. Due to the importance put on agriculture in our reduced, industrialization still takes a backseat, with farmers not ready to give up land for establishing industries. They need to be encouraged with better inducements and certain jobs for associate of the family in the newly recognized industry.

2. Emphasis on Vocational and Technical Training:

The curriculum pursued in campuses should be altered to focus more on practical facets of learning. More institutions need to be recognized that offer vocational courses that will interpret straight into pertinent jobs.

3. Hopeful Self-employment:

Self-employment should be fortified more with outline of liability free loans and government assistance for funding. Incubation middles need to be promoted to cultivate original commercial ideas that will be monetarily feasible.

Improved Structure in Agriculture:

Time has come for the entire agricultural infrastructure in the country to experience a serious overhaul. Better irrigation conveniences, better farming tackle, distribution of knowledge regarding multiple crop rotation and crop organization should be focused on. This will lead to year round augmented manufacture of crops, generating employment through the year.

4. Inviting Larger Wealth Savings:

Although India's financial market is seeing augmented investments from overseas investors owing to its cheap labour costs; a lot more is motionless need to bridge the gap of unemployment. Government as well as foremost business houses of the country should seek to invite more foreign collaboration and capital asset in every sector.

5. Focused Policy Application:

Subsequent policies have focused on the subjects like poverty and unemployment, but the implementation leaves a lot to be desired. Schemes like Mahatma Gandhi National Rural Employment Assurance Act (MGNREGA) and Rajiv Gandhi Swavlamban RozgarYojna are examples of the initiatives that the administration has undertaken to address the unemployment problem. The recent Make in India initiative is additional such step that has heart in the right place. The government should seek to rationalize its implementation strategies so that the advantage from such schemes may be exploited.

Conclusion:

We should keep in attention that self-help is the best help. We must admit the bitter fact that no government can provide employment to all the unemployed youths. Mere administration measures cannot solve such an huge problem. Still, the administration should adopt measures to create chances for self-employment.

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INDIA: INCLUSIVE GROWTH AND THE EMPLOYMENT CHALLENGE

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Abstract:

According to United Nations Development Programme (UNDP), India will witness a major shortage of jobs in the next 35 years. As per a report released by (UNDP) on April 27, 2016, India will face employment problems in the future and there will be a shortage of jobs in the country in next 35 years. As suggested by UNDP, India with high low-income population, big agricultural sectors and high rural to urban migration should focus on specific industries to create more jobs, especially in manufacturing sector, but in India the manufacturing base is still small. So most important challenge is finding jobs for a growing population. In India other problem is a large informal sector. While the informal economy employs a large number of low wage workers, it leads to many problems, including inadequate protection for workers. Rising wage inequalities in India, is a result of the widening wage gaps between people with higher education and those at lower levels of schooling. "Without intervention, today's inequalities in education will become tomorrow's inequalities in the distribution of wealth and wider opportunities for human development." The main object of this research is to search productive employment ways from investment.

India's sustained average growth rate of 7% over the last decade has not been accompanied by sufficient growth in employment. While half of India's population is below the age of 26, the increasing demand for jobs is not being met by the creation of sufficient new economic opportunities. The annual demand for new jobs in India is estimated as 12-15 million, leaving India with a shortage of between 4-7 million jobs each year. This is further compounded by the 300 million people of working age outside of the labour force. India's official unemployment rate of 3.5% masks the magnitude of the jobs crunch.

Objectives of the Research Paper

- 1) To find an elements of inclusive growth.
- 2) To search investment sectors.
- 3) To search way of Economic growth.
- 4) To understand 'Green Economy'.
- 5) To search relation between inclusive growth and employment.
- 6) To search relation between population, growth and economic development.

7) To understand 'sustainable economic growth'.

India is the 7th major country by area and 2nd by population. It is the 12th largest economy at market exchange rate. Decreasing of poverty and other disparities and raising of economic growth are major objectives of the nation through inclusive growth.

Inclusive growth means economic growth that creates employment opportunities and helps in reducing poverty. It means having access to essential services in health and education to the poor. It includes providing equality of opportunity empowering people through education and skill development.

Inclusive growth is a concept that advances equitable opportunities for economic participants during economic growth with benefits incurred by every section of society. This concept expands upon traditional economic growth models to include focus on the equity of health, human capital, environment quality, social protection and food security.

The definition of inclusive growth implies direct links between the macroeconomic and microeconomic determinants of the economy and economic growth. The microeconomic dimension captures the importance of structural transformation for economic diversification and competition. While the macro dimension refers to changes in income aggregates such as country's gross national product (GNP) or gross domestic product (GDP) total factor productivity and aggregate factor inputs.

Sustainable economic growth requires inclusive growth. Maintaining this is sometimes difficult because economic growth may give rise to negative externalities, such as a rise in corruption, which is a major problem in developing countries. Nonetheless, an emphasis on inclusiveness – especially on equality of opportunity in terms of access to markets, resources and an unbiased regulatory environment is an essential ingredient of successful growth. The inclusive growth approach takes a longer term perspective, as the focus is on productive employment as a means of increasing the incomes of poor and excluded groups and raising their standards of living.

GREEN ECONOMY:

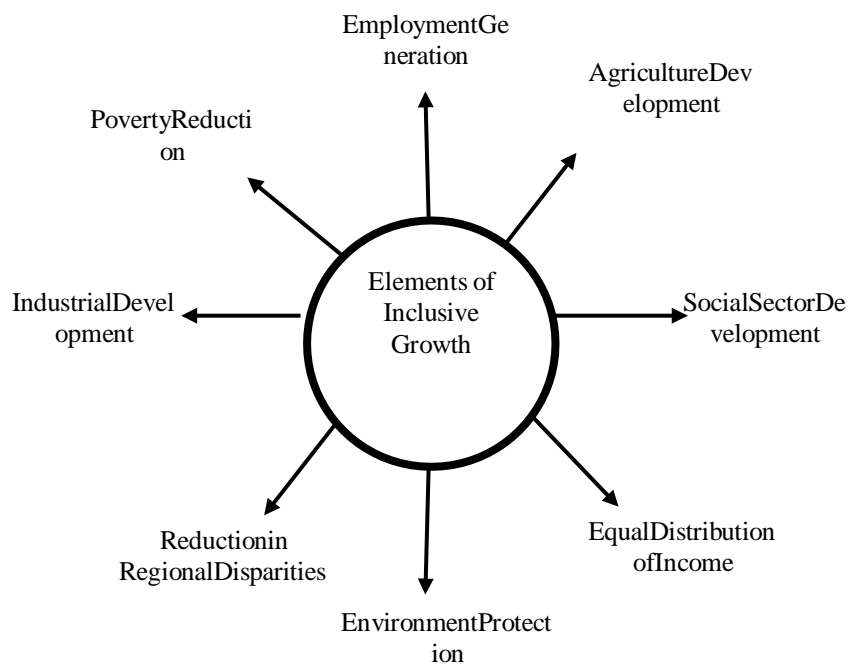
The green economy is defined as an economy that aims at reducing environmental risks and ecological scarcities, and that aims for sustainable development without degrading the environment. It is closely related with ecological economics but has a more politically applied focus. United Nations Environment Programme argues –that to be green economy must not only be efficient, but also fair. Fairness implies recognizing global and country level equity dimensions, transition to an economy that is low-carbon, resource, efficient, and socially inclusive.||

Financial Inclusion –

Financial inclusion is where individuals and businesses have access to useful and affordable financial products and services that meet their needs that are delivered in a responsible and sustainable way. Financial inclusion is defined as the availability and equality of opportunities to access financial services. Those that promote financial inclusion argue that financial services can be viewed as having significant positive externalities when more people and firms participate. One of its aim is to get the unbanked and under banked to have better access to financial services. The availability of financial services that meet the specific needs to users without discrimination is a key objective of financial inclusion.

Elements of Inclusive Growth –

Elements of inclusive growths are employment generation, agriculture development, social sector development and equal distribution of income, environment protection, reduction in regional disparities, industrial development and poverty reduction.



Invest Sectors and Way of Economic Growth Make in India–

Make in India is a major new national programme of the Government of India designed to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best in class manufacturing infrastructure in the country. The primary objective of this initiative is to attract investments from across the globe and strengthen India's manufacturing sector. It is being led by the Department of the Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, Government of India. The Make in India programme is very important for the economic growth

in India, as it aims at utilising the existing Indian talent base. Creating additional employment opportunities and empowering secondary and tertiary sector. The programme also aims at Improving India's rank on the Ease of Doing Business index by eliminating the unnecessary laws and regulations, making bureaucratic processes easier, making the Government more transparent, responsive and accountable.

The focus of Make in India programme is on 25 sectors. These include: automobiles, aviation, chemicals, IT and BPM, pharmaceuticals, construction, defense manufacturing, electrical machinery, food processing, textiles and garments, ports, leather, media and entertainment, wellness, mining, tourism and hospitality, railways, automobile components, renewable energy, biotechnology, space, thermal power, roads and highways and electronics systems.

FOREIGN DIRECT INVESTMENT:--

Since the launch of Make in India, Foreign Direct Investment (FDI) in India has followed an extremely positive trend. FDI Equity Inflows witnessed a growth of 63% while FDI Inflow hit the 55% mark (over the corresponding period previous to it) FDI inflow from April 2014 to December 2017 (USD 208.99 billion) is 39.24% of the overall FDI received in the country since April 2000 (USD 532.552 billion). For the first time India crossed the USD 50 billion mark in FY 2015-16 with USD 55.45 Billion in FDI, due to the investment friendly policies and opening up of FDI allowance in various sectors. The highest FDI inflow of USD 60.8 Billion in 2016-17 was also witnessed during this period.

Some investment sectors are as follows-

i) AUTO and AUTO COMPONENTS: THE TRAILBLAZER –

Link wise, the Auto and Auto Components sector witnessed a 77% growth in FDI equity inflows during April 2014-March 2017 as compared to April 2011 to March 2014. FDI equity inflows have increased by 10% in the first three quarters of the financial year 2017-18 (till December 2017) when compared to the same period in FY 2016-17.

ii) ELECTRICAL MACHINERY: SPARKING A REVOLUTION –

The electrical machinery sector was witness to an incredible 242% growth in FDI equity inflows during April 2014-March 2017 as compared to April 2011 – March 2014.

iii) TEXTILES: WEAVING A NEW SUCCESS STORY –

In Textiles, 124% growth was recorded in FDI equity inflows during April 2014-March 2017 as compared to April 2011-March 2014. What's more, FDI equity inflows have also increased by 14% over the first three quarters of the Financial Year 2017-18 (till December 2017)

INDIA RANKS 77 IN WORLD BANK'S DOING BUSINESS REPORT 2019 –
Five highlights from world Bank's doing Business 2019 Report.

1) Improvement over the last two years:-

In the latest iteration of World Bank's Doing Business 2019 Report, India once again made significant strides, a jump of 23 places to reach rank 77 out of 190 economies, this jump is even more significant given India's 30 place jump last year, which had brought it to Rank 100. This is a rare feat for any large country. India is now the best ranked from the South Asian region.

2) SIGNIFICANT JUMPS OVER THE LAST 4 YEARS:-

World Bank once again recognized India as one of the top 10 improvers in this year's assessment, for the second year in the row. India has improved by 53 positions in the last two years, and 65 positions in the last four years. India is the first South Asian and BRICS nation to have achieved this.

3) KEY INDICATORS WHERE INDIA IMPROVED ITS RANK THIS YEAR:-

India improved its rank in 6 of the 10 indicators measured by World Bank. The 2 most significant improvements were those in the indicators for construction permits (Jump of 129 spots to rank 52) and for Trading Across Borders (Jump of 80 spots to rank 66). The indicators where India gained ground are starting a Business, Getting Credit, Getting Electricity and Enforcing Contracts.

4) IMPROVEMENT IN TRADING ACROSS BORDERS AND IMPROVEMENT IN DEALING WITH CONSTRUCTION PERMITS :-

India streamlined the process of obtaining a building permit and made it faster and less expensive to obtain a construction permit. India also reduced the time and cost to export and import through various initiatives, including the implementation of electronic sealing of containers, the upgrading of port infrastructure and allowing electronic sealing of containers, the upgrading of port infrastructure and allowing electronic submission of supporting documents with digital signatures.

5) IMPROVEMENT IN DISTANCE TO FRONTIER SCORE OVER THE YEARS:-

The Continued relentless drive by the Government to push hard regulations and reforms in order to improve the business climate of the country is validated by India's consistent improvement over the last few years. India's Distance to Frontier (DTF) score, a measure to how close a country is to global best practices, has been improving consistently since the last few years.

Foreign Direct Investment –

Key Developments in India –

1) HISTORIC TAX REFORM –

The Goods and Service Tax (GST) came into effect across India from July 1, 2017. GST has turned all 36 states and union territories of India into one common market. By curbing cascading taxes, GST has also reduced the cost of local production. GST is expected to bring more business from the

unorganized to the organized sector their by increasing efficiency and productivity and attracting more foreign direct investment (FDI). Paying taxes has become easier in India because of factors like the introduction of GST and digitisation of processes. A fact that is captured succinctly in the World Bank doing Business Report 2018. India improved its ranking on the Paying Taxes indicator in the report by 53 places.

2) DIGITISATION DRIVE –

Systems from taxation to incorporating a company are being moved online. For example, on October 2, 2016 the Minister of Corporate Affairs (MCA) introduced a simplified electronic form called SPICE that makes it possible to incorporate a company in India in just one day. In 2017, the Central Board of Direct Taxes tied up with the MCA to make Permanent Account Number (PAN) and Tax Deduction Account Number (TAN) available in a day to businesses that register through the SPICE electronic form.

A new online system has also streamlined the process for getting construction permits, reducing both the number of procedures and the time required to get a permit. This last step has improved India's ranking on the Construction Permits Indicator of the world Bank Doing Business Report.

3) NEW INSOLVENCY CODE –

Enacted on May 28, 2016 the Insolvency and Bankruptcy Code 2016 consolidates all rules and laws relating to insolvency into a single legislation and brings India's bankruptcy code on par with global standards. The code is designed to promote entrepreneurship it enables companies to tide over financial difficulties and restructuring while still fulfilling orders. It also promotes greater confidence among investors and increases availability of credit, by strengthening procedures, By October 2017, more than 2050 insolvency applications had been filed before the National Company Law Tribunal and 112 applications had been admitted. The code has helped India improve ease of doing business. India moved up 33 ranks in the Resolving Insolvency indicator of the World Bank is Doing Business Reports in 2017.

4. INSTITUTIONAL REFORMS –

A social revolution is brewing in India under the moniker JAM: Jan Dhan Yojna for financial inclusion, Aadhar biometric identification and mobile telecommunications.

The Prime Minister's Jan Dhan Yojana (PMJDY) is a financial inclusion programme that makes services like banking, remittance and insurance available to every Indian at affordable cost. Beneficiaries can open a zero balance. As of August 16, 2017, 295 million new bank accounts had been opened under the PMJDY. More than 176 million of these accounts are in rural India, and around 145 million are operated by women.

Aadhar is an ambitious biometric identification system. As of 2017, the Unique Identification Authority of India had issued a unique 12 digit Aadhar number to more than 1.19 billion Indians covering 99.9% adults in the country.

Mobile phone adoption has been impressive in India by any standards. Already there are more than 1 billion mobile phone subscribers in India. Plans are underway to deploy 5G services for consumers as early as 2020.

5) RADICAL CHANGES IN FDI POLICY REGIME-

FDI liberalization in 87 policy areas across 21 sectors is paying off on June 20, 2016, Government of India radically liberalized the FDI regime. The objective was to increase FDI inflow, of course, but also provide major impetus to employment and job creation. Now, most of the sectors are under automatic approval route. Sectoral caps across major sectors including defence and aviation have been increased to 100% With these changes, India is now one of the most open economies in the World for FDI. In 2017, India retained its position as the World #1 Greenfield FDI destination.

6) INFRASTRUCTURE PUSH –

Programmes to build infrastructure and connect India are picking up pace. New railway lines have been constructed in 2017 at an expenditure of Rs. 4,531.93 crore. A five year plan to build 83,677 km of roads has begun. Of this ambitious target, the BharatMala Pariyojana Programme will account for 34,800 km of roads and create 14.2 crore mandays of job in the process. The remaining 48,877 km will be developed by the National Highway Authority of India and the Ministry of Road Transport and Highways.

The Sagarmala Programme on the other hand focuses on connectivity by sea. It envisages a role for multiple central ministries and agencies as well as state governments to complete 415 projects in just 20 years till 2035. The project are across port modernization, new port, development, port connectivity, enhancement, port-linked industrialization and coastal community development.

7) TECHNOLOGY READINESS –

More than 1,00,000 Gram Panchayats or Village Councils now have access to high-speed broadband, thanks to Government of India's BharatNet Project. BharatNet is probably the world's largest rural broadband project. BharatNet is expected to make digital delivery of services for health, education, livelihood, skill training, e-agriculture and e-commerce available to the rural poor, in addition to generating massive employment opportunities. Apart from BharatNet, India has more than 1 Billion mobile phone subscriptions and 462 million Internet users. India improved its ranking on the Technology Readiness Pillar of the World Economic Forum's Global Competitiveness Index 2017 by three places.

8) RENEWABLE ENERGY –

The Government of India has set an ambitious target to install 175 GW renewable power capacity by the end of 2022. This includes 60 GW from solar power, 10GW from biomass power and 5 GW from small hydro power.

FDI IN INDIA (Latest Update May 2018)

India has been ranked 11th in the Global FDI Confidence Index 2018, making in the 2nd highest ranked emerging market for FDI. FDI equity inflows to India reached US \$ 35.84 billion during 2017-18. While the cumulative FDI equity inflows to the country from April 2000 to Dec. 2017 reached US \$ 338.05 billion.

About FDI in India –

Apart from being a critical driver of economic growth, foreign direct investment (FDI) is major source of non-debt financial resource for the economic development of India. Foreign Companies invest in India to take advantage of relatively lower wages, special investment privileges such as tax exemptions, etc. For a country where foreign investments are being made, it also means achieving technical know-how and generating employment.

The Indian government's favorable policy regime and robust business environment have ensured that foreign capital keeps flowing into the country. The government has taken many initiatives in recent years such as defence, PSU Oil refineries, telecom power exchanges and stock exchanges among others.

India has become the most attractive emerging market for global partners (GP) investment for the coming 12 months, as per a recent market attractiveness survey conducted by Emerging Market Private Equity Association (EMPEA).

The World Bank stated that private investments in India is expected to grow by 8.8% in FY 2018-19 to overtake private consumption growth of 7.4 percent and thereby drive the growth in India's gross domestic product (GDP) in FY 2018-19 Exchange Rate Used : INR 1=US \$ 0.014099 as on August 31, 2018.

SECTORWISE TARGETS –

1) Agriculture –

India is expected to achieve the ambitious goal of doubling farm income by 2022. The agriculture sector in India is expected to generate better momentum in the next few years due to increased investment in agricultural infrastructure such as irrigation facilities, warehousing and cold storage. Furthermore, the growing use of genetically modified crops will likely improve the yield for Indian farmers. India is expected to be self-sufficient in pulses in the coming few years due to concerted efforts of scientists to get early maturing varieties of pulses and the increase in minimum support price.

The government of India targets to increase the average income of a farmer household at current prices to Rs. 2,19,724 (US \$ 3,420.21) by 2022-23 from Rs. 96,703 (US \$ 1,505.27) in 2015-16.

2) Automobile –

The automobile industry is supported by various factors such as availability of skilled labour at low cost, robust R&D centers and low cost steel production. The industry also provides great opportunities for investment and direct and indirect employment to skilled and unskilled labour. Department of Industrial Policy and Promotion (DIPP), Automotive Component Manufacturers Association of India (ACMA) Indian Automotive Industry (including component manufacturing) is expected to reach Rs. 16.16 – 18.18 trillion (US \$ 251.4-282.8 billion) by 2026. Two wheelers are expected to grow 9 percent in 2018.

3) e-Commerce –

The e-commerce has transformed the way business is done in India. The Indian e-commerce market is expected to grow to US \$ 200 billion by 2026 from US \$ 38.5 billion as of 2017. Much growth of the industry has been triggered by increasing internet and smartphone penetration.

The e-commerce industry been directly impacting the micro, small and medium enterprises in India by providing means of financing, technology and training and has a favorable cascading effect on other industries as well.

4) Banking Sector –

As per the Reserve Bank of India (RBI) India's banking sector is sufficiently capitalized and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, Market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry.

MEASURES TO ENSURE INCLUSIVE GROWTH –

The development agenda of Government is focused on triggering a development process which will meet the objective of not just faster economic growth but also inclusive growth, that is a growth process which yields broad-based benefits and ensures equality of opportunity for all. In this regard the Government has initiated various measures to ameliorate the standard of living of the people and to benefit the people at the lower end of the income distribution through direct intervention by implementing specific poverty reduction and mitigation programmes. This includes Pradhan Mantri Jan-Dhan Yojana (PMJDY), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), National Rural Livelihood Mission (NRLM), Jawaharlal

Nehru National Urban Renewal Mission (RAY), Indira Awas Yojana (IAY), National Health Mission (NHM), Sarva Shiksha Abhiyan (SSA), Rashtriya Madnyamic Shiksha Abhiyan (RMSA), Mid-Day Meal Scheme (MDMS), Integrated Child Development Services (ICDS), Rajiv Gandhi National Drinking Water Mission (RGNDWM), National Social Assistance Programme (NSAP), Swachh Bharat Mission etc. Apart from these all the policy initiatives of the Government which leads to higher GDP growth in the country likely to contribute, individually and collectively in raising the living standard of the common man across the country.

SUGGESTIONS -

Two characteristics of the Indian economy that have historically constrained growth may actually provide new opportunities in the context of a changing economy. The first is a disproportionate share of microenterprises, with 98% of companies employing fewer than 10 workers; the second is the high rate of informality, with 90% of employment generated in the informal sector. In an increasingly digital and service based economy these characteristics could in fact create efficiencies. Three strategies should be undertaken to leverage these opportunities upgrading skills and capabilities; supporting micro enterprise and self-employment and creating new models for social protection.

The service sector is providing immense opportunities for job creation in both traditional and emerging sub-sectors. Currently, this sector accounts for 60% of GDP 30% of employment. Continued growth in domestic and export services is expected it and will be increasingly important in the face of uncertainty in the manufacturing sector, where employment has stagnated at 22% changes in manufacturing processes, especially the potential for increased automation will limit the benefits of labourintensive growth. Structural shifts in the economy due to digitalization are altering the kinds of jobs being created and the skills required for individuals to remain competitive. In order to half workers adopt to changing demand, India must develop an enhanced skills development framework. Such a framework should be accessible driven by demand, linked to employment opportunities and enable individuals to quickly up-skill and re-skill.

The adoption of digital technologies and emergence of digital platforms, such as in e-commerce and digital financial systems, are improving the business viability of microenterprises in India. Additionally, India's micro firms create direct employment and should be an essential part of its employment strategy. In order to support Inclusive growth among micro and small-sized firms, India must improve financial connectivity and reorient its skills development strategy. Further, in order to take full advantages of the employment potential of the digital economy, it is essential to improve and

secure digital infrastructure to enable equal access to digital technologies and reduce the digital divide.

As the digital economy begins to generate new opportunities in India, it will be characterized by increased contract work and self-employment. This should be met with new models of social protection and strategies that mitigate risks of shifting labour relations. Social safety nets and social benefits that are typically linked to employment should be accessible to individuals directly potential issues such as depressed wages, low productivity and economic insecurity need to managed through new policy framework.

A changing global economic environment, structural changes to the Indian economy and digital transformations have the potential to greatly exacerbate the employment challenge. At the same time, a major opportunity for India stems from its existing economic structure that is dominated by the informal sector. New digital technologies will allow India to catalyse growth. Given global trends towards informalisation and self-employment, India is at a strategic advantage to avoid substantial structural adjustments.

India has the opportunity to drive growth from the informal sector, while simultaneously creating stronger linkages between the state and individuals through new, digitally-enabled social protection mechanisms. This opportunity will be accompanied by a major challenge: to effectively skill, up skill and re-skill India's workforce. The immensity of this undertaking is compounded by the lack of a quality formal education among large parts of the population. It is imperative that India leverages digital technologies to bring workers into the labour force, connects individuals to social protection systems and finds ways to effectively prepare people for a changing employment landscape.

MAJOR FINDINGS

The definition of inclusive growth direct links between the macro economics and microeconomics. While studying the micro component the ingredient element cannot be studied. And the microscopic elements cannot be studied while studying the overall component. This is the limit. But the combination of both should be achieved inclusive growth. Many things can be achieved through inclusive development. Many industries are being created through Make in India. The foreign capital is growing in India. Dependency in farming is diminishing. The country is developing through e-commerce. Increasing employment opportunities through digitalization. I think, inclusive development through the Green Economy is possible. The government's role in foreign capital investment is important. Government of India is implementing various schemes, and so the GDP is growing. The economy will develop only after the natural wealth of the rural areas has developed and from there it will create jobs. I think the new employment generation sector is a challenge for the Government of India.

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REVIEW OF MGNREGA THROUGH PROMOTION OF SERICULTURE BUSINESS IN MAHARASHTRA

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Abstract

MGNREGA is an ambitious scheme providing employment to rural people of India. The basic aim of Mahatma Gandhi National Rural Employment Guarantee Act is to enhance livelihood security of household in rural area. By this scheme Govt. gives assurance of employment to unskilled rural labourer for 100 days. With better implementation such type of scheme may be an effective weapon to fight against poverty. It also aims at transforming the rural areas by improving the socio-economic conditions of people. Rural economy is the back-bone of Indian economic development. Providing employment to rural households will certainly boost the economy. It increases demand for goods and services. In this article an effort has been made to analyse the review of MGNREGA through promotion of sericulture business in Maharashtra. The core objectives of present study are to study Criteria of beneficiary workers of MGNREGA scheme and to assess the employment generation under MGNREGA through sericulture business. Maharashtra government collaborate with MGNREGA scheme to our ministry of silk and sericulture in year 2015. In sericulture business total 682 man days employment created in three years duration it means continuously 3 labours worked at per one acre. Under this scheme MGNREGA and department of silk and sericulture government of Maharashtra proved grant of employment generation in sericulture business total grant of sericulture business in per acre is Rs. 290675 out of Rs. 180705 in first year second year grant is Rs 59485 and third year grant is Rs 50485. MGNREGA plays an important role in employment generation and promote of sericulture business in Maharashtra.

Introduction

The Central Government formulated the National Rural Employment Guarantee Act (NREGA) in 2005, a model shift from previous programmes. With its legal framework and right-based approach, NREGA provides employment to those who demand it- an exclusive feature, which differentiates it from routine schemes. Notified on September 7, 2005, it was formally launched by Dr. Manmohan Singh and by the United Progressive Alliance Chairperson Smt. Sonia Gandhi at Bandlapalle Village in Ananthpur District of Andhra Pradesh on February 2, 2006. NREGA aims at enhancing livelihood

security by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act covered 200 districts in its first phase, implemented in 2006 and was extended to 130 additional districts in 2007-2008. All the remaining rural areas have been notified with effect from April 1, 2008. This Programme was formerly known as National Food for Work Programme. Again the Government of India (GOI) on 2nd October, 2009 renamed its flagship Rural Job Guarantee Programme- the National Rural Employment Guarantee Act (NREGA) as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

MGNREGA being the world's largest employment guarantee Act implemented by Government of India by mobilizing greater budget resources, it becomes extremely relevant to look at the effectiveness of the Act in providing both short and long term food security through work on improvement of agriculture. There have been a number of studies examining the effective implementation of the Act in terms of employment created as well as issues of wages, processes of implementation, feedback mechanisms and assessment of the impact of the MGNREGA in terms of the realization of its development potential and so on. Yet, the potentials of MGNREGA in reaching the rural poor is unsurpassed as it is now being implemented in all the districts of India.

Sericulture is a source of livelihood and an important tool for rural employment. Sericulture and silk industry in India contribute significantly towards rural employment, poverty alleviation, women empowerment, equity redistribution, resulting in improving national economy. The sericulture sector employs about 7.5 million rural people, mostly from the weak sections of society. This programme of the Ministry of Textiles implemented through the Central Silk Board in collaboration with the state Governments Departments of Sericulture aims to generate employment opportunities, particularly in the rural and tribal areas. Maharashtra government implemented MGNREGA scheme to promote sericulture business in 2015.

Objective of study

Present studies core objectives are following

1. To study Criteria for beneficiary workers under MGNREGA scheme.
2. To assess the employment generation under MGNREGA through sericulture business.
3. To study grant allocation of sericulture business.

Research methodology

The study is based on secondary data. Secondary data has been collected from publication of various bodies' data published by research investigators, data published by technical journals and various necessary websites, periodicals. Collected data has been tabulated in systematic way

and treated them with different statistical methods so that certain pattern or relation can be derived.

Criteria of beneficiary workers

1. Only job card holders will be employed for the unskilled part of work. It is necessary that the beneficiary is also a job card holder and work on muster as unskilled labour on his/her plantation
2. Muster Rolls will be maintained on the worksite by the implementing agency concerned with copies in the Gram Panchayat.
3. Wage payments will be done only through banks/post office accounts.
4. No contractor and labour displacement machine will be deployed.
5. The cost of material component of projects including the wages of the mate skilled and semi-skilled workers under the scheme shall not exceed forty percent of the total project cost.
6. Record of employment generated under convergence will be maintained separately.
7. The lands of SC/ST/BPL will be taken on priority under the project. Once works on lands of SC/ST/BPL are saturated in a GP, works on land of small farmer/marginal farmer may be considered in accordance with Para 2.i) of Ministry of Rural Development circular No. 11060/3/2009-NREGA, dated 1st September 2009.
8. Every cluster will be treated as a MGNREGA project for the purpose of :
 - a) Giving a unique work ID
 - b) Entry in Works and Asset register
 - c) Social Audit by Gram Sabha
 - d) Evaluation by Vigilance and Monitoring Committee
9. Each GP will maintain a complete list of all clusters with member beneficiaries with their job card number and activities related to plantation development carried out by the clusters under MGNREGA or otherwise. In the asset register, the break-up of the assistance/subsidy utilized from CDP/other sources, beneficiary's own contribution, and the expenditure from MGNREGA will be shown separately.

Employment generation under MGNREGA in sericulture business per acre

Maharashtra government collaborated with MGNREGA scheme to our ministry of silk and sericulture in year 2015. Under this scheme MGNREGA, and department of silk and sericulture government of Maharashtra proved grant for employment generation in sericulture business in different type of work per acre shows in following table.

Table 1
Employment generation under MGNREGA in sericulture business per acre

Sr. No.	Particulars	Work days		
		First Year	Second Year	Third Year
1	Cultivation of land	16	00	00
2	Spreading of Bio fertilizer	08	08	08
3	Formation and weeding of Basin	34	00	00
4	Plantation of mulberry	20	00	00
5	Maintenance of pruning and dinging	90	15	15
6	Irrigation	30	30	30
7	Spreading of organic fertilizer	18	10	10
8	Spraying of biotic and mulberry nutrients	10	08	08
9	Trimming of mulberry	04	04	04
10	Cutting leap	02	04	04
11	Root trimming	18	29	29
12	Shed disinfection	02	06	06
13	Nurturing of Choci insect	07	21	21
14	Nurturing of Adult insect	21	63	63
15	Composting wage	02	02	02
	Total	282	200	200

Source: Information booklet Government of Maharashtra

Table shows that Employment generation under MGNREGA in sericulture business per acre. In this table per acre MGNREGA scheme occupied labour in first three year in sericulture business in different type of work. In the first year cultivation of land occupied labour is 16 man work days. Spreading of bio fertilizer occupied labour is 08 in first year, second year and third year. Formation and weeding of basin total 34 labours are occupied. Plantation of mulberry, total 20 man work days distributed by these work. Maintenance of pruning and dinging first year 90 man days' work occupied and second and third year 15 work days occupied in respectively. Irrigation of land 30 labour are occupied every year and spreading of organic fertilisers 38 labour occupied out of this 18 labour in first year and 10 labours in second and third year respectively. Spraying of biotic and mulberry nutrients occupied labour is 04 in every year total man days is distributed in this work is 12 man days. Trimming of mulberry total 12 labour days' work occupied out of 04 labour work days are every year. Cutting of leap work labour occupied in first

year is 02, second year and third year is 04 man work days respectively. Root trimming occupied labour is first year is 18 man days and second and third year occupied labour is 29 work days respectively. Shed disinfection labour is 14 man days out of 2 man days is first year, second and third year 6 man days respectively. Nurturing of Choci insect total occupied labour is 49 man days out of 7 man days in first year and 21 man days in second and third year respectively. Nurturing of Adult insect total occupied labour is 147 man days out of 21 man days in first year and 63 man days in second and third year respectively. Composting wage occupied labour is every year is 02 man days.

It is clear that in sericulture business total 682 man days employment created in three years duration it means continuously 3 labours working at per acre.

Grant Allocation of Per One Acre

Following table shows grant allocation of per one acre under MGNREGA scheme in sericulture business.

Table 2
Grant Allocation of Per One Acre

Sr. No.	Particulars	First Year	Second Year	Third Year	Total
1	Mulberry cultivation wage expenditure	56682	40200	40200	137082
2	Fertilizer, Seeds and Pesticides	32160	19285	10285	61720
3	Insect care shed (unskilled labour)	42813	---	---	42813
4	Insect care shed (skilled labour)	49050	----	----	49050
	Total	180705	59485	50485	290675

Source: Information booklet Government of Maharashtra

Above table shows that, grant allocation of per one acre under MGNREGA scheme. In this scheme total Rs. 290675 grant is provided in different particulars. Total 682 man work day engaged in Mulberry cultivation wage rate is per day Rs 201 aggregate wage expenditure grant in three years is Rs. 137082. Out of Rs. 56682 (282 work days) in first year second year and third year is Rs 40200 (200 work days) per year. Fertilizer, Seeds and Pesticides total grants are Rs. 61730 out of this first year grant is Rs 32160 and second year and third year is Rs. 19285 and Rs. 10285 respectively. Insect care shed unskilled labour wage grant is Rs. 42813 and Insect care shed skilled labour wage grant is Rs. 49050.

It is clear that Maharashtra government through MGNREGA provides total grant in sericulture business in per one acre is Rs. 290675 out of Rs.

180705 in first year second year grant is Rs 59485 and third year grant is Rs 50485.

Conclusion

Maharashtra government collaborated with MGNREGA scheme to our ministry of silk and sericulture in year 2015. In sericulture business total 682 man days employment created in three years duration it means continuously 3 labours worked at per acre. Under this scheme MGNREGA and department of silk and sericulture government of Maharashtra proved grant of employment generation in sericulture business. Total grant of sericulture business in per acre is Rs. 290675 out of Rs. 180705 in first year, second year grant is Rs 59485 and third year grant is Rs 50485. MGNREGA scheme an important role in employment generation and promotion of sericulture business in Maharashtra.

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SOCIAL SECURITY

**YOUTH ARE IN THE DILEMMA OF CREED: A STUDY OF THE
CURRENT STATUS OF SOCIAL SECURITY OF MANG
COMMUNITY IN MAHARASHTRA**

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Abstract

Being the Youth the all common characteristics of Youth are applicable to the youth from munge community as well. But in reality, youth from munge community is in the dilemma of CREED a Social security. Creed has its own meaning that is caste, the researcher wants to emphases not only on the dilemma of caste but the other issues like Religion, Education, Employment and their own development. Due to these dilemmatic issues, youth from Mang community is lagging behind on the front as compared to other community youth. As this is the 21st-century world and if we are living with traditional and old thinking, norms and culture, then it is possible that the above-mentioned dilematic issues become the problems of Mang youth in future. Through this paper, the researcher has focused on key issues of the current status of social security of Mang youth that has never been focused ever before and consider an important milestone in the process of social security not only for Young Mang but the whole Mang community in the country as well. Census-2011 Data were use and bi-variate analyses method is used for finding the answer on these issues.

Key Words: CASTE, RELIGION, EDUCATION, EMPLOYMENT, DEVELOPMENT, Youth.

C	CASTE	H	I	N	D	U	I	S	M				
R	RELIGION			J	A	I	N	I	S	M			
E	EDUCATION			B	U	D	D	H	I	S	M		
E	EMPLOYMENT			S	I	K	H	I	S	M			
D	DEVELOPMENT			I	S	L	A	M					
		C	H	R	I	S	T	I	A	N	I	S	M

Introduction:

A study by the (International Institute for Population Sciences, 2008) Youth in India: Situation and Needs showed that India will remain for some time, one of the youngest countries in the world. This "demographic dividend"

is seen as offering a window of opportunity to accelerate the country's rate of growth. The population in the 15-24 age groups is growing. In 2020, the average Indian will be only 29 years old, compared to 37 for a Chinese and a US citizen, 45 for Western European and 48 for Japanese. But if this "window of opportunity" available when the population bulge enters the working age groups is leveraged to achieve an acceleration in growth, the processes of development which in part created this bulge must have been such so as to ensure that the quality of those entering the workforce is of the desired level; and that these workers find employment opportunities as and when they enter the labour force.

India's economy may be growing more than twice as fast as the rest of the world but the story on the jobs creation front is just the opposite. India's economy will grow at 7% in the current fiscal year, according to the Organisation of Economic Cooperation and Development (OECD). But India's rate of employment has declined and job creation has not kept up with the growing working-age population. If it is the condition of Indian youth from the perspective of development then, what about the youth from SC community and particularly to Mang. It truly needs to study the current condition of Mang Youth from the perspective of development as social security.

Review of literature

C-CASTE

The definition on Schedule Castes: Article 341 of Constitution referred as –Schedule Caste|| means such castes, races or tribes, or parts of or groups within such castes, races or tribes.

(Hutton, 1931) Origin of Caste is given in Census of India 1931; India Report discusses as many as five possible version of the origin of Caste in India. The first of these is the traditional view of which the code of Manu may be taken as the prime exponent. Caste, according to this view, is based on four varnas or –colours|| sprung from different parts of the Creator's body. The second view derives caste entirely from occupation. The third explanation of the caste has been sought in a tribal origin. The fourth attempt to explain caste that we have mentioned is Senart's ascription of its origin to the *gens* and to family worship. The fifth explanation of caste is Risley's derivation from colour and hypergamy.

(Chakravorty, Prashar, & Tamhane, 2018) The existence and emergence of the Caste System, unique to India can be attributed to stratified social hierarchy. The caste system in India is believed to be based on 'Varna Vyavastha' or the Varna System introduced by Manu, the great Hindu scholar. Each caste is divided into a number of sub-castes. The hierarchical order of the castes according to traditional Varna system based on the occupation pursued by the members of each caste is as under 1) Brahman- The priestly

castes. Highest in Social rank. 2) Kshatriya: The warriors. Ruling caste, second only to Brahman 3) Vaisya: The trader castes. Third in the social hierarchy 4) Shudra: The menial castes Lowest in the social ranking.

The safeguards provided to Scheduled Castes in Constitution Article 17, 23, 24 and 25 (2), (b) are relating to the fields of Social, Economics, Educational and cultural, Political, Service. (Government of India, 2015).

History of Mang Caste:

(Roy Burman, Misra, & Chaudhari, 2004) Name and origin of Mang: Mangs knew as Madiags in the Kanarese districts and as Mangelas in Gujarat, they are found in large numbers in the Deccan and Karnataka, a small number being recorded in Kanara and Gujarat. The tribe is described in Sanskrit literature by the name Matang, of which Mang is corrupted form. The origins of Mangs, it is held by them are the descended from Jamb rishi, who had seven sons, one of whom named Karkamuni was offered by him to the earth. Karkamuni had two sons, Madarchanaya and Niluchandaya. The former was sentenced to be a Mahar by Shankar for having eaten his cow, and the latter to be a Mang for having gone before Shankar with his body sprinkled with the blood of the cow. Their dark complexion, features, and the fact that they are held impure point to their being one of the aboriginals tribes whom the later settlers reduced to slavery. The historical existence of Mang in three main territorial divisions, 1. Maratha Mangs known as Mangs, 2. Kanarese Mangs or Madigs, and 3. Gujarat Mangs or Mangelas, who neither eat together nor inter-marry.

Status: The Mangs rank lowest among Hindus. They live by themselves in a quarter known as Mangvada, separate from Mahar. Being an impure caste, the Mangs are not allowed to draw water from the village well or enter the village temple. They have their own wells and temples. The village barber and washerman were not providing community services to them because of impurity.

Endogamous Division: Due to the endogamous division within the Mang caste they have their own hierarchy within the group as highest and lowest.

Table No 1. **The existence of Mang Caste in India**

Sr.	Name of Caste	State/UT	Area where notified
I.	Mang	Andhra Pradesh	Throughout the state
II.	Mang	Goa	Throughout the state
III.	Mang	Odisha	Throughout the state
IV.	Mang	Daman & Diu	Throughout the state
V.	Mang Garodi	Andhra Pradesh	Throughout the state
VI.	Mang Garodi, Mang Garudi	Maharashtra	Throughout the state
VII.	Mang Garodi, Mang	Rajasthan	Throughout the state

	Garudi		
VIII.	Mang Garodi, Mang Garudi	Karnataka	Throughout the state
IX.	Mang, Mang Garodi, Mang Garudi, Dankhani Mang, Mang Mahasi, Madari, Garudi, Radhe Mang	Chhattisgarh	Throughout the state
X.	Mang, Mang Garodi, Mang Garudi, Dankhani Mang, Mang Mahasi, Madari, Garudi, Radhe Mang	Madhya Pradesh	Throughout the state
XI.	Mang, Mang Garodi, Mang Garudi, Dankhani Mang, Mang Mahasi, Madari, Garudi, Radhe Mang	Maharashtra	Throughout the state
XII.	Mang, Matang, Minimadig	Gujarat	Throughout the state
XIII.	Mang, Matang, Minimadig	Karnataka	Throughout the state
XIV.	Mang, Matang, Minimadig	Rajasthan	Throughout the state
XV.	Mangali	Odisha	Throughout the state
XVI.	Matangi	Andhra Pradesh	Throughout the state

Source: Census- 2011

Table No 1 shows existence of Mang caste as per Census-2011 in India, how the Mang Caste spread across the country in various states either with the same name or another alternative name, out of 29/16 States of India shows throughout the existence of Mang Community. (Sakate 2013) discovered ‘Mang’ is spread over in different parts of India and is known by various names. This caste is found in Maharashtra, Karnataka, Gujarat, Andhra Pradesh, Madhya Pradesh, Assam and Kashmir. It also found in Gao and Kerala also.

R-RELIGION

Universal Acceptance of Freedom of Religion:

The freedom of religion and freedom of conscience has also been recognized under international law. On 10th December 1948, the UN General Assembly adopted the Universal Declaration on Human Rights recognizing fact that the entire humanity enjoys certain alienable rights which constitute the foundation of freedom, justice and peace in the world. In order to give effect to the Universal Declaration of Human Rights, the United Nations also adopted the two conventions in 1966. They are 1. International Covenant on Economic, Social and Cultural Rights. 2. International Covenant on Civil and Political Rights.

In this context India on 10 April 1979, accepted Universal Declaration of Human Rights and the two international covenants. Apart from this the

Constitution of India also enshrines the freedom of religion and freedom of conscience as fundamental rights under Article 25, Article 26, Article 27, Article 28, and Article 30.

Religious conversion:

Religious conversions have been a subject of debate since pre-independence and it still continues, it has surfaced again and again in the political realm, in the media and in the courts. Although more than one occasion anti-conversion bill was introduced in Parliament, none of the bills was able to receive Parliament's approval. During the last few decades, the dispute has attained a new climax in the plethora of newspapers, journals, and books whose pages have been devoted to the question of conversion. (Religious conversion) <https://iasscore.in/national-issues/freedom-of-religion-anti-conversion> (Chauhan, 2017) Paper on Religious Conversion and Freedom of Religion in India: Debates and Dilemma, in the light of existing constitutional provisions, judicial pronouncements, and secularism and through the lens of contemporary political philosophy. She mentioned the reasons of religious conversion are one of the most significant factors credited with motivating individuals to convert to other religion is –relative deprivation|| as mentioned by H.A.Baer (1978). Other reasons are various social studies on conversion conducted in the 1960s and 1970s reveal the economic, social, moral, spiritual, and psychological deprivation has been described as the key impetus behind a person's decision to alter their religious identity, C. Y. Glock (1964). Most importantly gravitation towards other religions may also be a consequence of brainwashing, or persuasion by way of correction. While concluding she mention that contemporary political philosophy has attempted to address this seemingly irreconcilable dilemma and this has resulted in the emergence of libertarian versus communitarian debate. It is essentially a debate between those who favour individual rights and autonomy on the one hand and those who emphasize the bonds of community in political life. (Shinde, 2008) conducted the study in Maharashtra on the issue of Religious conversion (Perception and Present Situation Due to Conversion to Buddhism: A Study with Specific reference to the Converted and the Non-Converted People in Maharashtra) it is seen that the people who have converted from Hindu to Buddhists, many of them have not experienced or had any bad impact of Hindu mentality even though they have converted. Here one thing is important to note that, there is no connection of why Dr. B.R.Ambedkar got converted and why these people got converted. There is a contradiction. This picture shows that the situation at the time of Dr Ambedkar and the present situation is different, which is changed.

Important thing need to cote here is that from this study – the converted people are confused about what to follow, Dhamma or Dharma (Religion) because those who believe in Dharma they told reasons why they believe in

Dharma are as follows: 1. For them, religion (Dharma) is a guide. 2. Dharma must be there because of which we can achieve something and change. Dharma brings people together. 3. Dharma has some ideal principles, which are useful for human being in their life.

Recently National conference was conducted on the issue's of Development of Matang community in Pune, during conference religious conversion issue was discussed on priority, during discussion dislike about Hindu religion were reported. It was also observed multiple religion favouritism in their mind for conversion (confused mind). Most of them were in favour to get convert to Buddhism because Dr Ambedkar has got converted and it is the best, prestigious, quick way for development, some of them were saying about Christianity and other existed religions.

E- EMPLOYMENT

Youth and Employment:

Youth play a pivotal role in moulding the destiny of our nation. Youthfulness is the prime stage in a person's life where one decides his or her future plan. The major part of lives decision lies in the age group of 18-35 years. creating jobs for the youth is the biggest challenge faced both by developed and developing economies around the world. The available data shows that poverty and low levels of education are the biggest barriers for the decent employment opportunities for the youth. Being employable in the labour market remains a distant dream.

The youth group is a heterogeneous one with a wide variation in educational, health and economic well-being. Youth are generally unskilled and inexperienced, and they enter into the labour market immediately after completion of their schooling. It is a transition phase for them. Unemployment creates a sense of vulnerability, a feeling of uselessness and idleness among young people; and consequently heightens the attraction of engaging in illegal activities. Youth unemployment is an obstacle to economic well-being and poverty reduction. Unemployment among youth creates a number of socio-economic issues.

The issue of youth unemployment was recognized as an important aspect of 'National Unemployment Issue' (Visaria, 1998). The policy document recognizes that growth rate of the labour force has been higher than the growth rate of population. The growth of employment has not been in proportion to the growth of the gross domestic product. In India, the growth rate of the labour force is 2.5 per cent per annum whereas the growth rate of employment is 2.3 per cent per annum (Acharya, Acharya, & Patra, 2010, p. 77).

India is declining, the youth unemployment remains high. As per the World Bank Report, in India, youth unemployment as a percentage of the youth population is 10 per cent for males and 11 per cent for females. The

lack of decent employment opportunities forces youth to take up self-employment and low paid contractual jobs with deplorable working conditions. The youth employment has been recognized as a priority agenda of the government and policies are being framed for enhancing their employability.

(Parshuraman, Kishor, Singh, & Vaidhehi, 2009, p. 2) India is faced with a dual challenge in this regard: on the one hand, it needs to prevent youth from entering the labour force and working in exploitative and unskilled jobs before they have had an opportunity to mature, complete their education, and develop marketable skills; and on the other, it must provide for the full and appropriate employment of the youth population that has successfully completed its education or has acquired the requisite skills and is ready to enter the labour force. A large unemployed youth population not only puts the nation at risk of instability but also costs the country in terms of productivity and health expenses. Some research suggests that one year of unemployment among youth reduces life expectancy by about five years (Sahni, 2005).

E-EDUCATION

The present education system and skills development in youth:

The present education system is not capable of providing the much-needed skills to the student. To change this situation, it is necessary to first develop awareness of the need for developing employable skills. Mukesh Modi made several observations in –The Present Education System and Youth Aspirations||: 1. The present education is not sustainable for the working youth population, 2. The license raj still prevails, 3. A teacher must not preach but must facilitate learning, 4. Skill development is neglected in the present education system, which needs to take care, 5. There is a clash between professionalism and values, 6. The system is more or less visionless or has a short-sighted vision, 7. The present-day education system does not reflect the aspirations of the new generations, 8. The present-day education can only produce ‘_fractured citizens’ (Modi, 2009, p. 17). The issues listed here are a serious issue and need to be addressed immediately if we do not want to lose our most valuable human resources.

The present education system only encourages rote learning. It does not help the students to progress. The mind is crammed with facts before it can even think. Even when a (graduation) certificate is obtained, the youth cannot heave a sigh of relief. Their problems have only begun. In spite of spending so much money and valuable time, they are unable to earn a livelihood. Job opportunities are few and they are not equipped with the required skills. Corruption and nepotism make the task of finding a job more difficult. Even when the young man (or woman) succeeds in finding work, the wages are enough to make ends meet. High priority must be given to the task

of making education up to the pre-degree level employment oriented (Nair, Vemuri, & Ram, 1989, p. 257).

D-DEVELOPMENT

A multitude of meanings is attached to the idea of development; the term is complex, contested, ambiguous, and elusive. However, in the simplest terms, development can be defined as bringing about social change that allows people to achieve their human potential. An important point to emphasise is that development is a political term: it has a range of meanings that depend on the context in which the term is used, and it may also be used to reflect and to justify a variety of different agendas held by different people or organisations. In the present paper Caste, Education, Employment and Religion play a crucial role in youth development.

Objective:

To understand the Dilemma of CREED and key issues of social security among the youth of Mang aged 15-35 in Maharashtra.

Methodology:

Census-2011 is giving data on specific States and Castes. For studying all the above-mentioned aspects we used Census- 2011Data. In this survey questions were asked on Caste, Religion, Education, Occupation. For analyzing these variables bi-variate analyses method has been used.

Major findings and Discussions:

Table No. 2 Mang Caste Population as per census 2011

Code	SC Name	Total	Total	Males	Females
046	Mang, Matang, Minimadig, Dankhni Mang, Mang Mahashi, Madari, Garudi, Radhe Mang	Total	2488531	1266566	1221965
046	Mang, Matang, Minimadig, Dankhni Mang, Mang Mahashi, Madari, Garudi, Radhe Mang	Rural	1584372	808984	775388
046	Mang, Matang, Minimadig, Dankhni Mang, Mang Mahashi, Madari, Garudi, Radhe Mang	Urban	904159	457582	446577
047	Mang Garodi, Mang Garudi	Total	39993	19906	20087
047	Mang Garodi, Mang Garudi	Rural	14966	7587	7379
047	Mang Garodi, Mang Garudi	Urban	25027	12319	12708
Census-2011					

Table No 2 speaks about the existence of schedule caste No. 46 in Rural and Urban Part of Maharashtra. As on today, 63 per cent population from Mang community stays in Rural part and 37 per cent in an Urban area. It

means still the population of Mang caste is existed mostly in the rural part of Maharashtra where Development process is slow.

Table No 3 Caste with Religious Status in Maharashtra

Caste Name and Number	Religion Name	Total	M	F	Rural	Urban
46 Mang, Matang, Minimadig, Dankhni Mang, Mang Mahashi, Madari, Garudi, Radhe Mang	All Religions	2,488,531	1,266,566	1,221,965	1,584,372	904,159
	1.Hindus	2,452,170	1,247,801	1,204,369	1,567,507	884,663
	2.Sikhs	530	272	258	278	252
	3.Buddhists	35,831	18,493	17,338	16,587	19,244
Caste Name and Number	Religion Name	Total	M	F	Rural	Urban
47 Mang Garodi, Mang Garudi	All Religions	39,993	19,906	20,087	14,966	25,027
	1.Hindus	39,762	19,793	19,969	14,910	24,852
	2.Sikhs	14	5	9	6	8
	3.Buddhists	217	108	109	50	167
SC-14 SCHEDULED CASTE POPULATION BY RELIGIOUS COMMUNITY (FOR EACH CASTE SEPARATELY) - Census: 2011						

Tabel No 3 depicts the clear-cut reality about the religious representation of Mang Caste in Maharashtra. This caste not only belongs to Hindu but get to see in other religions also like Sikhs and Buddhists. One can understand how the conversion could have taken place in various religion. But Census data has failed to capture the Mang community conversion among Christianity and Islam, or it might happen that converted Christian and Muslim do not represent them as Christian, Muslim, but yes conversion into Christianity among Mang community is very high as compare to Budhhism and Sikhs.

Dilemma about religion: On the basis of qualitative study, available literature and the conference had in Pune, the young participants attained that conference gave their views on conversion they are moving to Christianity, Buddhism by removing Hinduism cover. This can be considered as the transitional phase of Mang community, due to education and surrounding background, responsible for people and leader to take such kind of stapes. So again the dilemmatic condition gets to observed religious conversion among the group of Matang community.

Table No. 4 shows the employment condition of Mang Youth in Maharashtra on the basis of Census. As per the census of India definition, Main Workers are those workers who had worked for the major part of the

reference period i.e. 6 months or more. Marginal Workers are those workers who had not worked for the major part of the reference period i.e. less than 6 months.

The Main workers are classified on the basis of Industrial category of workers into the following four categories: Cultivators, Agricultural Labourers, Household Industry Workers and Other Workers (<http://www.arthapedia.in>)

Table: 4. Young Mang and their education with employment status in Maharashtra

Educational level	Age			
	15-19	20-24	25-29	30-34
Marginal Workers				
Total	6,947	10,657	8,708	6,792
Illiterate	732	1,355	1,680	1,884
Literate	6,215	9,302	7,028	4,908
Literate but below matric/secondary	4,485	5,793	4,380	3,059
Matric/ secondary but below graduate	1,383	2,536	1,672	1,167
Technical diploma or certificate not equal to degree	20	74	38	11
Graduate and above other than technical degree	0	254	386	235
Technical degree or diploma equal to degree or post-graduate degree	0	95	69	34
Non-Workers				
Total	18,248	17,849	8,357	3,620
Illiterate	993	1,103	899	769
Literate	17,255	16,746	7,458	2,851
Literate but below matric/secondary	9,079	5,674	2,766	1,315
Matric/ secondary but below graduate	7,488	7,299	2,205	751
Technical diploma or certificate not equal to degree	182	414	117	27
Graduate and above other than technical degree	0	1,842	1,516	486
Technical degree or diploma equal to degree or post-graduate degree	0	969	460	97
Census: 2011				

It seems to look pathetic, that skilled, as well as higher educated young population (15-34) in Mang community, are already in Marginal nature. In the status of working and non-working after skill education and higher education young people are still unemployed.

Dilemma about Education: Selection of stream of education, which guarantee the employment opportunity. All are doing traditional education like ART's, Commerce, Science, no one is trying for technical education (ITI,

Diploma,) Medical-Degree, Diploma, Nursing, (Medical Examination- X-ray, MRI, CT-Scan etc) technician. As per the upcoming demand of companies youth need to explore and well equipped themselves.

Dilemma about Employment: When talking about this particular caste youth, they are still strongly engaged in their traditional occupation which is caste based like agriculture labour, casual labour, and unskilled labour. In today's era where everything is automated, machines are doing all the production activity, and this group of a community still using traditional mechanism for production. Mang is a 'Balutedar' caste making of ropes is their traditional occupational that is why they prepare ropes and give it to the farmers and in exchange take 'Balute' that is food, clothes and grains etc. This was considered to be their 'right' (Sakate 2010). As per the demand of the market, they need to alter, but it is not happening. Because of the multinational company with their brand, people-oriented production and demand with very low cost and introduce attractive cover (package) to capture the whole market. Due to that now these community youth are in problematic phase about what to do (kind of Employment), like Musical band Party, broom making, rope making.

Dilemma about reservation in employment which is ambiguous, in current situation employment reservation is almost came to end. When the opportunity was there to grab the employment through a reservation, that time they were lack in desirable qualification, and now when qualified force is available, employment opportunities are closed. (vacancies are not filled, cancelled)

Table: No . 5 The development of Mang Caste (State wise) Population as per Census 1991-2011

State Code	SC Code	Name of SC	Population			Decadal Growth in (%)	
			1991	2001	2011	1991-2001	2001-2011
8	44	Mang, Matang, Minimadig	1087	249	2089	-77.1	739.0
	45	Mang Garodi, Mang Garudi	610	10	55	-98.4	450.0
21	57	Mang	576	256	86	-55.6	-66.4
22	34	Mang, Mang Garodi, Mang Garodi, Dankhani Mang, Mang Mahasi, Madari, Garudi, Radhe Mang	1848	2513	3423	36.0	36.2
23	37	Mang, Mang Garodi, Mang Garudi,	21246	24106	29259	13.5	21.4

		Dankhani Mang, Mang Mahasi, Madari, Garudi, Radhe Mang					
24	19	Mang, Matang, Minimadig	3894	4897	13238	25.8	170.3
	20	Mang-Garudi	724	738	587	1.9	-20.5
25	5	Mang	20	7	11	-65.0	57.1
27	46	Mang, Mang Garodi, Mang Garudi, Dankhani Mang, Mang Mahasi, Madari, Garudi, Radhe Mang	16,54, 190	20,03, 996	24,88, 531	21.1	24.2
	47	Mang Garodi, Mang Garudi	21,47 6	25260	39993	17.6	58.3
28	43	Mang	7611	9279	13365	21.9	44.0
	44	Mang Garodi	1264	319	1397	-74.8	337.9
	47	Matangi	977	657	730	-32.8	11.1
29	72	Mang, Matang, Minimadig	24743	23824	26218	-3.7	10.0
	73	Mang Garodi, Mang Garudi	2898	2252	3434	-22.3	52.5
30	5	Mang	645	580	1156	-10.1	99.3
33	38	Madiga	5273	5103	5929	-3.2	16.2
Census: 1991-2011							

Table: No. 5 shows the development of Mang population throughout the Nation (State wise) as per Census 1991-2011. It shows steady growth in population in all the state.

After analyzing data on the basis of Caste Population, Education, Employment and Religion slowly the rate of population, education is increased. Which play a crucial role in Youth Development, but at the same time rate of education, employment is declining (big gap), the key indicators of development are in dilemmatic position.

Conclusion:

On the basis of observations recorded by a researcher, there is a strong dilemma of CREED, the following conclusions are presented here.

C CASTE: In today's era young people without knowing scientific, practical, logical reality of the old hierarchy of caste, follow blindly. Due to that, they are in a Dilemmatic condition about superiority, inferiority, discrimination, power struggle, interrelation within caste and outside the caste, running behind the status symbol.

R RELIGION: Dilemmatic condition for Hinduism is observed, like

rejection, status symbol, ideology, future of next generation in current and converted religion on contemporary era. Most of the preferences (choice) given to Buddhism, Christianity and Newer religion is in search.

- E EDUCATION:** Educational dilemma; Why to take education, highly educated people are unemployed, don't have the orientation about education, and the importance of higher education in the contemporary era. Which educational stream will give employment opportunity. This will give the solution of all the answer about CREED as social security.
- E EMPLOYMENT:** where is the employment opportunity, already traditional small-scale business is in a dead condition, unable to compete with the market and other companies.
- D DEVELOPMENT:** When all the aspects of development are in dilemmatic condition then it is possible that development is in dilemma. Youth don't understand where they are moving, flowing, what they are doing, is their development is in progress or in dilemmatic position.

Suggestions:

1. Need to concentrate on reality, like higher education, employment or business, economic upliftment the key indicators of social security as well as of human development.
2. The reality about religion is well-known. The religion which is not giving favourable opportunity to grow and develop as per natural law then let people decide, which religion is suitable for them. Due to that they will grow and as per their way, such religious conversion they should do but on the basis of own self-consciousness, rational, logical, and practical way of thinking; not on emotion and psychological way, don't follow others. One must ask the question to self, religious conversion is the only solution and criteria for own upliftment, own development.
3. Education is the only way of upliftment development of Human being, not only undeveloped people but for developed people as well. So all must give first priority to education and not only education but the higher professional education, this is the only way of all SC people to get freedom from all kind of religious, social and caste base problem, will solve their social security problem.
4. Mang community youth must start a business by establishing Cooperative societies for Industry like Broom making, rope making, Musical theatre art/orchestra. Need to form SHG at the village level as a production unit for broom and roof and then this SHG will be tie up to Cooperative society. Society will help in providing training, raw material; production storage and marketing will lead to economic development as a tool of social security.

5. Once the CREE understood by all then, D-Development will take place automatically. These CREE are the wheels of D. If Wheels are stopped moving then development will automatically get stopped. In the contemporary era this CREE is a tool of social security for Mang Youth, if stop moving forward then it will move backward towards traditional and primitiveness where social security is ban.

Reservation is an affirmative action of social security for schedule caste. It is all about the orientation of the rational, logical, scientific and practical way of thinking, for social security.

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THE SCENARIO OF SOCIAL SECURITY FOR UNORGANIZED SECTOR LABOURS IN MAHARASHTRA

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ABSTRACT

Researcher has focused on the Welfare and Social Security Provisions for Unorganized Sector and brings out the problems of unorganized Workers in Maharashtra. Researcher has tried to focus on various problems of unorganized labour. The aim of present study is to highlight problems faced by professionals in unorganized sector. It is crystal clear that unorganized labours are living their life below the minimum standards level. Without a doubt, many informal workers are not in a position to meet their daily requirement. For the collection of data researcher has used secondary source. The study is analytical and descriptive in nature. Secondary data required for the study are collected from books, journals and other periodicals and reports of the Government and other agencies.

Keywords: Unorganized Sector, Social security, Labour, Problems, Employment etc.

INTRODUCTION:

More than one-third of the world's population live in poverty and deprived conditions. These are generally people who are found in remote areas with difficult access to markets and institutions, not educated, with poor health, low security jobs, and people with insufficient access to productive assets. Such properties are likely to be weak due to changes in lifecycle, economic rehabilitation and other types of programs such as illness or bad weather. Poverty deficiency policies protect socio-economic shocks, reduce their lives, increase their human capital and help them in times of crisis.

Unorganized informal sector may be characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units typically operate at low level of organization, with little or no division between mostly on casual employment, kinship, or personal or social relations rather than contractual arrangements with formal guarantees.

Urbanization is one of the most important in all India's affairs in our times. Today the city has become an engine that provides major growth services. 90% of the country's population generates 60% of GDP. However, our cities are sick to solve the problem of poverty. Planning and Administration is the protection of the politician-mafia-bureaucracy. No existing policy is implemented. There is a formal area and social hostility to the unsafe area; even though the formal area has not been able to grow it has reached a saturated position. Since the cost of employment generation is very low in the unorganized sector, it is necessary to combine it with a complete macro-economy context. The unorganized or informal sector is an important part of Indian economy. More than 90 percent of workers and about 50 percent of national products are taken from the informal economy. The socio-economically disadvantaged sections of society are largely focused on informal economic activity. In the last two decades, in formalization has increased due to the high level of growth of the Indian economy. There is a new dynamism of the informal economy in terms of output, employment and earnings. The informal economy needs special attention to the rapid and inclusive growth. In the context of investment needs in the informal economy and credits, skills, technology, marketing and infrastructure, it is also involved in maintaining a high level of growth to meet this sector's needs.

STATEMENT OF THE PROBLEM:

In the unorganized sector, there are lesser facilities than employees in the organized sector. The workplace is scattered and broken. No employee relationship no formal employer. In rural areas, the unorganized labor force is strongly focused on the caste and community's thoughts. It is not possible to say that there are very few in urban areas. Unorganized workers in urban areas are completely absent as migrant workers in most rural areas. Unorganized sector workers are generally subject to credit and bonds as their low income cannot meet their livelihood needs. Unorganized workers are subject to exploitation by the rest of the society. They get very low wages, especially in the formal sector, from poor labor colleagues, even the most comparable jobs, where labor productivity is not different. Work conditions are both low-quality work and junior conditions, both for remuneration and employment. There are a large number of primary production technologies and feudal production relations in the unorganized sector and do not allow or encourage workers to enrich and promote high technology and good production relations.

SCOPE OF THE STUDY:

The present study is an attempt to make an enquiry into the various facets of employee welfare and social security measures in unorganized workers in Maharashtra. The scope of the present study is both wide and

narrow. It is wide because it covers almost all the components of welfare and social security measures. The scope of the study could also be viewed as narrow for it covers only one unorganized sector. This need not be a limitation of the study as an in-depth enquiry lends itself to incisive analysis and comprehensive coverage to get better insight into the issue relating employee welfare and social security.

OBJECTIVES OF THE STUDY:

- 1) To bring out the problems of unorganized sector workers.
- 2) To study the Welfare and Social Security Provisions for Unorganized Sector Workers.

RESEARCH METHODOLOGY:

Every research is necessary a specific methodology so for the present research has used specific methodology. For the collection of data, the researcher has used the secondary source. The study is analytical and descriptive in nature. Secondary data required for the study are collected from books, journals and other Government websites, periodicals, and reports etc.

SIGNIFICANCE OF THE STUDY:

This study is important to ensure workers' opinion through welfare and social security measures in private sector undertakings, such as unorganized workers. Assessment of labor welfare and social security measures will help the government to make policies through the management of the company and future of sound staff. In addition, the opportunity to apply changes in unorganized workers and social security measures policies is studied. This study will be very useful for further research in related areas of social security of unorganized workers in Maharashtra.

LIMITATION OF THE STUDY:

The major limitation of this research is that the present research is related to only the unorganized workers in Maharashtra. The conclusion of this research may not be applicable to other sector.

WHAT IS SOCIAL SECURITY?

Many authors have defined social security in many ways. For the sake of our understanding, by considering social security, you think of its financial health for its social health

- at least evening years of its life. Therefore it is necessary to add traditional social security policies and generally financial policies. For example, Gatebigugh defines social security for developing countries: "To make sure that members of the community meet their basic needs, they create any kind of collective remedies or activities." They are protected from casual protection to maintain a consistent lifestyle of social norms. "Dreze and Sen are two of the social security Distinguish between aspects In essence they

define the use of social measures and avoid the lack of deprivation. The aim of social security is to nurture people's ability, to wear comfortable clothes, to protect them from deficiency and preventable deaths, and to protect them. The average experience of poor population decreases the uncertainty of their existence because some of them are at risk of becoming seriously disturbed and in such cases the likelihood of fluctuations in personal circumstances or social environment changes. Therefore, we can understand social security as "the provision of benefits to the household and individuals by public or collective arrangements to provide protection for the low or low quality of life that is caused by many basic risks and needs". To get a clear understanding, we can provide a list of programs for social security measures or to maintain a property income for medical services.

- 1) Provident Funds/Gratuity.
- 2) Oldage, survivor, widow and disability pension,
- 3) Medical care of all sorts and
- 4) Protection from all kinds of risks life and no life affecting the social existence of Individual.

These programs have been established as the basis of the modern form of social security defined by the International Labor Organization (ILO) as "the protection of our members by the owner of public measures against social and economic crisis." Preventive reduction in prevention or loss of life due to sickness, maternity, job loss, invalidity and death. Medical service provision; And Provision of Subsidy for Families with Children "(ILO, 1984). On the other hand, how poverty and vulnerability in developing countries is far away from the intent of social security to be implemented in the rich countries. Due to these facts, a recent research study has argued that social security is very limited in understanding the broad needs of social security and social development (Kabir, 2002; Barrientos and Shepherd, 2003). The definition of social security social protection is needed to address three fundamental questions separately in the developing countries of the word used.

MAJOR CHARACTERISTICS OF THE UNORGANIZED WORKERS:

The unorganized labour is overwhelming in terms of its number range and therefore they are omnipresent throughout India.

- 1) As the unorganized sector suffers from cycles of excessive seasonality of employment, majority of the unorganized workers does not have stable durable avenues of employment. Even those who appear to be visibly employed are not gainfully and substantially employed, indicating the existence of disguised unemployment.
- 2) The workplace is scattered and fragmented.
- 3) The unorganized workers are subject to exploitation significantly by the

rest of the society. They receive poor working conditions especially wages much below that in the formal sector, even for closely comparable jobs, i.e. where labour productivity is no different. The work status is of inferior quality of work and inferior terms of employment, both remuneration and employment.

1. The unorganized workforce is present across India in enormous numbers.
2. Majority of the unorganized workers do not have stable employment as the sector suffers from major seasonal employment opportunities.
3. Fragmented and scattered workplace.
4. Employer-employee relationship does not exist formally.
5. The unorganised workforce in rural areas is divided based on caste and community. Though it is less in urban side, it cannot be ruled out completely as most of them migrate from rural areas.
6. They are subjected to slavery and destitution due to their low wages which is inadequate to meet their livelihood needs.
7. They are significantly exploited and encounter poor working conditions and low wages compared to a similar job in formal sector.
8. The basic technologies and old production relations are still existent in unorganized sector and the workers are not encouraged to implement advanced technologies or better production relations. The illiteracy and limited exposure to the outside world are also stated as reasons for such condition.
9. Trade unions do not provide sufficient support to the unorganized workers.
10. Unorganised sector does not have adequate and effective labour laws.

IMPORTANCE OF UNORGANISED SECTOR IN INDIAN ECONOMY:

Employees in unorganized sector play an important role by giving large job opportunities and making significant contributions to national production. The current rate of net domestic product is more than 60 percent. The total household savings accounted for about fourth of the total savings in savings account, especially in the unorganized sector. Presently, Indian economy is being developed through economic reforms and liberalization processes, in order to compete in the global market, merger of various industries and up gradation of technology and innovation is to improve the output of cost and quality. Either of the less efficient ones either move out of business or merge with good artists.

CATEGORIES OF WORKERS AMONG THE UNORGANIZED WORKERS:

A) WAGE WORKERS:

Wage workers are persons employed for remuneration among the unorganized workers, directly by employers or through agencies or contractors. Wage workers include casual and temporary workers or those

employed by households including domestic workers. Wage workers also include regular workers in the unorganized sector.

B) SELF EMPLOYED IN THE UNORGANIZED SECTOR:

These are workers who run in fields or non-profit organizations or engage in a business, business or business, either individually or with partners, or home-based workers. Employees in their own account include family members who are not filled. Both classes of workers have different vulnerabilities or threats, and thus they are known as weak sections. They are two types of vulnerability - job security or social security or both. Regular workers in the unorganized sector are working for others and are getting regular repayment or wages. These workers have to suffer from social insecurity due to illness or wounds or old age, and are not eligible for any social security against this weakness. However, they love job security. Against them, temporary, cause or contract workers harass both job security and social insecurity.

C) HOME WORKERS AS A DISTINCT CATEGORY:

The International Labor Organization (ILO) in 1996 defined a home worker who carried out work for remuneration in the premises of his/her choice, other than the work place of the employer, resulting in a product or service as specified by the employer, irrespective of who provided equipment, materials or inputs used. These workers, therefore, work under the 'putting out system'. Mostly, home workers have to purchase, repair and maintain their own tools or machines, and bear the costs of some inputs, transportation to and from the contractor to obtain work and then hand over the finished product and also provide space within their homes to carry out the tasks of production.

SOCIAL SECURITY SCHEMES FOR WORKERS IN UNORGANIZED SECTOR:

The various social security schemes for the unorganized sector workers are following

- 1) Indira Gandhi National Old Age Pension Schemes
- 2) National Family Benet Scheme
- 3) Janani Suraksha Yojana
- 4) Handloom Weaver's Comprehensive Welfare Scheme
- 5) Handicraft Artesian Comprehensive Welfare Scheme
- 6) Pension to Master Craft persons
- 7) National Scheme for Welfare of Fishermen and Training and Extension.
- 8) Janshree Bima Yojana
- 9) Aam Admi Bima Yojana
- 10) Rashtriya Swathya Bima Yojana

PROBLEMS OF UNORGANIZED LABOUR:

In Maharashtra 90% workforces are engaged in huge informal sectors. They, by and large, face various types of problems in their regular life like they stay very close to their workplace; extending working hours is a regular practice, exploitation and hazardous workplace are very common.

Very low wages is the main problem for unorganized workers:

Minimum wage act in most of the time applies for labours working under the purview of organized sectors or formal sectors.

Maximum workers do not have any perfect living areas near to their work place:

Most workers working in organized sectors get home rent allowance, they get a home from the housing society, and bank loans from different statutory banks are created to build their own house, unfortunately, all the facilities are provided to the unorganized sector workers. Later, they have a tendency to create clusters restricted places in their living space where they do not have the proper washing facilities; they regularly deal with unbalanced situations, especially women workers. Similarly, in various sanitary environments, sewer seepage frameworks and storms are flooding the drainage system.

They do not have any knowledge about work hazardous and occupational safety:

Identification of various hazardous mechanisms, high growth in construction, uncontrolled machinery, various toxic chemicals, coal dust, lime dust, and synthetic generation of blades crude substances leads to the number of tragic deaths of many unorganized workers, as compared to that, the working condition is more serious. Apart from the organized sector, the knowledge of occupational health and safety is negligible in the unorganized sector.

Overtime, paid holiday or sick leave are not provided to them:

In spite of the fact that the overtime, paid holiday and sick leave go under the domain of labour laws still may casual laborers are denied from that rights however the use of those laws are normal in formal segments.

They do not have idea on Trade Union labour union:

Most informal workers do not have any information about the existence of the labor organization and the rules. Many workers from the unorganized sector like agricultural workers' organization, brick workers, hosiery workers, builders, fish and forest workers, domestic workers, biri rollers, sex workers and liquor shop workers have entered the labor unity platform and the incompetent area labor unions forum. The unorganized sector combined them into a platform.

High level job insecurity is a common phenomenon unorganized sector:

Social Security can be defined as –the provision of benefits to households and individuals through public or collective arrangements to protect against low or declining standard of living arising from a number of basic risks and needs.

Women and child workers are vulnerable and draw very low wages:

It has been found that women and child labor are among the weakest in unorganized labor. As a part of urban areas children and women are being used as domestic workers as a developmental development. In whatever situation children and women work, they are completely irregular, and they work regularly for nutrition and for low wages, which look like subordination conditions. Despite the same work commitment they are being reduced in comparison to adult male labor. There are physical, sexual and other such examples mental abusive of women and child labor workers.

Maximum workers are leaving in a very deplorable condition:

So far as living condition is concerned; they leave in cluster in a very unhygienic condition. They normally stay by making hut in a row.

Lack of quality employment due to fraudulent acting of contractor:

Many unorganized sector have not registered with the government and workers' employment is not regular. The bonus act, pension act, provident fund act, maternity law, factory law, etc. are not followed in the unorganized sector. The unorganized sector is not managed by the legal system and then the tax is not collected. The working hours of the workers have not been decided. In addition, again and again they must go away on Sundays and occasions. They get compensation for their work throughout the day, which is definitely not a compensation period from the government.

Loss of employment due to silly reason is a natural incident:

There are innumerable illustrations of losing employment in unorganized sectors because of immaterial reason. There are numerous lawful commitments have been outlined to stop the embarrassment in the occupation although the majority of those lawful conventions are connected only in organized sectors.

Numbers of harassment issues at work place for working Women:

There is a problem of harassing women workers who work in unorganized sectors. For example, five female salesmen in Kalyan Shere, Thrissur, demanded better working conditions in December 2013. Management used to reduce their salaries to foolish reasons. Women employees are not allowed to sit in the toilet for more than ten hours. The safe workplace is the legal right of a woman, but unfortunately, many workers in the unorganized sector have experienced many types of physical and mental illness prior to harassment and sexual harassment.

Susceptible to diseases:

The health problem of workers working in unorganized sectors is a common thing. In the informal area, occupational diseases like nemoconcosis, tuberculosis and asthma are under control. In addition, the problems of digestive system, circulatory system, urinary tract, blood pressure and the effects on various sensations (such as eye vision, hearing etc.) also occur in common occurrences. They do not get proper treatment for treatment without health employees State Insurance Scheme Center.

Bonded labor:

Obligatory labor is a mandatory bond between the employer and the employee. This type of relationship was started from the genealogy of the king of India. There was a myth in the history of slave traders in the history of the world, but there was no proper reason except for muscle power. But in binding labor, power is earned through outstanding debt. Occasionally, some laborers do not get jobs in the unorganized sector, so when someone offers them in forced labor; they want to get back to any work safety. Although the binding labor system is illegal, it is being implemented by some people. Occasionally, this is also done directly with the help of different customs.

SOCIAL SECURITY MEASURES:

When constitution was made in independent India, social security was given priority especially for industrial labor. Social security was included in the Scheduled Tribes in the third list and it has been consistently planned that it is a parallel account of both the government and the state. Law Acts for workers working in informal regions based on the Central Government implementing this matter for the workers and contractors in the informal sector are subject to the State Government. Be there to implement the labor laws under the state government for informal workers. The country has started something in the direction of the rural poor and unorganized labor force, but nothing has been done to cover social security. Central and state governments have devised some specific plans to support unorganized workers, but they are failing to meet real needs and requirements. It is clear that the highly declared National Rural Employment Guarantee Act 2005 (NREGA), although it is a progress, there is no general wage in different states and only 100 days of work for registered workers is limited. Act, but what will they do on the remaining days in a year? According to this law, work guarantees only apply to rural poor and urban poor?

CONCLUSION:

The unorganized sector which include agricultural sector, construction, street vendors, petty service providers, saltpans, domestic work, reworks industries, beedi industries etc comprises the overwhelming

majority of workers in the country. The unorganised workers work under extreme conditions without any proper benefits. Protection and support for the unorganized sector workers are very necessary for both economic and social development. The government laws protecting these workers should be strictly implemented and those who exploit these workers should be punished severely to bring real development.

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SOCIAL SECURITY FOR UNORGANIZED SECTOR IN INDIA

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Abstract:

There are about 93 per cent unorganised workers of the total workforce and there is continuous growth in it over years in India. India had a long tradition of informal social security and social assistance system directed towards the society but undergoes stable and unavoidable process. The social security comes from the Centre, State and NGO's implemented during the past which indicated that the needs are much more than the supports provided and the efforts must be taken to grow unorganised workers. The important types of securities of the unorganised workers are housing security, employment security, income security, life and accident security, food security, nutritional security, health security, and old age security.

Key Words: Social Security

Introduction

Social Security is needed for workers employed in all sectors in which they work. Certain class of people in the society requires social protection from the society. Social Security means protection given by the society to its members to overcome their problems for protective and satisfied life. The main problems or insecurity of human life are helpless, individuals are the incidents occurring right from childhood up to old age and death, which includes mainly sickness, invalidity due to maternity, accident and occupational disease, unemployment, old age etc.

The people in unorganized sector include –

1. Building construction workers
2. Casual labourers
3. Labourers employed in micro and small scale industries
4. Handloom and power loom workers
5. Workers in Bidi and cigar factories
6. Employees in shops
7. Sweepers
8. Workers in matches and crackers industry
9. Fishermen
10. Farmers and agriculture labourers

OBJECTIVES OF SOCIAL SECURITY

Social security is the answer to the problem of economic insecurity of workers.. the goal of a social security is to improve standard of living and working conditions also reduce uncertainties of the future. These measures are so important for every industry, for making workers more efficient, resulting in reducing wastage arising from industrial disputes causing industry lay off. Hence, the main objective of social security measure is as follows:

- **Compensation**

It provides income benefits when there is stoppage of earnings due to permanent disability, unemployment, sickness, old age etc.

- **Restoration**

It provides certain services like medical care to the sick and rehabilitations in cases of need for workers.

- **Prevention**

Prevention is made to avoid the loss of productive capacity of workers due to their illness, unemployment or invalidity which are used up by voidable disease and idleness.

TRENDS IN UNORGANISED LABOUR AND THEIR CHARACTERISTICS IN INDIA

- Indian economy is mainly characterised by the existence of high level of informal or unorganised labour employment. 7 percent of Indian population is working under organized sector and 93 percent are working in unorganized sector like farmers, agricultural workers, fisherfolk, dairy workers and those working in traditional manufacturing like handlooms etc.
- The term ‘unorganised labour’ has been defined as those workers who have not been able to organise themselves to pursuit of their common interests due to certain constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments, etc.

SOCIAL SECURITY SCHEMES FOR UNORGANISED SECTOR

S. No.	Name of the Scheme
1	Indira Gandhi National Old Age Pension Scheme (as on 31.03.2015)
2	National Family Benefit Scheme (as on 31.03.2015)
3	Janani Suraksha Yojana (as on 31.03.2016)
4	Handloom Weavers’ Comprehensive Welfare Scheme (Mahatma Gandhi Bunkar Bima Yojana) (as on 30.09.2016)
5	National Scheme for Welfare of Fishermen and Training and Extension (as on 31.03.2015)

6	Aam Admi Bima Yojana (as on 31.03.2016)
7	Rashtriya Swasthya Bima Yojana (as on 31.03.2015)
8	Atal Pension Yojana (as on 20.07.2016)

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. it is worthwhile to list out the major security needs of the unorganised workers. They are:

- Food Security:

Food security is an important component of social security. during times of drought, flood and famine rural workers and weaker sections of the society are badly affected. The Public Distribution System (PDS) implemented in Indian States through the PDS that the government can protect the real purchasing power of the weaker sections by providing them food grains at lower prices than market prices. The weaker sections of the society and the unorganised workers are not aware about the nutrition. The children and women, pregnant women are not receiving adequate nutrient. Lack of nutrient leads to poor growth, poor health and sickness, poor performance and shorter life. the states, local bodies and NGO's took initiatives in creation of awareness on health and nutrition and to ensure adequate nutrient intake for the targeted groups, particularly to children and women.

- Health Security:

Health security explained is 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 workers and weaker section. Many studies shows that rural health conditions and health care needs highlight the inadequate and poor rural health infrastructure and growing health care needs. The 70 percent of the people living in villages. The poor people 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 society.

- 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) providing houses through Housing Boards and accommodation in the Quarters. There are several financing companies and commercial banks offering loans to organised workers to construct or purchase houses.

- Employment Security:

Unorganised workers are greatly affected by the seasonal nature of the employment opportunities. The problem of under-employment and unemployment persist to a large extent among unorganised sectors. There are several schemes like 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 provides 100 days guaranteed employment to rural workers. Though these initiatives have reduced the rural unemployment .

- Income Security:

Though income and number of days of employment are positively related, this relationship holds good mainly for organised workers. unorganised workers are concerned, to their income which is highly influenced by kind of job, nature and type of products produced quantum of value addition, market value, competition, etc., Crop Insurance Scheme is available for protection of the crop loss.

- Life and Accident Security:

The death of a worker in a family is a great loss to the entire family and it adds burden. The death of a worker or Karta 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 . If the accident leads to permanent or partial disability, the financial loss will be severe. By covering the unorganized workers under the Insurance schemes of individuals and family could alone provide security for life and accident of that worker.

- 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.

SUMMARY AND CONCLUSION

In the above discussion, we can 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 analysis of secondary information available from the

Census and National Sample Survey Organization revealed that the unorganised workers account for about 93 per cent of the total workforce .The unorganized worker should get information about the schemes offered by central and state government .the central and state government should well promote their various schemes which helps to create awareness among the unorganized workers and it will help to get benefits to them.

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ROLE OF SANGLI DISTRICT CENTRAL COOPERATIVE BANK IN SOCIAL RESPONSIBILITY THROUGH FINANCIAL INCLUSION

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Abstract:

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination. (MYANMAR: National Action Plan for Agriculture (NAPA 2016) Present paper studied role played by SDCC bank in social responsibility through Financial Inclusion. The paper focused on the bank performance in other needful banking activities than basic bank products. This paper analyzed various variables such No. of branches, Credit Deposit ratio of SDCC bank, Zero balance accounts, Farmers Club, Kisan Credit Card, Self help Group. Secondary data has been analysed through ratio, growth in percentage, average. The paper concluded that the bank performed major role in other needful activities than basic bank products but due to regional disparity of the district, the growth is not achieved satisfactorily in SHG.

Keyword: No. of branches, Zero balance accounts, Farmers Club, Kisan Credit Card, Self help Group

1.1 Introduction:

The Government of India and the Reserve Bank of India have been making concerted efforts to promote financial inclusion as one of the important national objectives of the country. Some of the major efforts made in the last five decades includes nationalization of banks, building up of robust branch network of scheduled commercial banks, co-operatives and regional rural banks, introduction of mandated priority sector lending targets, lead bank scheme, formation of self-help groups, permitting BCs/BFs to be appointed by banks to provide door step delivery of banking services, zero balance account, Basic Savings Bank Deposit Accounts BSBD accounts, etc. The fundamental objective of all these initiatives is to reach the large sections of the hitherto financially excluded Indian population. (www.rbi.org.in)

First and foremost, enhanced financial inclusion will drastically reduce the farmers' indebtedness, which is one of the main causes of farmers' suicides. The second important benefit is that it will lead to more rapid modernization of Indian agriculture. New agriculture, by nature, needs more

working capital and is capital intensive as it depends on improved seeds, fertilizers and other modern inputs and equipment. Since enhanced financial inclusion means better risk management tools for the farmers, they will be encouraged to adopt new technologies at a faster rate. Yet another benefit will be increased growth, as well as more equitable growth, in both rural and urban areas because financial growth will mobilize what Prof. C. K. Pralhad calls –the bottom of the pyramid||. (KELKAR 2010)

1.2 Review of Literature:

Bimal Jaiswal, Saloni Bhasin (2015): Entitled research paper –Role of Cooperative Banks in Financial Inclusion for Inclusive Growth of India The paper highlights the main concerns of financial inclusion as a strategy for achieving Inclusive growth through the Cooperative Banking structure in India and also attempts to fill the existing gap by evaluating the extent of financial inclusion and emphasizing the active participation of cooperatives as important tools of financial inclusion in India.

R. Gandhi (2016): Deputy Governor at the –National Conference of Cooperative Banks – Regaining Leadership in Agricultural Finance|| said in his speech, the reasons are the perceptions about the cooperatives as being financially weak, being a socio-political structure and being reluctant to change. Added to these perceptions are the inabilities and indifference to capture the imagination and acceptance of the minds of the Gen-Next. He concluded physical infrastructure should develop with the help of District Central Cooperative and State Cooperative Banks of all PACS in India for the bring them commercial banking.

Bijujohn M. (2016): Entitled study on –Financial Inclusion of the Small and Marginal Farmers by the Banking Sector in Kerala|| throw the light on progress of the initiatives towards Financial Inclusion in India and Kerala. He examined determinants of Financial Inclusion among the small and marginal farmers in Kerala. The financial inclusion is measured on the basis of the access and usage of the major financial services such as the transaction banking services, type of formal account, savings, formal credit and insurance.

1.3 Objective of the Study:

1. To study the expansion of SDCC bank throughout the rural area.
2. To study the bank performance in other needful activities than basic bank product.

1.4 Data Collection:

The Secondary Data has been collected from SDCC bank Office, Various report of the SDCC bank, research paper, websites etc.

**1.5 Data Analysis and Interpretation:
Bank Network in Sangli District**

Table No 1.1: Bank Branch Network in Sangli District

N o.	Banks	Rural	Rural branches % to Total	Semi urban	Semi urban % to Total	Urban	Urban % to Total	Total
1.	Nationalized Banks	71	15	43	9	47	10	161
a)	Scheduled. Commercial Banks	45	10	26	6	17	4	88
	Sub Total (A)	116	25	69	15	64	13	249
2.	Sangli DCC Bank	182	38	25	5	12	3	219
	Sub Total (B)	182	38	25	5	12	3	219
3.	RRB Wain-Ganga Krishna Gramin Bank	3	2	0	0	1	0	4
	Grand Total	301	64	94	20	77	16	472

Source: Bank of India, Lead Bank Scheme Annual Credit Plan Under Service Area Approach 2015-16.

Table no. 1.1 shows distribution of banks in Sangli District. In the district Commercial banks and Nationalized banks are includes Bank of India, Bank of Maharashtra, State Bank of India, Union Bank, Dena Bank, CANARA Bank, Vijay Bank, Syndicate Bank, UCO Bank, IDBI Bank, Axis Bank, HDFC Bank, Andhra Bank, United Bank, Ratnakar Bank, Federal Bank, Corporation Bank, Punjab National bank, Punjab and Sindh Bank, Bank of Baroda, Central Bank, Indian Bank etc. The total population of Nationalised Banks in the district is 161, out of it 71 branches are in rural area, in semi-urban area there are 43 branches and in urban area 47 branches are there.

The distribution of commercial banks in district is 45 Banks in rural area, 26 in semi-urban area and 17 in urban area. The total population of commercial banks in the district is 88. The total Commercial banks and Nationalized banks are 249 in district out of it 25 percent in the rural area, 15 percent in semi-urban area and 13 percent in urban area. Total percentage of Commercial banks and nationalized banks in Sangli District is about 53 percent. But highest 13 percent branches of it are in urban area, it is highest percentage of banks in urban area in Sangli District.

Table No 1.2: Deposits and Advances of Sangli DCC Bank from 2012-13 to 2016-17.

Year	Total Deposits	Advances	CD Ratio
2012-13	274458.5	210124	76.56
2013-14	340537.37	224253	65.85
2014-15	360533.45	267012	74.06
2015-16	427597.78	316528	74.02
2016-17	444543.81	323534	72.78
Average	369534.18	268290	72.65

Source: Annual Report of SDCC Bank 2012-13 to 2016-17

The table no. 1.2 shows total deposits and advances in the Sangli DCC Bank and its ratio in five year. It is observed from table, in year 2012-13 the lowest deposits observed of ₹ 274459 and in the same year lowest advances of ₹ 210124 observed, but its ratio was highest in five years. The credit to deposits ratio was decreased to 65.85 percents in 2013-14, but credit to deposits ratio was again increased to 74.06 percent in 2014-15. In 2015-16 credit to deposits ratio remains near about same as previous year 74.02 percent. In 2016-17 credit to deposits ratio decreased to 72.78 percent, but highest ₹ 444543.81 lakhs was deposits and highest ₹ 323534 lakhs advances was observed in same year.

The higher deposits allow bank to provide higher advances, in this process the higher number of account holders are involves. The higher deposit means bank has to invest those deposits. The Bank shows average Deposit to Advances ratio of 72.65 percent, in other words it can be described as the bank has achieved to distribute average 72.65 percent Deposits as Advances.

Farmer's Clubs:

Farmer's Clubs are grass root level informal forums of farmer. Such Clubs are organized by rural branch of bank with the support and financial assistance of NABARD for mutual benefits of bank concerned and the village farming community/ rural people. The broad objectives of setting up farmer's club are to achieve prosperity for farmer with overall agricultural development in its area of operation by facilitating credit counselling, technology counselling and market counselling. The Farmer's club also bring farmer in financial inclusion the table below shows Farmer's club in Sangli District.

Table No. 1.3: Tahsilwise Farmer's club in Sangli District as on 2017

Tahsil	No. of Active Farmer	% of Total Farmer Club	No. of Dormant Club	% of Total Farmer Club	Total No. of Club
Miraj	10	76.92	3	23.08	13
Tasgaon	5	100.00	-	-	5
Walva	20	100.00	-	-	20
Palus	6	100.00	-	-	6
Shirala	13	65.00	7	35.00	20
Jat	1	100.00	-	-	1
Kavthe mahankal	15	53.57	13	46.43	28
Kadegaon	4	80.00	1	20.00	5
Khanapur	4	80.00	1	20.00	5
Atpadi	4	100.00	-	-	4
Total	82	77.36	24	22.64	106

Source: Sangli DCC Bank Record

In Kavthemahankal tahsil highest total 28 Farmers Clubs were registered out of it 15 running successfully and 13 numbers of clubs were dormant. In Kadegaon Tahsil total 05 Farmers Clubs were registered out of it 04 clubs running successfully and 01 number of clubs was dormant. In Khanapur Tahsil total 05 Farmers Clubs were registered out of it 04 clubs running successfully and 01 clubs was dormant. In Atpadi Tahsil total 4 Farmers Club registered out of it all 04 running successfully. In Sangli District total 106 Farmers Club were registered out of it 82 running successfully and 24 number of club were dormant.

The farmers club scheme is actually helps farmers but in the Sangli District only 106 farmers clubs were registered and 24 farmers clubs were dormant and only 82 number of farmer clubs are running successfully in the District.

Kisan Credit Card:

The Kisan Credit Card can be used like ordinary credit cards and have provisions such as revolving cash credit facility involving any number of with draws and repayments within the prescribed limit. The limit on credit is fixed on the basis of operational land holding, cropping pattern and scale or production credit requirement. There is flexibility for repayment of loan and repayment is made through slips/cheques accompanied by card-cum-passbook. (Lavleen Kaur 2012)

Table No. 1.4: Issue of Kisan Credit Card by SDCC Bank

Amount in ₹

Year	Issued KCC Card	No. of Members	Sanction Amount	Loan Disbursed
2012-13	150321	150321	63557	51831.2
2013-14	151244	146573	65057	54604.2
2014-15	151760	151549	68150	65320.7
2015-16	152348	150498	76500	82177.8
2016-17	153218	166303	88750	94117.36

Source: Sangli DCC Bank

In 2012-13 highest total 150321 Kisan credit cards issued and it increased by 2897 issue of KCC in 2016-17. The amount sanctioned ₹88750 lakhs out of it ₹94117.36 lakhs is deposited on KCC account. In 2016-17 about 153218 KCC are issued and loan was deposited on 166303 member accounts.

Self-help group:

Self-help group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. The 9th five year plan of the government of India had given due recognition on the importance and the relevance of the Self-help group method to implement developmental schemes at the grassroots level. (Report on the Success and Failure of SHG's in India)

Table No. 1.5: Progress of Self Help Groups of SDCC Bank from 2012-13 to 2016-17

Amount in ₹ Lakhs

Year	No. of Groups	Increase/Decrease	Amount of loan	Increase/Decrease in
2012-13	23071	-	13637.01	-
2013-14	22739	332	15364.59	12.67
2014-15	22687	-52	16148.99	5.11
2015-16	22749	62	10669.35	-33.93
2016-17	22793	44	8815.93	-17.37

Source: Sangli DCC Bank

Table no. 1.5 shows progress in no. of SHG and amount of loan disbursed to the groups. It was observed from the table that at the end of the year 2012-13 total no. of SHG was established 23071 which declined by 278

SHG in the year 2016-17. The highest 332 number of SHG increased in 2013-14. The very low amount disbursed with 8815.93 lakhs in the year 2016-17 against 22793 SHG than previous year. The SHG scheme is really useful for rural and urban population, but number of SHG in District was observed decreased from 23071 to 22793 SHG in 2012-13 and loan amount decreased by 33.93 percent in 2015-16.

1.6 Conclusion:

The highest branches of Sangli DCC Bank are working in rural area of district. The Sangli DCC Bank with 182 branches working along with 756 PACS, so they together forms a high density network in rural areas of Sangli District and hence Sangli DCC's role in financial inclusion is become most important. The bank can only achieve high profit, if it could able to invest deposits in advances. This involves large population as account holders and borrowers. So the role of advances and deposits are important in the Banking. The continuous growth was observed every year in credit and deposits of Bank and the credit to deposits ratio was between 72 to 76 Percent except one year. So it can be concluded that the Sangli DCC Bank is experiences constant growth in deposits, whereas the advances are also shows growth. The SHG scheme is really useful for rural and urban population, but number of SHG in District was observed decreased from 23071 to 22793 SHG in 2012-13 because of increasing number of dormant SHG. The bank should proper monitor transactions and businesses of the groups. The KCC account is beneficial for farmer due to its flexible use permission and it help farmer to use money at required times. Slow but steady growth in KCC account holders is observed during five year. The overall it is concluded that the bank performed major role in other needful activities than basic bank products but due to regional disparity (dry and wet region) of the district the growth is not achieved satisfactorily in SHG.

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SOCIAL SECURITY FOR WOMEN WORKERS IN AGRICULTURE SECTOR

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Introduction

Different studies have exposed that economic reliance of women is prime cause of their subordination. Thus, a change in the structure of the economy whereby women are assigned a major dynamic role would be a way to improve their status. Economic independence is a base on which any structure of equality for women can be built. Hence the employment of women have opened up new vistas for women shifting interest from house duties to work outside. In the present world women have to perform various responsibilities in being a house wife, a mother as well as an employee and a producer of income for her family. Society being male dominated, women workers receive still poor gratitude and value especially for women workers in the informal sector, the double burden of combining the tasks of production and reproduction is even more hard despite the statutory provisions to ensure fair working conditions for women in India and also the specific provisions for the protection and welfare of women workers. According to the information provided by the office of Registrar General and Census Commissioner of India as per census 2011, the total number of female workers in India is 149.8 million comprising of 121.8 and 28.0 million in rural and urban areas respectively. Out of total 149.8 million female workers, 35.9 million females are working as cultivators and another 61.5 million are agricultural laborers. Of the remaining 8.5 million are in household industry and 43.7 million are classified as other workers. As per census 2011, the work participation rate for women is 25.51% as compared to 25.63% in 2001. The work participation rate of women was however 22.27% in 1991.3 Merely 6% of the women workers are in formal sector and the remaining that is majority of the women workers are employed in rural area, in that, 87% amongst them are laborers and cultivators.4 Thus women constituted a significant part of the workforce of India.

Objectives

1. To study the social security for unorganized sector.
2. To study social security for women workers in agriculture sector.

Social Security and Unorganized Sector

Unorganized sector, also known as informal sectors, can be broadly characterized as consisting of units employment engaged in the production of

goods or services operating on a small scale and at a low level of organization without distinguishable division between labour and capital as factors of production. The necessity of Social Security by the government is of greater significance in the case of people in unorganized sector. For the first time in India a comprehensive Social Security scheme for the unorganized sector has been proposed. The proposal by the National Commission for Enterprises in the Unorganized Sector seeks to develop a healthy workforce that in turn will have a positive impact on national income and economic growth. The scheme aims to cover sickness, maternity, old age and death and proposes a participatory system with some contributions from the workers. The National Commission for Enterprises in the Unorganized Sector (NCEUS) submitted its first report on Social Security for unorganized workers to the Government of India on May 16, 2006. The objective of this Commission with 175 legislative backing is to provide a national minimum Social Security that will act as a floor level to the estimated 30 crore workers in the unorganized sector. When all the informal workers are covered, the Central Government contribution will be 20,583 crore (including pension to below the poverty line (BPL) workers and administrative expenses) and the contribution of state governments will be Rs 4,819 crore. As a percentage of GDP, this works out to 0.48 percent. However, the whole scheme is to be completed within a period of five years covering one-fifth of the eligible informal workers every year.

The National Commission for Enterprises in the Unorganized Sector (NCEUS) has referred to the concepts and results of NSS survey on Employment and Unemployment. While addressing the issues of employment in informal sectors, the NCEUS noted that: employment in India can be meaningfully grouped into four categories to reflect quality and its sectoral association. These are – formal employment in the formal or organized sector, informal employment in the formal sector, formal employment in the informal sector, and informal employment in the informal sector. The Commission has defined the informal sector as –the unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers|| and the Informal worker/employment as –Unorganized workers consist of those working in the unorganized sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers||. The Commission also considered all agricultural activities undertaken on agricultural holdings, either individually or in partnership, as being in the unorganized sector, thus according to this definition, it excludes only the plantation sector and other types of organized agriculture (e.g. corporate or cooperative farming) and covers a very large part of agriculture.

Thus it can be seen that the Commission has made an important distinction between the organized or formal and unorganized or informal employment as outlined above.

Social Security in Unorganized Sector in India

Unorganized or informal sector constitutes major part of the economy and it plays an important role in the Indian economy. More than 90 per cent of the total workforce in the country and about 50 per cent of the national product are accounted for by the Unorganized Sector. Sadly, majority of the socially and economically underprivileged sections of society are concentrated in the economic activities of this sector. Unorganized Sector is increasingly interlinked with the Organized Sector and therefore it plays a vital and key role in the development of any country. The significant effect and the impact on the economy from the Unorganized Sector are evident from the following statistics showing the share of labour Input in different fields of Unorganized Sector.

Sr.No.	Category	Share (%)
1	Agriculture & forestry	99.9
2	Fishing	98.7
3	Mining	64.4
4	Manufacturing	87.7
5	Electricity, Gas & water supply	12.4
6	Construction	92.4
7	Wholesale & Retail trade	98.3
8	Hotel & Restaurants	96.7
9	Transport, Storage & Communication	82.2
10	Real estate, renting and business activities	81.4
11	Public Administration and Defence, etc.	2.6
12	Education	37.9
13	Health and social work	55.1
14	Other Community, Social & Personal Services	92.5
15	Private Households With Employed Persons	100
16	Extra Territorial Organizations And Bodies	87.8

Source : National Statistics Committee Report on Unorganized Sector, February 2012

Women Workers in Agriculture Sector

As per the census of the 2011, out of total 149.8 million female workers, 35.9 million female workers are working as cultivators and another 61.5 million are agricultural labourers. From the report it is clear that women always played a key role in agricultural production as agricultural productivity is increasing dependent on the ability of women to function effectively as farmers. Apart from that, women also constitute a special case because of their dual role that is they are responsible for the reproduction and

maintenance of future labour force and at the same time are participants in the production process. The link between women and agricultural sector is sufficiently strong to warrant a detailed study. Agricultural labourers take up manual activities in agriculture in return for wages. Employment in agricultural sector is seasonal and intermittent in character because of seasonality of manual operations such as sowing, weeding, harvesting etc. in crop cultivation. This seasonality in agricultural operations drives the workers to migrate to other regions in search for employment during the lean periods.

Women Workers Working Conditions

Agricultural labourers have been paid either on hourly basis or also in some cases, by a piece rate system. The piece rate system provides greater flexibility to the employer as it varies with the amount of work done and also has greater scope for manipulation. Overall, wage levels of agricultural labourers have been very low and their growth rates decelerated through the decade 1993/94- 2004/05. The Minimum Wages Act, 1948 is the only legislation which ensures minimum wages to workers in agricultural sector. But lack of minimum standards in daily wage rates in most of the states is alarming. In 2004-05 about 91% of the agricultural labourers received wage rates below the norms of National Minimum Wage and about 64% below the norms of National Commission for Rural Labour Minimum Wage in rural areas. There are no fixed hours of work as there are no laws to act as guidelines for the working conditions of agricultural workers. Wage labourers are subject to long working hours at meager wages well below the minimum wage limit. Further, due to lack of opportunities, there is high level of unemployment and underemployment leaving the labourers with little bargaining power.

Women Workers Health and Occupational Hazards

Agricultural workers, in general, suffer from certain specific health hazards due to extensive use of fertilizers, insecticides and pesticides and mechanization. The increasing use of chemicals and biological agents with hazard potential unknown to people the indiscriminate use of agro-chemicals including pesticides, agricultural machineries and equipment, and their impact on health and safety of exposed population; pose serious safety and health risks for agricultural workers. Since the occupational safety and health services are out of the reach of this group their vulnerability is further accentuated. Pesticides are usually sprayed and it has been observed that the sprayer operators experience fatigue mainly due to carrying the sprayer load. The vibration arising out of powered sprayers also causes discomfort to the operator. The pesticide applicators, mixers and loaders are at the risk of exposure to toxic chemicals. It is not uncommon that the farmers broadcast pesticides or prepare pesticide solutions with bare hands. Improper handling of pesticides, spraying without wearing personal protective devices, oral

poisoning of pesticides, etc., led to many sprayer related accidents. The health standard of female agricultural labour is weak as they have to perform different types of duties at home, in family and in farm. Especially in case of women workers, due to the use of agro-chemicals women are exposed to several health hazards such as gynecological infections, arthritis, intestinal and parasitic infections. Also, due to low education and awareness levels among the group, they are subject to greater health and occupational hazards. Since the farming sector is unorganized in character, there is an absence of statistics on farm related accidents and injuries. Female agricultural labours do not enjoy maternity leave and do not get proper rest after child birth the risks of life of agricultural workers greatly increased by their poor health status due to the risk of exposure to toxic chemicals, low income levels and consequent low nutritional intake and constant physical labour aggravate the health problems. Lack of resources to pay for the health care compels the workers to become indebted. Labourers are caught in a vicious circle and have no means to get out of the bondage and often the other family members were also compelled to offer their services due to abject poverty. The National Commission on Rural Labour also noted that there is still a sizeable incident of bonded labour in agriculture which reflects the changing labour requirements of employers under the impact of capitalist development.

Gender Dimension and Discrimination in Agriculture Work

The nature and extent women's involvement in agriculture continue to play a key role in the consideration of basic life supporting system such as land, water, flora and fauna. Studies on women in agriculture conducted in India shows that women contribute for more to agricultural production in spite of their severe handicaps with respect to gender differences in work. Women activities in agriculture are concentrated in few operations within agriculture as weeding, transplanting and harvesting. Women are forced to accept agriculture work in their own village because it has become essential part of men to migrate in search of better-paid work as employment in agriculture is available for fewer days of work throughout the year. Obviously women are filling this vacuum as they cannot migrate as easily as men. Farmers, on the other hand, also seem to prefer women as agricultural workers as he can squeeze his labour costs by using lower-paid women workers or else the farmer has to face with the increase in cost of production require for modern agriculture. According to the notifications issued by the Ministry of Labour, Government of India on November 11, 1999, and all the agricultural operations where women predominate such as sowing, transplanting, weeding and harvesting have minimum wages fixed in the unskilled category. Ploughing, which is predominantly a male operation has a minimum wage fixed in the semi-skilled category and use of a tractor or operation of a tube

well is categorized as a skilled activity and accordingly the minimum wages fixed are higher.

This has implications for the actual wages received by the workers since the minimum wages gave the signal that the operations identified as women's work are unskilled and could be paid at lower rates. While transplanting is a very skilled activity and weeding is a backbreaking work, the minimum wages appear to take into account the use of technology to categorize an activity as semi-skilled or skilled. Such a categorization works against the interest of women. Women agricultural workers, although they represent a big proportion of all women workers, continue to receive lower wages than men. The Ministry of Labour puts the difference at 60 percent of men's wages. Thus gender discrimination in wages and differentials in earnings are acute and persistent problem where equal pay legislation is not effectively implemented.

Technological Progress and Women in Agriculture

The introduction of capital intensive technologies in the agricultural sector has had differential impact on men and women. Men usually do semi-skilled or skilled and hence when new machines are introduced, the work is taken over by men resulting in reduced employment opportunities for women. Increasing casualisation of work, falling income and increasing insecurity of employment endanger the interests of women as they have remained in the agricultural sector, accepting the traditional practice of paying wages to women less than men. They cannot aspire to seek jobs outside home because of traditional prejudices, male domination and conservatism attitudes.

Conclusion

The constitutional guarantees have not made women really equal to men. Women workers in the unorganized sector in different occupations such as agriculture, beedi rolling, construction etc., in substantially large numbers, but paid less than men for the same or similar work. Legislations which are providing health and welfare measures, maternity benefits etc., are not implemented effectively because women employees do not get the stipulated benefits and facilities to their desired extent. This is a sign of vulnerability and exploitation. Despite all these labour laws, a majority of women employees lack proper education and ignorance of statutory provisions, which is the thrust area affecting the development and welfare of women employees.

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SOCIAL SECURITY OF CHILD LABOUR IN UNORGANIZED SECTOR

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Abstract

Dr. Kailash Satyarthi says – *Success of a democracy, Constitution, law and human rights must be measured by ensuring freedom, safety, health, and education of last child in society.* @k_satyarthi. Children in India is a topic of less discussed the reason behind of it is socio cultural background. Children's right to express, participate and development were seemed to be negligible. All these causes created a foremost social problem of child labour in India. Consequences of child labour were directly on child and indirectly on family, society, Gross Development Product (GDP) and economy of country. Child's natural place is in school and home but sadly they are forced to be part of labor force where they are exploited. Since 1988 Indian Government has been taking decisive steps by formulating law and bringing social security scheme for them. In more than 5 decades these are definitely positive alterations are happening and numbers of child labour are lowered down. However still there is giant need to abolish the practice of child labour. Revised scheme of rehabilitation and prohibition should need to execute with great effort and with handholding of several parallel systems.

Keywords: child labour, social security schemes, unorganized sector, National Child labour project

Introduction

In every Country, society, culture there is a special consideration and care is provided to child. It is continuing by numerous years as child is future of mankind. According to United Nations Convention on the rights of child, defines 'child' as a person below the age of 18, unless the laws of a particular country set the legal age for adulthood younger. However due to various social problems like poverty, illiteracy, unemployment, weak policy of legal framework there are numerous incidents of child labour in unorganized sector is prevailing in society. The natural place of child should be at home and school not in workplace. Overall child development does not get attained due to child labour practice. It is certainly backward process to child and their country. Early initiation in workforce without complete education and professional skills will lower the economy and productivity of country. Indian government has been gearing up with new laws, regulations and innovative rehabilitation methods to fight with this social problem and to provide social

security to children who are engaged in labor. Children are forced to stay for more than 8 hour at workplace, malnutrition, impaired vision, deformity by sitting at one place for hours, due to unhygienic and closed place chances to get infected by TB. Because of Industrial and workplace environment they become prone get infection of Cancer. Social, emotional, cognitive, physical developments are far away from them due to work hazard.

Objective of Study

1. To study and understand magnitude of child labour in unorganized sector.
2. To study and review government law and for child labour.
3. To study and review Social security programs for child labour.

Research Methodology

This study is conducted based on secondary data. In this regards various online books, journals and government laws and regulations, schemes, census were reviewed. Along with it activists and NGOs endeavor were reviewed through their annual reports and publications.

Unorganized sector is also known as informal sector can broadly characterized by unit producing goods and services at comparative small level and with low capital investment. In India unorganized sector covers half of the Gross domestic product (GDP) of country. Unorganized sector have its own separate and unique characteristics as follows

1. Casual nature of employment
2. Ignorance and illiteracy
3. Small size of establishment with low capital investment per employee
4. Scattered nature of establishment
5. Superior strength of employer.

If we will jot down the nature of establishment of the sector it will be as follows

1. Building construction work
2. Casual laborer
3. Handloom, power loom weaver
4. Bidi and cigarette units
5. Firecrackers manufacturing and packaging units
6. Faming and agriculture
7. Street and train sellers
8. Garment making
9. Jewelry making
10. Brick workers

This type of unorganized sectors is widespread and deep routed in India. Agriculture laborer, firecrackers, brick workers are seasonal in nature. Other are on and off in entire year according to demand in market. Unorganized sector workforce is composed with men, women and children. Specific industries like jewel making, firecrackers, street or train seller,

garment and *bidi* making are predominantly occupied by children. These children are forced to engage reluctantly in workforce due to social and financial causes of their families. In age when child should be in class to learn, play and enjoy he gets captured in money business. Employer too shows readiness to employ them by going against law as they need to be less paid and more worked. Mr. Kailash Satyarthi of "*Bachpan Bachao Andolan*" and Nobel Prize winner for Peace expresses the great concern over the issue. He indicates that there is nexus between child labour and black money in country. He compares the cost of child labour and cost of Adult labour for employer. Employer by taking decision to employ child in workforce secures 1, 20,000 crore saving cum profit and huge loss to economy.

Following is data of Census held in 1971, 1981, 1991, 2001 and 2011. As per census below are top 10 states in India where there is high incidence of child labour is reported.

	1971	1981	1991	2001	2011
Uttar Pradesh	1326726	1434675	14,10,086	19,27,297	8,96,301
Maharashtra	988357	1557756	10,68,418	7,64,075	4,96,916
Bihar	1059359	1101764	9,42, 245	11,17,500	4,51,590
Andhra Pradesh	1627492	1951312	16,61,940	13,63,339	4,04,851
Madhya Pradesh	1112319	1698597	13,52,563	10,65,259	2,86,310
Rajasthan	587389	819605	7,74,199	12,62,570	2,52,338
Gujarat	518061	616913	5.23, 585	4,85,530	2,50,318
Karnataka	808719	1131530	9,76,247	8,22,615	2,49,432
West Bengal	511443	605263	7,11,691	6,57,087	2,34,271
Tamil Nadu	713305	975055	5,57,889	4,18,801	1,51,437

Table No. 1 Census data from 1971 to 2011

According to census of 2001 there were 1,26 crore working children in age group of 5 to 14 reported. There are approximately 12 lakhs children working in hazardous occupations which are covered under the Child labour (Prohibition and Regulation) Act 2016. Census of 2011 exhibits well trend of minimizing and eliminating child labour in society. In Census 2011 there are reported 43 lakh 53 thousand child labour which is remarkably decreasing. In case of Maharashtra in 2001 state was on sixth number but in 2011 it went up on second number. Other states like Bihar, Madhya Pradesh, Andhra Pradesh, and Rajasthan have implemented well and decrease in child labour has been seen.

Onstitutional provision prohibiting the employment of children

Article 21A : Right to Education

According to this provision state should provide free and compulsory education to children in the age group of 6 – 14 years.

Article 24: Prohibition of employment of children in factories

No child should be employed in factories and mines which are declared as a hazardous in nature for children.

Article 45 : Provision of early childhood care

Children between 0 to 6 years are provided with early childhood care and education.

Social Legislature

The Child labour (Prohibition and Regulation) Act 2016

The Child labour (Prohibition and Regulation) act 2016 makes amendment in its original act which is of 1986. In new amendment act there are certain changes. A complete prohibition has been imposed on employment of child labour (i.e. a person below the age of 14 years) in any establishment whether hazardous or not. A child is permitted to work only to help family, in family enterprise or as child artist after school hours or during vacations. The amendment has introduced the concept of adolescent labour for the first time. An adolescent has been defined as a person between the ages of 14-18 years. The amendment permit employment of adolescent labour except in hazardous processes or occupation. The number of hazardous occupations and processes has been reduced from 83 to only 3. The offences under the Act have now been made compoundable and cognizable notwithstanding the provisions of the Criminal Procedure Code. The Child labour Act provides for rehabilitation of children and adolescent who have been victims under the provisions of the Child Labour Act. It provides for setting up of the Child and Adolescent Labour Rehabilitation Fund in which all the amounts of penalty have to be released. Liability has been affixed upon the parents and guardian of the affected child/children separately from the employers.

The Act provides for increased penalty and imprisonment which shall not be less than 6 months and may extend upto 2 years and fine which may vary between Rs.20, 000 to Rs. 50,000. Previously, the violations under the Child Labour Act were punishable with imprisonment of not less than three months which could extend to one year or/and with fine of ten thousand rupees which could extend to twenty thousand rupees.

While the new amendments appear to be progressive in nature but they have down side also. Like the new amendments put a complete prohibition on employment of children, but at the same time it allows them to be employed in family enterprises/businesses. Considering that majority of child labor activities happen in economically weaker section of the society which is highly unregulated, no proper mechanism has been provided to keep the same in check with the new amendments. Further, the list of hazardous industries has been drastically decreased, this may allow the employers in industries like chemical mixing units, cotton farms, battery recycling units, and brick kilns etc.

(which are actually hazardous) to employ adolescent labour, which they may even get at a much cheaper price.

It is therefore more important now for the government to keep a check on the working conditions for adolescent labour as well as the working conditions for children in family run businesses. This would require more personnel deployment which currently is in shortage. The government, in order to effectively monitor the ground realities involve and empower the non-governmental organizations and individuals who are actively involved and are working for the said cause.

Social Security scheme for child labour

Social security is one of significant need of people regardless where and what type of work he does. It should not be biased program that he is government, private or employee in unorganized sector. Moreover it is protection provided to person to live dignified and secure life. Government sector is obliged to provide social security to their employee. However private sector and unorganized sector are not fully covered in umbrella of social security.

Government has formed various programs and schemes of social security to unorganized sector such as

1. Swarnjayanti Gram Swarojgar Yojana,
2. Swarn Jayanti Shahari Rojgar Yojana,
3. Prime Minister's Employment Generation Programme,
4. Mahatama Gandhi National Rural Employment Guarantee Act, 2005,
5. Handloom Weavers' comprehensive Welfare Schemes,
6. Handicraft Artisans' comprehensive Welfare Schemes,
7. Pension to Mastercraftpersons,
8. National Scheme for Welfare of Fishermen and Training and Extension,
9. Janani Surkasha Yojana,
10. National Family Benefits Scheme,
11. Janshree Bima Yojana
12. New Pension Schemes (Swavalamban scheme)

These several schemes cover up adult employee in unorganized sector while National Child labour project is a single scheme which ensures the children right to education, health and skill development. As we have discussed here before the magnitude of child labour and existing condition where they are mounting, it is grave concern to encompass one and all child labour obtain benefit from it.

National Child Labour Project 1988

The government initiated the NCLP in 1988. Its purpose was to rehabilitate working children in 12 child labour endemic districts of the country. Under the XIth plan it has been extended to 271 districts. The NCLP focuses

on the rehabilitation of children working in hazardous industries. The aim is to mainstream these working children into formal schooling system through special schools and rehabilitation centers. The special schools/Rehabilitation Centers provide:

1. Non-formal/bridge education
2. Skilled/vocational training
3. Mid Day Meal
4. Stipend @ Rs.150/- per child per month.
5. Health care facilities through a doctor appointed for a group of 20 schools.

At present there are 6000 special schools under NCLP scheme and currently more than 10 lakh children have been mainstreamed into the formal education system under the Scheme. Children in age group of 5-8 are directly mainstreamed in formal schools and those in age group of 9-14 years through special schools started under NCLP. The entire scheme is funded by the central government, Ministry of Labour and Employment.

Central Government to speed up the process of elimination of child labour and to meet the gaps revised National Child labour project

National Child labour project 2016

As it was more than 2 decades of National child labour project is being implemented in 271 districts it was really a dire need to formulate review and see for revamp of scheme for better and speedy achievement of target. In NCLP 2016 there are drastic changes which are progressive in nature.

Expected Outcomes from program

1. Contribute to the identification and eradication of all forms of child labour ;
2. Contribute to the identification and withdrawal of adolescents from hazardous occupations and processes in the target area;
3. Successful mainstreaming into regular schools of all children who have been withdrawn from child labour and rehabilitated through the NCLPS;
4. Adolescents withdrawn from hazardous occupations / processes to have benefited from skills training wherever required and linked to legally permissible occupations;
5. Better informed communities, specific target groups and the public at large as a result of the Social Mobilization Program(s) and Awareness about the ill effects of child labour
6. Enhanced capacities to address the issue of child labour through training of NCLP staff and other functionaries;

In Scheme now there are new inclusion criteria for child labour which expand the target group as follows

1. All child workers below the age of 14 years in the identified target area.

2. Adolescent workers below the age of 18 years in the target area engaged in hazardous occupations / processes
3. Families of Child workers in the identified target area

In new scheme more involvement of stakeholders, government officials, NGOs, Civil Society Organizations, local community and academician family member is anticipated. Involvement of all strata will create enabling environment for child to get back in mainstream of education. Government has also increased overall financial budget of scheme to remove impediments which were coming while implementing project in grass roots.

Conclusions

In India Child labour in seem to be large problem which is rooted in society. Due to various reasons and conditions still it is in existence. Since 1988 scheme is exist in selected districts to rehabilitate children and mainstream them in education. Although data is indicating that there is steady decrease in number of child labour in India it should not be ideal situation. India should be a country where should be zero child labour. If we will review selected districts state wise number of children ratio feels not be justifiable. In Uttar Pradesh, Bihar, Andhra Pradesh and Madhya Pradesh there is remarkable decline in number of child labour. However in Maharashtra it is not occurred to be so. Although Maharashtra in second topmost state in count of Child labour number of selected districts for NCLP Program are not in proportion. State as Bihar (24 districts), Andhra Pradesh (23 districts), Madhya Pradesh (17 districts) have lower number of child labour than Maharashtra (13 districts) it have more districts of National Child Labour Project for implementation. There should be close monitoring and evaluation of implementing partner and knowledge sharing by interstate which will enable them to combat with child labour issues. It is also required to engage NGOs, CSOs, academics, local community, parents, stakeholders for bringing out healthy and positive environment for smoothe functioning of scheme. Other states like Bihar, Madhya Pradesh, Andhra Pradesh, and Rajasthan have implemented well and decrease in child labour has been seen. Maharashtra needs to handhold with other states by learning their experiences of changes. It will help them to perform better.

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SOCIAL SECURITY OF WOMEN IN THE UNORGANIZED SECTOR IN INDIA

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Abstract

Increasing women work participation in economic activities highlights the abilities of women. They are majorly working in the unorganized sector. As per the capabilities of working women in rural and urban is different in nature. But in both places, they need social security. Women are doing multitasking work. There is a surprising thing is that the self-employed women also utilized as subsidiary income. They had retraction on mobility and place of choice for work. Despite all social hurdle, Indian women had changed their social status with the help of education. Such women became assertive, persuasive and lead to taking risks as well as hard work for their dignity and perseverance. Educated women are trying to improve their decision making and strengthening the economic stability.

The present paper discusses on social security of women in the unorganized sector. The study highlights the current condition of women workers. It focuses on preventive measures exploitation of women workers. The present paper suggested how to tackle this problem. Employment generation is the solution for eradicating poverty. Now a day's government is providing the many facilities to encourage the women for self-dependence. The paper also mentions a few welfare programmes implemented for the women in an unorganized sector in India.

Keywords: social security, women workers, unorganized sector

1.1 Introduction:

In India, the first social security program was implemented on 24th February 1952. India's social security programme looks forward to the time. It protects not only industrial workers but also each common man against the social risk. Generally, social security is taken care of by family and community customary in India. Due to industrialization and competition in the information era, it results in a change of the family set up. Nowadays, development of the market economy is rapidly embarking fast. The organized sector already covered by social security legislation. The government has also sanctioned unorganized labors social security act to make a structure for providing social security. So that social security, wage rates, and employment survivorship protection are becoming focused issues. The working population in the unorganized sector is always tackling these kinds of problems. This

situation had created an unstable future and dependency upon the family. Lack of financial strength and hard workshop, workers started worsening for the many socio-economic problems.

In the modern world, women have to improve their socio-economic status. Therefore they are ready to accept both challenges of housework as well as an employee. Indian society has a male-domination still, there is the poor value of women workers especially in the unorganized sector. According to the 2011 census, the total number of women workers in India is 149.8 million. Out of that 35.9 million are working as cultivators and remaining 61.5 million are engaged in the agriculture sector, 8.5 million busies with household workers and lasting 43.7 million workers in other industries. Now, working women became a significant part of the workforce in India.

The policy measures like regulatory interventions, National Skill Development Mission, entrepreneurship Development Activities have started to reduce the unequal distribution of labor force. Macroeconomic policies have been pursuing goals of employment creation in the unorganized sector like landless agricultural laborers, sharecroppers, animal husbandry, fishing, beekeeping, forest workers rural artisans etc. in rural region and workers in building constructions, bidi-workers, handloom and leather workers carpentry, transport, trade and communication cobblers smiths street vendors etc. The Ministry of Labour and Employment drafted the National Commission for Enterprises in the Unorganized Sector (NCEUS). It provides safety, social security. Health and welfare matters of women can be considered under the legislation from 2005. Social security in our country is justified on grounds of equity and social justice in the unorganized sector.

1.2 Review of Literature:

The literature survey concentrated on the problems faced by women workers in the unorganized sector. It also reviews some reports and research papers related to the legal provision for social security for women workers in the unorganized sector. Some reviews studied the role of central government regarding the social security of women workers.

Manju¹ (2017) focused the social and economic profile of female workers in unorganized sector in her paper entitled 'Women in unorganized sector- Problems and issues in India' She mentioned the insecurity, wage discrimination, the absence of medical care and accident care etc.

According to the Annual report 2017-18 of Ministry of Labour and employment, chapter No 11 considered the profile of women, protection and provisions of women workers. It listed the formulation of policies and protective legal provisions in it.

S. Monisha and P.L.Rani (2016) noted the problems faced by the working women in the unorganized sector. The study examines the

awareness of social security. It also highlighted the schemes for the women in the unorganized sector.

Rao S. P. and Suryanarayana NVS (2013) remarked that female-dominated jobs are being degraded and least paid. It is not a good sign for women development. However, no one tried to improve their skill for better payments or shift their workplace. They settle down their labor market as a domestic servant, fruit vendors etc. only.

Tine Staermose (2013) thought that majority of the women in India are without social security as they are in this vast unorganized sector and it is outside the purview of labor laws and they continue to face challenges in accessing decent work.

1.3 Objectives:

1. To study the social security of women working in the unorganized sector.
2. To study the welfare facilities available for the women working in the unorganized sector.

1.4 Research Methodology:

The present research paper is based on secondary data. It considered magazines, newspapers, online books, reports, reference books, research work of other experts. Some research reviews are also tested for the proposed work. The present research is evolutionary research. It considers some facts and future needs to improve the social security of women working in the unorganized sector.

1.5 Conceptual Framework:

The term unorganized worker has been defined under the Unorganized Workers' Social Security Act, 2008, as a home-based worker, self-employed worker or a wage worker in the unorganized sector. The social security covers the risk of death, disablement, maternity, sickness old age, and funeral. It includes a worker in the organized sector who is not covered by any of the Acts mentioned in Schedule-11 of Act i.e.

1. The Employee's Compensation Act, 1923 (3 of), which requires payment of compensation to the workman or the family in cases of employment-related injuries resulting in death or disability.
2. The Industrial Disputes Act, 1947 (14 of 1947),
3. The Employees' State Insurance Act, 1948 (34 of 1948) which covers factories and establishments with 10 or more employees and provides for comprehensive medical care to their families as well as cash benefits during sickness and maternity, and monthly payments in case of death or disablement,
4. The Employees Provident Funds and Miscellaneous Provision Act, 1952 (19 of 1952), The Maternity Benefit Act, 1961 (53 of 1961) which

provides for 12 weeks wages during maternity as well as a paid leave in certain other related contingencies. and

5. The Payment of Gratuity Act, 1972 (39 of 1972) which provides 15 days wages for each year of service to employees who have worked for five years or more in establishments having a minimum of 10 workers.
6. The Maternity Benefit (Amendment) Act 28 March 2017, which provided that the maximum period entitled to maternity benefit, not more than six months.

Social security is necessary for the welfare of the public and the community as a whole. It is the simple human right. It will help to contribute to the developmental aims of the nation. We can blight sense of pride and self-respect amongst them through social security. It will protect the working position and protection to the workers.

1.6 Problems of unorganized Women Workers

Illiteracy: Lack of education is the biggest problem to work and enter the unorganized sector. Most of the girls and women are illiterate and unskilled in this sector. Some social ethics are also responsible for such a situation; which cannot allow them to work in the main economic stream.

Irregular employment: The employment have irregular in this sector. Mainly agriculture sector depends on different weather condition in India. So there is no work for 12 months in this sector. A very few farmers are applying multiple cropping patterns in collective farming which provides more opportunities to the women workers. But the workers can be replaced by technical machinery. The seasonal work is available for all but the owner is charging fewer payments to the women workers ex. greenhouse plantation.

Unstable wage rate and low paid: In the unorganized sector, no one is controlling the wage rate and other policies. Ultimately the wage rates are not fixed and working hours has also not decided. So that there can be exploitation of workers. Especially women are facing more difficult situations sometimes. They treated worst at their workplace. Ex pickle making, fruit processing, drying etc.

No legal protection with regard to income, employment, health, and safety: The owner can exploit the women workers in rural areas. It found the unhealthy condition of work culture. The women workers are mainly engaged with cultivation activities. So they face unemployment during offseason. Ex. Construction of big buildings, dams, roads etc.

Unskilled labors: Many women workers have no choice of their work. They are doing the job for their routine life. A large number of women workers in the unorganized sector are busy with construction work, bangles, selling of fruits and vegetables, weaving and stitching which has low skilled jobs ex. Housework, cleaning, beekeeping etc.

1.7 Employment Generation Schemes by Central Government:

- 1) National Old Age Pension Scheme(NOAPS)
- 2) Swarnjayanti Gram SwarozgarYojana (SGSY)
- 3) SampoonGraminRozgarYojana(SGRY)
- 4) IndiraAwasYojana(IAY)
- 5) National Rural Health Mission(NRHM)
- 6) National Rural Employment Guarantee Act (NREGA)
- 7) Pradhanmantri Gram SadakYojana (PMGSY)
- 8) SwarnJayantiSahakariRozgarYojana(SJSRY)
- 9) Social Insurance Scheme
JanshreeBimaYojana(JBY)
Universal Health Insurance Scheme(UHIS)

1.8 Provisional Measures should consider at least given things such as medical Benefit, maternity benefit, Disablement, Dependent Funeral Expenses

Table 1.1 Non-Plan Provisions and Expenditure

Sr. No.	Scheme	2014-15		2015-16		2016-17	
		BE	Actual Exp.	BE	Actual Exp.	BE	Actual Exp.
1	Labour Education	54.42	49.18	57.68	57.68	57.88	68.55
2	Labour Welfare Schemes	272.90	220.11	290.00	207.15	302.44	240.05
3	Social Security	2556.88	2310.90	2557.90	3557.9	4068.09	4068.09
4	Employment	40.72	39.43	43.99	39.48	46.49	32.95
	Total	2924.92	2624.18	2949.57	3862.21	4474.9	4409.64

Source:-www.labour gov.in Annual Report 2017-18

The above table no.1.1 showed the recent non-plan budgetary Expenditure and Actual Expenditure. It represents the government spent on labor education, labor welfare schemes, social security and employment for the unorganized sector. The above data remarks that the budgetary provision for the mentioned scheme has been continuously increased however the actual expenditure on the mentioned schemes had not fully utilized. There is a notable point that the highest provision expenditure had made them on social security. In the year 2014 15 actual expenditure was spent on social security was 2310.90 crores. However, in 2016-17 it was increased by 4068.09crores.

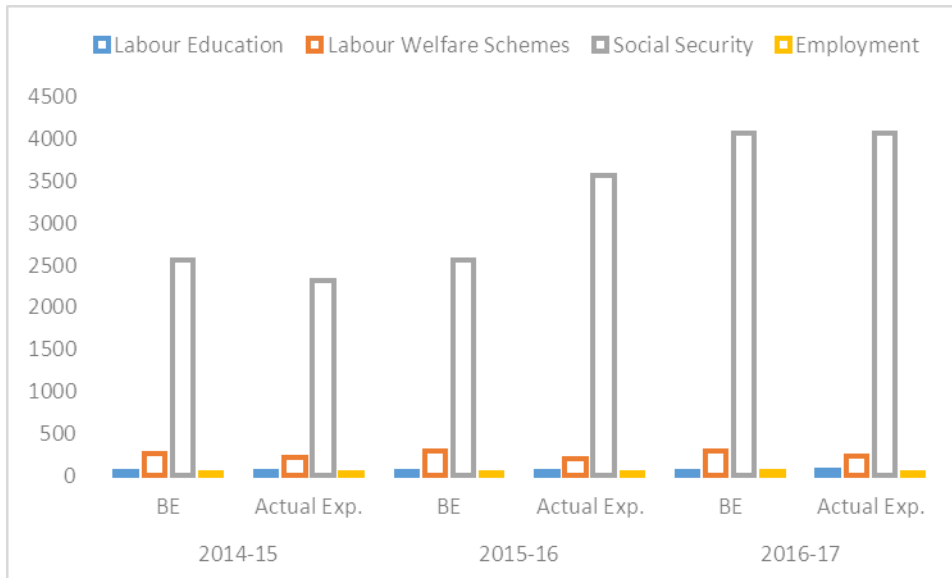


Fig. 1.1 Non-Plan Provision and Expenditure

The above fig. 1.1 shows the highest budgetary expenditure spent on social security. The expenditure on employment had deficient.

The Government of India is implementing various employment generation schemes/ social security scheme for the unorganized sector. The new card will ensure that all unorganized sector get social security scheme benefits covered under the unorganized workers' Social Security Act, 2008 given below.

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
- National Family Benefit Scheme
- Janani Suraksha Yojana
- Handloom Weavers' Comprehensive Welfare Scheme
- Handicraft Artisans' Comprehensive Welfare Scheme
- Pension to Master Craft Person
- Swarn Jayanti Sahkari Yojana
- Prime Minister's Employment Generation Programme
- Mahatma Gandhi National Rural Employment Guarantee Act 2005
- Handloom Weavers' comprehensive Welfare Scheme
- Handicraft Artisans' comprehensive Welfare Scheme
- Pension to Master craft persons
- National Scheme for Welfare of fishermen and Training and Extension
- Janani Suraksha Yojana
- National Family Benefits Scheme
- Janshree Bima Yojana New Pension Schemes(Swavalamban Scheme)

1.9 Suggestive Remarks for Welfare Facilities of Women in Unorganized Sector:

1. Education: Education is the best solution to protect the unorganized women in India. Widespread education will be made them self-confident, good decision maker and stabilize them economically. Professional education, vocational training will make them strong and able to improve their socio-economic condition.

2. Skill-based Training: Many women in the unorganized sector are doing well products. But when they get the protection of their security, they need professional training and computer operating skill to develop their business.

3. Proper recruitment: Social security deals with the risk vulnerability and deprivation due to insecure jobs. It can be revealed that without livelihood and the proper recruitment of social security that becomes meaningless. It is the basic need of life to living. The job opportunities for women to reduce gender inequality. It will help to reduce macroeconomic problems such as unemployment, poverty, the standard of living, etc.

4. Implementation of Legislation Provisions: The women workers in the unorganized sector have been limited working hours. Sometimes they are exploited for overtime and other personal work of the owner. In case of dispute, the government should make legislation provisions against the harassments.

5. Awareness Campaign: Awareness campaign is very important to protect the human rights of women in rural areas. Some victims and vulnerable group of women whose husbands killed in incidents should also be the need for social security and education for their children. Central government should organize the awareness campaign in rural as well as the urban region

6. Discrimination: Social security is essential to reduce poverty, inequalities, social exclusion, and social insecurity. Women are working casually, temporary and part-time employment in the unorganized sector. According to the Subhalakshmi Nandi, three main pillars of human rights i.e. Equality, non-discrimination, and state obligation are most useful to strengthen the gender dimensions in the social protection system.

1.10 Conclusion:

Illiterate and unskilled workers are the main characteristics of the unorganized sector. Women workers are ready to work under the lowest payment. Sometimes the living conditions of women workers are worst too. However, they accept the low paid work due to the situation. Such a way they are far away from the provisions made for them. Lack of education, training, self-confidence, poverty, and unemployment are the main constraints for women empowerment. Gender discrimination at the workplace is subtle and is

revealed in the nature of work performed, valuation of the skills and the technology used by men and women workers in the unorganized sector. The social attitude should be positive to improve the social security of women. The community should provide a good and healthy working environment for the women working in the unorganized sector. The facilities like skill development programme and professional education courses can be the better way of improvements in them. It helps to generate self-confidence and social security to them.

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VARIOUS PROBLEMS AND SOCIAL SECURITY FOR WOMEN IN UNORGANIZED SECTOR IN PUNE CITY

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Executive summary:

Objectives: The main objective of the study is to understand the socio-economic problems of the migrant women domestic labourers in Pune; to study the reasons selecting domestic work as their occupation and to offer suggestions and recommendations for the wellbeing of these domestic workers. **Methods/Statistical analysis:** This study was based on the both primary and secondary data from different sources and field. It has attempted to search and to bring out new prospects in the life of the women domestic labourers in Pune city. The basic statistical techniques were used to analyse the research data. **Findings:** women domestic labourers were vulnerable in the unorganized sector. The study showed that the women domestic workers are from low socio-economic background and their formal education level was low. More than half of women domestic labourers were married, they stated that they were less respected in the society this affects their self-confidence and their overall development. **Application/Improvements:** In Maharashtra very few studies were conducted that is the reason the problems of women domestic labourer were not addressed. The legislations and programmes for this group also very less so through this study the researcher has tried to bring some realities related to women domestic labourers this will help to bring some new alternatives for the betterment of them.

Keywords: domestic labourers, unorganized labour, female population

Introduction:

Poverty and unemployment are the major reasons which have created a way for the women to enter into the informal sector. Due to the lack of alternatives and the need for money, the women from lower socio-economic background having low level of education and illiteracy, are forced to work as domestic labourers. It is noticed that the women's participation in the unorganized sector is increasing day by day especially in the domestic work. According to census report 2017, 41.3 lakhs were domestic labourers in India in which women were 27.9 lakhs. These women domestic labourers are from the marginalised section of the society and are migrants from rural area of all over India and not only nearby villages. These women are exploited by their employers, as the placement agencies are yet to find out strategies for the protection of these women. Lack of proper legislations and legal support has

put these women domestic labourers into still more vulnerable condition. Even though the women domestic labourers work for more hours, they are paid very less. It affects their personal and social life.

In our male dominated Society, women workers receive still poor recognition and value especially for women workers in the informal sector, the double burden of combining the tasks of production and reproduction is even more arduous despite the statutory provisions to ensure fair working conditions for women in India and also the specific provisions for the protection and welfare of women workers.

Approximately 85% of India's 460 million strong labour force are categorized as 'unorganized sector' workers. Defined broadly, unorganized sector workers are those who do not have contracted employment with a formal sector employer and are engaged as home-based, self employed or wage workers. As the National Commission for Enterprises in the Unorganized Sector (NCEUS) argues, the unorganized sector workforce does not enjoy three types of social protection - employment security (no protection against arbitrary dismissal), work security (no protection against accident and health risks at the workplace) and social security (health benefits, pensions, and maternity benefits).

Objectives of the research :

1. To enlighten the different problems of women workers working in the unorganized.
2. To know the various acts and schemes available in the country to protect unorganized labour.
3. To know about social security measures have undertaken for unorganized labour.

Research Methodology

Methodology

This study is based on survey method. The primary data has been collected from unorganized women workers through interview schedule. The researcher used a descriptive design. As the objective of the study was to assess the work related problems of unorganized women workers and empowerment of unorganized women workers in Pune, the researcher decided to adopt the descriptive design.

Sources of Data

The primary data were collected from the respondents working in unorganized sector. They were interviewed face to face by the researcher using an interview schedule. The secondary data were collected from relevant websites, periodicals and news papers also reviewed. Sample Design The population comprises women workers of unorganized sectors in Pune. Stratified random sampling was used to select the sample units for this study. The whole population was divided into seven segments such as Handicraft,

Shop workers, Pot making, Tailoring, Construction, Street vendors and Domestic workers.

Sample Design

The population comprises women workers of unorganized sectors in Pune. Stratified random sampling was used to select the sample units for this study. The whole population was divided into seven segments such as Handicraft, Shop workers, Pot making, Tailoring, Construction, Street vendors and Domestic workers.

Table 1 presents the stratified unorganized women workers, workers engaged in each category of work and the samples selected from each category in the **period of Jan2018-Oct2018**

Table No. 1

Sr. No.	Type of Workers	Approximate Numbers of population	Number of workers taken as a sample
1	Handicraft	More than 1000	20
2	Shop workers	More than 10000	50
3	Construction workers	More than 10000	50
4	Domestic workers	More than 10000	50
5	Tailoring Workers	More than 3000	20
6	Pot making	More than 3000	20

Source: Derived Data

Data Analysis:

The results of the study showed that different age group of working women have different kinds of problems and challenges and different categories as married, single, divorcee, single parent, separated, have different issues at stake in the workplace. Some problems are definitely common, like mental and physical stress, lack of proper balance between employment and family care, unfair treatment in the workplace, stressful life and work place discrimination etc. But some challenges are age or category specific, like prejudiced and stereotyped thinking, safety and security issues, ego hassles with colleagues, and problem of glass ceiling etc. Some probable solutions for problems plaguing urban working women that could help them to overcome the problems that they face in the workplace are proper safety and security measures by the parent organizations, sensitive and supporting partners at home, effective child care policies and appropriate grievance redressal mechanisms for women in place at the workplace.

An existence of vast majority of unorganized labour in India is a common phenomenon. Based on that distinctiveness, India government has classified unorganized workforce exclusively in four categories

1. In terms occupation like leather workers, waiver, fisheries, bidi maker, construction workers, workers of different industry like oil mill, paper mill, saw mill etc. bricks maker, landless agricultural labour.
2. Nature of employment, Contract, Casual and bonded labour
3. Special distressed categories Head and shoulder loaders, Scavengers, variety of labour works.
4. Service categories – Hotel boy, Midwives, Air hostesses, barbar, masseur etc.

Apart from aforesaid category handicraft artisans, Cobblers, Handloom weavers, physically handicapped self employed persons, Lady tailors Rikshaw pullers, Carpenters, Tannery labour, Power loom workers and urban poor, Truck and Auto drivers also come under the unorganized labour class. As far as statistical information is concerned, it has been observed that maximum numbers of unorganized labours are available in the agricultural sector(around 50 percent) as compare to other sectors like home based workers, workers in various types factory and building & construction industry.

Welfare programmes by the government of India has implemented, some programmes for the welfare of the domestic labourers such as:

Rashtriya Swasthya BimaYojana (RSBY) - is a health insurance programme. It is specially designed for the BPL• (Below Poverty Line) families including urban and rural areas.

Atal Pension Scheme - is implemented in 2015 to provide the economical support after 60 years of their life• as pension for the people who are working in the unorganized sectors.

Swavalamban Yojana- is for all citizens of India who employed in the unorganized sector who join the New• Pension System (NPS) administered by the Interim Pension Fund Regulatory and Development Authority (PFRDA). Benefits under the Scheme Government will contribute Rs. 1000 per year to each NPS account opened in the year 2010-11 and for the next three years, that is, 2011-12, 2012-13 and 2013-14. The benefit will be available only to persons who join the NPS with a minimum contribution of Rs. 1,000 and maximum contribution of Rs. 12,000 pa.

CHARACTERISTICS OF THE UNORGANIZED WORKERS:

The unorganized labour is overwhelming in terms of its number range and therefore they are omnipresent throughout India. As the unorganized sector suffers from cycles of excessive seasonality of employment, majority of the unorganized workers does not have stable durable avenues of employment. The workplace is scattered and fragmented. There is no formal employer – employee relationship. In rural areas, the unorganized labour force is highly stratified on caste and community considerations. In urban areas while such considerations are much less, it cannot be said that it is altogether absent as the bulk of the unorganized workers in urban areas are basically

migrant workers from rural areas. Where the number of women workers more than 50.

UNORGANIZED WOMEN WORKERS IN INDIA:

The World Bank believes that –gender equality is smart economics,|| and there is no doubt that women are central to broad-based economic and social development. According to census 2011, women constitute 48.46 percent of the total population in India and about 25.67 percent of female population is designated as workers. Two National Labour Commissions, along with several other international and national commissions, committees and conferences in the last 50 years have documented the socio-economic conditions of workers in the unorganized sector in India.

PROBLEMS FACED BY THE WOMEN WORKERS IN UNORGANIZED SECTOR

There is no sustainability of employment of women workers in unorganized sector. They are not getting proper training in unorganized sector. Women belonging to lower caste and communities face more disparity in social terms. They don't get right to raise their voice and interrupt in nancial decision in their own family. Exploitation and Harassment at work place is the main problem of female workers in unorganized sector. In unorganized sector women are exempted from maternity benet and child care facilities. Women workers frequently face discrimination due to gender inequalityWomen workers do not have benet of minimum wage act or factories Act, benets like organized sector.. Insufficient Labour law in unorganized wokers And absence of Social security Unorganized Workers are vulnerable to diseases.

**Table No.2
Personal Problems among different categories of Unorganized Women Workers.**

Personal Problems	Handicraft	Shop workers	Construction workers	Domestic workers	Tailoring Workers	Pot Making
Health problem	6.10	6.4	4.3	6.7	8.3	5.3
Inadequate finance	5.10	7.1	3.0	7.5	7.4	6.3
Care of children	6.13	6.54	2.0	6.5	7.5	6.7
Poor support of family members	7.00	6.5	6.5	6.2	7.7	6.8
Irregular employment	5.00	5.6	4.00	6.8	5.23	6.3

Source: Derived Data Significant at ten per cent level

Table 2 explains the fact that, women from the entire diverse informal unorganized sector are having different sort of personal problems ranging from 2 to 8 scale of its severity. Significant level was considered as 10 per cent. Though they are earning, they can get the bare minimum living aids. As in some cases they are the only earning person in the house, or may be single mother or may be because of big family.

Table shows that construction women workers are living in very miserable condition; they are having the least level of bare minimum facilities. Tailoring workers and domestic workers are having comparatively good condition. As well as Pot making and handicraft and shop workers are quite on basic scale.

Table 3
Social Problems among different categories of Unorganized Workers.

Personal Problems	Handicraft	Shop workers	Construction workers	Domestic workers	Tailoring Workers	Pot Making
Gender discrimination	7	9	9	9	8	6
Sexual harassment	7	8	9	9	6	6
Social dependence	8	7	9	8	7	9
Exploitation	6	9	8	9	6	6

Source: Derived Data *Significant at ten per cent level

Table 3 indicates that all type of women workers in unorganized sectors are facing different types of problems ranging from 1-10 of its severity. It can also change as per the age as well. Table says that Gender discrimination and sexual harassment are the most common problems which is faced by all type of women labour. And severity is highest as well. Social dependence and exploitation is also an major problem for construction and domestic workers. And medium equal for rest of the workers.

PROGRAMMES IMPLEMENTED FOR UNORGANIZED WORKERS:

Domestic workers and social security Act, 2010: Women and child are more vulnerable exploitation so government has formulated this act for providing them better working conditions including registration and issuance of U-WIN cards, the government also intends to create a Central-level database of all unorganized sector workers in the country. The new cards will ensure that all unorganized workers get social security scheme benefits covered under the Unorganized Workers' Social Security Act, 2008. Details Beneficiaries of Social Security Schemes Listed Under Schedule-I of the Unorganized Workers Social Security Act, 2008 are given below:

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

- National Family Benet Scheme
- Janani Suraksha Yojana
- Handloom Weavers' Comprehensive Welfare Scheme
- Handicraft Artisans' Comprehensive Welfare Scheme

SUGESSTIONS FOR UPLIFTMENT OF WOMEN IN UNORGANIZED SECTOR

Providing basic education to women so that they become aware about the schemes and facilities about the schemes for them. A trade Union should be formed among women workers. Adequate training should be provided to women workers. There should be proper guidelines for recruitment process working hours and for health hazards. A supervisory body should be established to monitor the proper implemented of legislation and provision related to women worker. There is need of more effective poverty alleviation programme.

CONCLUSION:

Women household workers have a double burden and there is greater demand for their skills as caregivers and service workers outside but they also work inside doing the same work which is unpaid. (Shirley Pryce, 2010). There are various reasons for pitiable conditions of women in unorganized sector The Central and state government had launched many schemes for providing support to women but there are not suficient to overcome the problems of women workers in unorganized sector. There is need of effective implementation of these schemes and laws for empowering the women workers.

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CURRENT STATUS OF SOCIAL SECURITY IN INDIA

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Abstract

Social security is an important factor of society. It provides health care and protection against loss of income to the employees and their families. It provides income to old age people with money security in their retirement years. Social security helps to maintain stable labor relations and a productive workforce to employers and enterprises. The policies and laws must be beneficial for unorganized workforce. There should be proper way by which the employee should aware about the existing social security schemes. The trade unions should work as backbone of an organization and also well wisher of workers, their opinion should be taken in formulation and implementation of labor policies. More efforts should be made for public private partnership.

Key words: Social Security, Social Assistance

Introduction and Meaning of Social Security

At present time insecurities of life has increased to great extent and to safe guard the individual and the society. –Social Security|| has become very essential tool to overcome these uncertainties. Social security is a wise investment which produce good returns in the long run time. It is security that society earns through appropriate organizations, against certain risks to which its member are exposed. These risks are all those contingencies against which the individual of small means cannot effectively provide from its limited means.

Social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner. Social security has a powerful impact at all levels of society. It provides workers and their families with access to health care and with protection against loss of income. It provides older people with income security in their retirement years.

NEED FOR SOCIAL SECURITY

Radical socio-economic changes comes from Modernization and urbanization. It give rise to new conflicts and tensions . The transition from agricultural economy to an industrial economy brought in special accompanied problems like industrial accidents in serious dimensions. Hence the joint family system, workers mutual aid societies, private savings etc. are found to be out dated and inadequate to the tempo of modern life to provide relief in the event

of sickness, old age, maternity, unemployment, employment injury etc. Human development insists that everyone should enjoy minimum level of security. Workers also want to be free from economic threats which disrupt in their daily lives. Hence, there must be a system in which the state bears the responsibility for providing and ensuring a basic level of social security which is an essential ingredient in the protection, development and full utilization of human resources.

As social security is one of the fundamental needs of the modern human society to provide for alternative sources of income to the workers at the time of contingencies through a concerted effort of the most appropriate organizations, it was very much realized by the state regarding the importance of protecting the victims from the contingencies in work life. It is to meet this type of need the institution of social security is developed.

CHARACTERISTICS OF SOCIAL SECURITY

The purpose of any social security measure is to provide individuals and families the confidence that their standard of living will not be eroded by meeting with such socio-economic contingencies in their life. The concept of social security varied from country to country. This is understandable in a way because of the differential social and economic development of societies in difference parts of the world. But the need for economic protection is universal and hence social security measures have three major characteristics even though they vary from country to country and from time to time according to the need of the people and countries resources. They are as follows:

- ☐ Social security measures are established by law.
- ☐ They provide cash benefit to replace at least a part of income in meeting contingencies such as unemployment, maternity, employment injury, sickness, old age etc.
- ☐ These benefits are provided in three major ways such as social assistance, social insurance and public services.

TYPES OF SOCIAL SECURITY

Social security is of two types

1. Social assistance : A method to provide benefits to persons usually for the vulnerable groups of community (Children, mothers, disabled, old age people etc.) from general revenues of the state, it is non-contributory.
2. Social insurance: A method to provide benefits to person through contributions of beneficiaries with contribution/subsidies from employer and state.

SCHEMES FOR ORGANIZED SECTOR

- **THE EMPLOYEES" COMPENSATION ACT, 1923**

In case of death 50% of the monthly wages multiplied by the relevant factor or an amount of Rs.1,20,000/-, whichever is more is paid. In case of

permanent total disablement 60% of the monthly wages multiplied by the relevant factor or an amount of Rs.1,40,000/-, whichever is more is paid lifelong. A sum of Rs. 5000/- is paid as funeral expenses.

- **THE EMPLOYEES' PROVIDENT FUNDS & MISCELLANEOUS PROVISIONS ACT, 1952**

Presently, the Act is applicable to 187 specified industries/classes of establishments in which 20 or more person are employed, cinema and theatres 5 or more. There are 3 schemes under this act Employees' Provident Fund Scheme, Employees Deposit Linked Insurance Scheme, 1976 (EDLI), Employees' Pension Scheme.

- **THE MATERNITY BENEFIT ACT, 1961**

The Act regulates the employment of women in factories, mines, the circus industry, plantation units and shops or establishments employing 10 or more persons except the employees covered under the Employees State Insurance (ESI) Act, 1948. Maximum period for which a woman can get maternity benefit is 12 weeks. A medical bonus of Rs.3,500/- is being provided from 19.12.2011 under the Act.

- **THE PAYMENT OF GRATUITY ACT, 1972**

Under this act after completion of min. 5 yrs of service, for every completed year of service or part thereof in excess of six months, the employer pays gratuity to an employee at the rate of 15 days' wages based on the rate of wages last drawn. **MINIMUM WAGES ACT, 1948** The Central Government has fixed the National Floor Level Minimum Wages from Rs.115/- to Rs.137/- per day w.e.f. 01.07.2013.

- **LABOUR WELFARE FUNDS**

The Ministry of Labor & Employment is administering five Welfare Funds for beedi, cine and certain categories of non-coal mine workers. The Funds have been set up under the following Acts of Parliament for the welfare of these workers

- The Mica Mines Labour Welfare Fund Act, 1946;
- The Limestone and Dolomite Mines Labour Welfare Fund Act, 1972;
- The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act, 1976;
- The Beedi Workers' Welfare Fund Act, 1976;
- The Cine Workers' Welfare Fund Act, 1981.

From these funds a 15 bedded Hospital for Beedi Workers at Yadgiri (Karnataka) has been constructed on 10.07.2012. and another 15 bedded Hospitals for Beedi workers at Sircilla, Karim Nagar District, Hyderabad on 15.09.2012. International Journal of Interdisciplinary and Multidisciplinary Studies (IJIMS), 2015, Vol 2, No.8,60- 63. 62

- **ATAL PENSION YOJANA**

Previously this scheme was run under the name of National pension scheme – swavalamban (NPS-S). Atal Pension Yojana is a government backed pension scheme in India targeted at the unorganised sector launched on 9 May 2015 in Kolkata. Depending on the contribution made by a person in the age between 18 – 40 yrs , at the age of 60 a sum of Rs.1,000, Rs. 2,000, Rs.3,000, Rs.4,000, or Rs. 5,000 will be paid monthly. Central govt. contributes 50% of the amount contributed by the employee or Rs 1000/- whichever is less. This scheme will be linked to the bank accounts opened under the Pradhan Mantri Jan Dhan Yojana scheme and the contributions will be deducted automatically.

- **RASHTRIYA SWASTHYA BIMA YOJANA - RSBY**

Initially this scheme was applicable to BPL Families but now Bidi workers, Construction workers, Railway porters & vendors, MNREGA workers, Domestic workers, Street vendors have also been covered under this scheme. Rs30/- as registration fee is paid by beneficiaries at the time of enrolment and also at the time of renewal. Key features of this scheme are Sum insured of Rs 30,000 per BPL family on a family floater basis, Coverage of 5 members of a family, No age limit, Transport allowance @ Rs.100 per visit up to maximum of Rs 1000.

- **SUKANYA SAMRIDDHI YOJANA**

Sukanya Samriddhi Yojana is a small scale savings scheme for your daughter's education and marriage. It's a part of government's 'Beti Bachao and Beti Padhao mission'. The government through this scheme wants to convey a message that if a parent could make a proper plan for their girl child, they can definitely improve and secure their daughter's future. The scheme is suitable for every parent with a girl child with up to 10 years of age the aim of channelizing savings for their education and marriage Suitable for your daughter Annual contribution ranges from a minimum of Rs 1000 to a maximum of Rs 150000. It provides an annualized return of 8.1%

- **NATIONAL PENSION SCHEME**

It's a voluntary pension scheme introduced with an aim of fulfilling retirement needs. It is regulated by the Pension Fund Regulatory & Development Authority (PFRDA) which provides the tax benefits for investment up to Rs 50,000 under section 80CCD in addition to Rs 150000 under section 80C. Hence, your total annual deduction comes to Rs 200000. It is ideal for individuals who do not have anyone to look after them post-retirement. It is Suitable for individuals between 18 to 60 years of age. The minimum contribution is Rs 1000 while there is no cap on the maximum contribution. It Fulfills workers retirement need and also offer a tax benefit

- **PRADHAN MANTRI JAN DHAN YOJANA**

This is suitable for the economically weaker sections of the society who do not even have a bank account. Pradhan Mantri Jan Dhan Yojana offers basic financial services like a Savings Account, Deposit Account, Insurance, Pension, and Remittances etc. For individuals who do not have any access to basic financial services. It is suitable for individuals working in an unorganized sector. Anyone belonging to the weaker section of the society. There are no minimum and maximum contributions for this scheme. It provides zero balance savings account, debit card facility and accident and life cover of Rs 100000 and Rs 30000 respectively.

- **PUBLIC PROVIDENT FUND (PPF)**

It's a government-backed long-term savings scheme which aims to benefit self-employed people to save for their retirement. It offers tax benefit under 80 C of the Income-Tax Act and provides a tax-free return on maturity. You can also open PPF account for your wife and children. It is Suitable for salaried class people and small business owners. Any adult can open the account on his or her own name or on behalf of a minor. Annual contribution ranges from a minimum contribution of Rs 500 to a maximum of Rs 1,50,000. Tax-free interest on maturity and provides an annualized return of 7.6%

- **NATIONAL SAVINGS CERTIFICATE (NSC)**

National Savings Certificate is a small scale saving and tax savings investment in India. It is a government savings bond issued for a time period of five and ten years and is very popular among the rural masses. You can purchase this bond from any Post Office in India and can be kept as collateral security to get a loan from banks. Suitable for Government employees, Businessmen and other salaried classes who are Income Tax assesses. Any adult can open the account on his or her own name or on behalf of the minor. Minimum investment can be Rs 100 and investment up to INR 1,00,000/- per annum qualifies for IT Rebate under section 80C. Provides annualized return of 7.6% and qualifies for IT rebate under 80C.

- **ATAL PENSION YOJANA**

Atal Pension Yojana, a government backed pension scheme intended to provide pension benefits with a minimum contribution per month. This scheme is targeted to the unorganized sector and provides pension benefits with a minimum contribution per month. Under this social security scheme, for every contribution made to the pension fund, the Central Government would also co-contribute 50% of the total contribution or 1,000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years. But the subscriber has to contribute for a period of 20 years or more under this scheme. It was introduced to help the low-income group of the society like maids, drivers or security guards. Upon the death of the contributor, the nominee can claim for the accumulated corpus or pension money. It's for

people under the low-income group or who's not a part of the tax bracket. It is suitable for all individuals between 18 to 40 years of age for a monthly pension of Rs 1,000, an 18-year-old will have to contribute Rs 42 per month for 42 years while a 40-year-old subscriber will have to invest Rs 291 per month for 20 years. It provides fixed monthly pension between Rs 1000 to Rs 5000 post retirement

- **PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA**

It is a life insurance scheme backed by the Government of India. It was introduced in the 2015 budget by our finance minister, Arun Jaitley. This scheme aims to increase the number of insurers in India which is currently very low. It's for an individual who is the sole earning member of the family and have dependents under him/her. Anybody who has a bank account and falls under the age group between 18 to 50 years can avail the scheme. The premium is Rs 330 every year. It ensures a term insurance cover of Rs 200000 to the dependants in case of the policyholder's death.

CONCLUSION:-

The various different policies and laws must be framed for unorganized workforce. There should be proper mechanism by which the public is made aware about the existing social security schemes. When understanding the various schemes the effective coordination must be there between government, employer and employees.

The trade unions play an important role in an establishment and they are also well wisher of workers, their opinion should be taken in formulation and implementation of labour policies, some political commitment should be there and budget should be provided for social security schemes, there should be more use of information and technology, all the benefits should be transferred directly into the account of beneficiaries.

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SOCIAL SECURITY AND UNORGANISED SECTOR WORKERS IN INDIA - LAW AND PRACTICE

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Abstract

Worker along with their dependent family members contribute a large part of the Indian society. From the ancient times they are exploited and dominated by their respected employers. They were facing many problems like adequate salaries, promotions, working conditions, fair and equal treatment, etc. The principle of tripartite consultation, by which, the government through legislations is interfering for the protection and security of the rights of the workers.

The twentieth century concept of social security has been emerged and developed also in India has two component i.e. Social Insurance and Social Assurance. It ensures the workers to meet some uncertain and unforeseen situations like Sickness, marriage, maternity, old age, funeral, etc. The workers of small means were unable to face those situations. Prior to the commencement of the Constitution of India, the numbers of statutes were enacted, such as, Workmen's Compensation Act, 1923¹, Industrial Disputes Act, 1947², Minimum Wages Act, 1948, Factories Act, 1948, Employees State Insurance Act, 1948, etc. The Preamble and Part IV of the Indian Constitution ensures to achieve the aims of social and economic justice through the principles which are so significant and fundamental that the state has to take into consideration while making laws. Thus, the Constitution and various statutes specifically provided for various kinds of social security benefits & measures to the workers in India.

However, the promotion of the social security measures was substantially benefited to the organized sector workers rather than the unorganized workers. Most of these laws are applicable to the workers in the organized sector which contribute only 6% to 7% of the total workforce in India. It is estimated that the workers in the unorganized sector constitute nearly 50 cores (94%) of the total employment. They were kept out of the realm of these protections. Due to their unorganized nature, these workers of

¹ Now known as 'Employees' Compensation Act, 1923'

² Certain provisions in the Act like Compensation in the situations of Lay-off, Retrenchment and closure of the undertaking deals with the social security concept.

small earners do not get adequate facilities as they do not have social security benefits. Hence, they cannot face future uncertain contingencies, like sickness, old age, maternity, children education, etc.

Workers in the unorganized sector, such as, agricultural and construction field, bidi workers, handloom and leather workers, fishermen, house hold workers, hawkers, street vendors, etc. do not have bargaining power. They were totally neglected even by the government. Sometimes, they are also not been paid minimum wages, hence, cannot satisfy their family's basic needs, consequently, they are indebted and under mental tension.

Recently, parliament enacted The Unorganized Workers' Social Security Act in 2008 with a view to provide for the social security and welfare measures for a large number of workers working in the unorganised sector. But many questions may arise as to whether it will really helpful to protect and enjoy their economic and social rights? Whether National and State Boards¹ will implement the law effectively & efficiently? Whether the Central and State governments are in positing to raise and provide a large amount of funds which will be required for enforcing these schemes? The author's research paper work is dealing with these certain issues.

Introduction

The life of the human being is the greatest gift of the Nature. This life can be enjoyable freely and comfortably only if one has sufficient means. To meet their basic needs and day-to-day essential expenditure, people engaged with different trade, business, and occupation or with certain employment or self employment.

In India, we have different societies with different cultures and civilizations. Among these we find higher class, rich and dominant people on the one hand and lower class, poor, backward and other weaker sections on the other. These various disadvantageous people are generally women, labour, disabled, old age, etc. Being a Democratic and Socialist State Now, India has to play one of the most challenging roles in the sphere of protection of such weaker sections of the societies as they are often exploited and dominated by their counterparts. Since 1950, our country has achieved a lot in this field of protection of economic and social rights of the people. Despite of all these efforts, there are lots of inequalities, injustice, lacunas, and deficits among various classes of society.

Workers contribute a larger part of the Indian population. They are in the disadvantageous position. From the ancient times they had been exploiting and dominating by their respected employers. There are major concerns facing by them relating to pay, promotions, working conditions, fair and equal treatment, etc. International Labour Organization, a specialized

¹ Provided under the Act to constitute such bodies

agency of the UN¹, identified these problems and playing a predominant role since its establishment in 1919 through adopting various conventions² in the protection of rights and interest of labour. India is a member since its establishment and has ratified number of ILO conventions and enacted laws to give effect to those conventions.

Among the various principles evolved under the industrial jurisprudence, social justice, social security and social equity are more significantly developed in the twentieth century. Social security is a new concept which is the answer to the problems of economic insecurity. It is born out of the economic depression of the early 1930's and has been developing and covering large number of population providing adequate financial benefits and various other social services. But the working force is classified into organised and unorganised workers and most of these benefits are provided for the organised working class which covers only 6-7 percent.

The workers in the unorganized sector constitute 94 percent of the total employment. They were kept out of the realm of these social security benefits. Due to their unorganized nature, these workers of small earners do not get adequate facilities. Hence, they cannot face future uncertain contingencies, like sickness, old age, maternity, children education, etc. Parliament after various attempts finally enacted the Unorganised Workers' Social Security Act in the year 2008. The present paper deals with the law and practice of the social security to unorganised workers in India.

Concept of Social Security

The term 'Social Security' used by Lord Beveridge³ means the security of an income to take the place of earning when they are interrupted by unemployment, sickness or accident, to provide for retirement through age, to provide against loss of support by the death of another person, and to meet exceptional expenditures, such as, those connected with birth and death. An appropriate definition given by ILO, in better words, is –as only such schemes as provide the citizens with benefits designed to prevent or cure disease, to support him when unable to earn and restore him to gainful activity.||

According to Shri V. V. Giri, social security, as currently understood, is one of the dynamic concepts of the modern age which is influencing social as well as economic policy of the state. It is the security that State furnishes against the risks which an individual of small means cannot, today, stand up to by himself or even in private combination with his fellow countrymen.⁴ Goswami in his book⁵ defined the term – –Social security means and includes schemes and measures adopted by the State to furnish safety, relief and

¹ UNs recognised ILO as the first specialized agency since 1946

² More than 180 Conventions adopted.

³ In his report on social insurance and Allied Services

⁴ Labour Problems in Indian Industry, 1972

⁵ Labour and Industrial Laws

protection against sickness, maternity, disablement, medical, dependents' funeral and employment insecurities and risks and various safeguards pertaining to health, safety, welfare and working hours in industrial establishments.||

Thus the concept is based on two ideals of human dignity and social justice.

Characteristics of social security

Social security has been grouped into two broad approaches, the Specific and the Philosophic, which develop various characteristics –

- a. It is a provision for cash as well as medical relief under certain specified conditions.
- b. Benefits are paid as of right as traditional moral right to beg has been converted into the human right of social security.
- c. Social security benefit is paid by way of relief only.
- d. State participation is imperative in the modern conditions by way of enacting relevant legislations, its proper implementation and financial contribution.
- e. Every aspect for claiming benefits determined by legislative intent.

Constituents of social security

The constituents of social security may be classified into following two categories.

I. Traditional Constituents –

a) Social Insurance - It is based on contributory principle to provide protection in specified contingencies and it is compulsory in nature.

b) Social Assurance – It is organised by the State by providing case assistant and medical relief to meet minimum standards of need and financed from taxation.

II. Modern Constituents –

The traditional constituents failed to provide security measures against unhygienic and bad conditions of work. Thus the nature of the modern State transformed into as the 'social welfare State' which are assigned various functions such as education, health, housing, industry, labour, etc. Consequently, labour welfare schemes came into operation. Thus social security stands for policies, plans and measures to provide protection, relief and security against various risks. Therefore, Social security is a wise investment rather than a burden.

Thus, the importance of the concept of social security is twofold – a) to achieve goal of a welfare state and b) to make workers more efficient.

Social Security in India

Though the importance of the concept of social security is developed in modern era, it was not unknown in ancient India. The structure of Hindu Society was itself a great security against economic calamities. Kautilya's

Arthashastra is a guiding example of the introduction of this concept. He mentioned a number of pension schemes, such as, education pension, public poor relief. He says the –State itself should provide support to poor, pregnant, women, to their new born offspring, to orphans, to the aged, the infirm, the afflicted and the helpless.||¹ In the eighth century, Sukracharya made special provisions regarding sickness, pensions and the old age benefit, family pensions and maintenance allowance.

In medieval Mughal era, King Akbar and Shahjehan made liberal grants to spiritual guides, literary men and musicians.

Before the commencement of the Constitution of India i.e. before 1950, most of the social security measures were provided through the number of legislations such as Workmen's Compensation Act, 1923², Payment of Wages Act, 1936, Industrial Disputes Act, 1947³, Minimum Wages Act, 1948, Factories Act, 1948, Employees State Insurance Act, 1948, etc.

Our Constitution of India, in its Preamble and Part IV, ensures her citizens the aims of social and economic justice through the principles which are so significant and fundamental that the state has to take into consideration while making laws. Various Articles 38, 39, 41, 42, 43, 43-A under Part IV of the Constitution of India are more specific and relevant to the concept of social security.

Thus, the following major social security legislations, also known as Umbrella legislations, are in existence and in operation today to provide protection and safeguards and security against various risks in workers' life.

- a. Workmen's Compensation Act, 1923,⁴
- b. The Payment of Wages Act, 1936,
- c. The Minimum Wages Act, 1948,
- d. The Factories Act, 1948,
- e. The Employees' State Insurance Act, 1948,
- f. The Employees' Provident Funds and Misc. Provisions Act, 1952,
- g. Maternity Benefits Act, 1961
- h. The Payment of Bonus Act, 1965,
- i. Payment of Gratuity Act, 1972

In addition, there are various other legislations such as the Industrial Disputes Act, 1948, Industrial Employment (Standing Orders) Act, along with number of amendments from time to time, added and modified social security measures. The State government also contributed much by adopting various social security legislations and schemes to protect their respective workers.

¹ N. C. Bandhopadhyaya, Kautilya

² Now known as 'Employees' Compensation Act, 1923'

³ Certain provisions in the Act like Compensation in the situations of Lay-off, Retrenchment and closure of the undertaking deals with the social security concept.

⁴ Now known as 'Employees' Compensation Act, 1923'

Unorganised workers and Social security

The whole gamut of the social security laws in India is substantially applicable and benefited to the formal and organized sector workers rather than the informal or unorganised workers. Surprisingly, most of these laws are applicable to the workers in the organized sector which contribute only 6% to 7% of the total workforce in India. The unorganised workers were kept out of the realm of these social security protections.

It is estimated that the workers in the unorganized sector constitute more than ninety-four percent of the total employment in the country.¹ Due to their unorganized nature, these workers of small means do not get adequate facilities as they do not have social security benefits. Hence, they cannot face future uncertain contingencies, like sickness, old age, maternity, children education, etc.

The National Commission for Enterprises in the Unorganised Sector (NCEUS) headed by the former economic adviser to PM Indira Gandhi, Arjun Sengupta has prepared 376 pages report and recommendations. It was recommended that –with no apex institution in the Central government and or in the States to monitor the unorganised sector, thus, there was need to strengthen the Planning Commission and ensure that it plays a major role in the improvement this sector so that there is a focal point|. It prescribed four packages for unorganised workers. This report felt necessity of enactment of a legislation to provide for social security to small time labourers, landless and marginal farmers, daily wage earners, home based workers and self-employed persons.

The Unorganized Workers' Social Security Act, 2008

The issue of social security for unorganised workers was referred to the second National Commission on Labour in 1999 which submitted its report in 2002, recommending for a comprehensive social security. The government introduced different bills proposing for introducing a scheme for social security of unorganised workers in 2004. Subsequently, National Commission for Enterprises in the Unorganised Sector (NCEUS) introduced a Bill in 2006. Two other Bills introduced by National Advisory Council of UPA and by National Centre for Labour.

Finally in 2008, the Unorganised Workers' Social Security Act was enacted by Parliament and it aims to provide for the social security and welfare of unorganised workers and other matters connected therewith or incidental thereto. It consists of 17 sections divided into 6 Chapters and 2 schedules.

Section 2 of the Act define various terms like 'organised sector', 'unorganised sector' and 'unorganised worker', 'home based worker', 'self-

¹ Statement of Objects and Reasons of the Unorganised Sector Workers' Social Security Bill introduced in Sept. 2007 by Labour Minister Oscar Fernandes

employed worker', 'wage worker', etc. It indicates the Act seeks to protect a large number of self-employed and home base workers. Thus one of the most important features of the Act is that it covers large number of unorganised workers working whether in organised or unorganised sector. The total employment in both sectors in the country was of 47 crores. Out of these, 8 Crores were in organised sector and the balance 39 crores (83 percent of the total work force) in unorganised sector.¹ There are many unorganised workers working in organised sector who were not getting the benefits which are available to organised workers.

The Act puts an obligation upon the Central and State Governments to formulate suitable welfare schemes for unorganised workers. The Central Government shall formulate schemes relating to life and disability, health and maternity, old age protection and any other benefit, whereas the State Government may formulate schemes relating provident fund, employment injury, housing, educational, skill up gradation of workers, funeral assistance and old age homes.² It also provides that Central Government schemes may be funded by wholly by the Central Government or partly by Central and partly by State government and/or with contributions from the beneficiaries or the employers.³ Any scheme notified by the State Government may be funded by wholly by State government and/or partly through contributions from beneficiaries or employers. It may also seek financial assistance from the Central government.⁴

The record keeping functions shall be performed by the District Administration. However, State Government may direct the Panchayat in rural areas and the Local Bodies in urban areas to perform such functions.⁵

For the smooth working of the Act, it provides that the State Government may set up Workers' Facilitation Centres to perform various specified functions, namely,

- a. disseminating information on available social security schemes;
- b. facilitate the filing, processing and forwarding of application forms for registration;
- c. assist to obtain registration from the District Administration;
- d. facilitate the enrollment of the registered unorganized workers in various schemes.⁶

Chapter III and IV deals with the constitution, powers and function of the National Social Security Board¹ and State Social Security Board² for Unorganised workers. They shall perform the following functions-

¹ Survey by National Sample Survey Organisation during 2011-12

² Section 3

³ Section 4

⁴ Section 7

⁵ Section 8

⁶ Section 9

- a. to recommend suitable schemes for different unorganized workers;
- b. to advice on matters arising out of the administration of this Act;
- c. to monitor social welfare scheme;
- d. to review the progress of registration and issue of identity cards;
- e. to review the record keeping functions;
- f. to review the expenditure; and
- g. to undertake various other functions.

Section 10 under Chapter V provides for the eligibility for registration and social security benefits. It says that every unorganised worker shall be eligible for registration subject to following conditions

- a.he/she have completed fourteen years of age;
- b.a self-declaration confirming that he or she is an unorganized worker;
- c.his or her payment of contribution, if any scheme requires unorganized worker to make contribution.

Social Security Schemes for the Unorganised Workers [Schedule 1, Section 3 & 2(i)]

Schedule 1 annexed to this Act specifies following social security schemes for the unorganised workers.

1. National Old Age Pension scheme
2. National Family Benefit Scheme
3. Janani Suraksha Yojana
4. Handloom weavers' comprehensive welfare scheme
5. Handicraft Artisans' comprehensive welfare scheme
6. Pension to Master Crafts persons
7. National scheme for welfare of fishermen and Training and Extension
8. Janshree Bima Yojana
9. Aam Admi Bima Yojana
10. Rashtriya Swasthya Bima Yojana.

This list is not exhaustive and the Central Government has been empowered to modify the scheme by adding or deleting any of the schemes.

Working of the Act

During the first round of talks held on 23rd June, 2008, it was estimated that the Bill, if implemented, would entail an expenses of Rs. 1 lakh crore, of this, only a small portion will be borne by the government.³ The Bill is expected to benefit 160 million workers from the unorganised sector and 240 million agricultural workers. The Planning Commission earmarked Rs. 15000 crore for this sector in the 11th Plan but the finance ministry has not allocated the amount.⁴ The government had suggested that the law should be

¹ Section 5

² Section 6

³ Sudhakar Reddy, Chairman of Standing Committee

⁴ First round talks on June 23, 2008

implemented through advisory councils rather than the administrative councils proposed by the Standing Committee. This was the pre-enactment situation.

If we overlook the working of the Act nine year after coming into operation of the Act, on 23rd November, 2016, Shri Bandaru Dattatreya, Minister of State (IC) for Labour and Employment, in reply to a question in Rajya Sabha, provided the following information regarding the number of unorganised workers benefited under different schemes while implementing the Unorganised Workers Social Security Act, 2008.¹

Sr. No.	Name of the Scheme	Number of Beneficiaries
1	Indira Gandhi National Old Age Pension Scheme (as on 31.03.2015)	2,08,33,573
2	National Family Benefit Scheme (as on 31.03.2015)	1,75,592
3	Janani Suraksha Yojana (as on 31.03.2016)	1,04,16,164
4	Handloom Weavers' Comprehensive Welfare Scheme (Mahatma Gandhi Bunkar Bima Yojana) (as on 30.09.2016)	69,475
5	National Scheme for Welfare of Fishermen and Training and Extension (as on 31.03.2015)	52,34,799
6	Aam Admi Bima Yojana (as on 31.03.2016)	4,51,07,984
7	Rashtriya Swasthya Bima Yojana (as on 31.03.2015)	3,59,28,048
8	Atal Pension Yojana (as on 20.07.2016)	30,46,055

This table shows the actual number of beneficiaries under various social security schemes which indicate that the Unorganised Workers' Social Security Act implemented effectively to some extent. But it has to cover up unstoppable journey in this field, because the hazards and risks in the life of a worker are uncertain and unseen.

In Maharashtra, approximately 3.65 crore unorganised workers include domestic workers and construction workers. After the nine years from the passage of the Act of 2008, the Labour Department of the State announced set up the Board which is headed by the State Labour Minister Sambhaji Patil Nilangekar with other members. The Board will expedite the process of formulation of policies for implementing seven schemes to be extended by the State government.²

¹ www.pib.nic.in/newsite

² The Indian Express – 16th April, 2018

Currently, they can avail of Aam Aadmi Bima Yojana, which helped 26 lakh workers in 2015-16 when Rs. 150 crore was disbursed. The Board would enable them to avail health and maternity benefits, old age protection, provident fund, housing and employment injury benefits.¹

Conclusion

From the working of the Act, it can be said that the beginning of the implementation of the Act may be appreciable one. But this is insufficient and miles have to go for achieving the objects set forth in the Act. Though the Act has been enacted, there are lots of problems of insecurity facing by majority of the population. Thus, the real picture is different. All the rights are there only on the paper. They are totally neglected by the society and government as well. The following may be various problems in implementing the Act.

- a. Since the beneficiaries are tremendous in number, the implementation machinery are failed to implement the laws effectively.
- b. Funds required for the implementation of social security schemes are inadequate and insufficient.
- c. Corruption is the biggest hurdle in the effective implementation of the Act. Thus, real and needy workers are not taking the benefits of these schemes.
- d. Lack of knowledge of the schemes, illiteracy, and procedure for registration are some of hurdles in implementing the law effectively.
- e. The role of the employers and owners are not well recognized and supported.

The lack of awareness of these social security benefit schemes among the people is the greatest problem, for which the government and its officials should reach to them and make them aware of their basic rights so that they can avail these benefits in the respective situations. All the governmental and non-governmental organizations must show positive attitude towards implementing the Act effectively and efficiently. They are encouraged so that the benefits under the Act can reach at the roots of the society and people of India can maintain themselves with a decent standard of living.

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¹ 19 March 2017, The Times of India

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“MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA): AN OVERVIEW”

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Abstract:

In this paper has been attempt of examine the governing arrangement of MGNREGA in India. However, this paper also focused on the objectives of these scheme as well as salient features of MGNREGA. This Act is the first forever law internationally, that guarantees wage employment at an extraordinary scale. The potential of MGNREGA spans a range of possibilities. The primary objective of the Act is enhancing wage employment. The choice of works suggested in the Act addresses chronic poverty through measures like drought proofing, regeneration of vegetative cover and soil and water conservation, so that the process of employment generation is maintained on a sustainable basis. The paper has been examined the transparency and accountability of the particular act scheme in India. MGNREGA is the most significant Act in the history of Indian polity in many ways like grass root level participation of every citizen and beneficiary through democratic process, multi-layered social audit and transparency mechanism by involvement of civic society organizations, comprehensive planning at village level towards sustainable and equitable development, is getting observed at various levels. And lastly the paper has explain about the performance of the MGNREGA in respect of job card distribution of beneficiaries in various types of communities like that SC, ST and disabilities person and its total worked bypersondays.

Key Words: Persondays, Transparency, Accountability, Employment, Job Cards,

Introduction:

The National Rural Employment Guarantee Act, (NREGA) was advised on September 7, 2005. NREGA Launched on 2nd February 2006 as a significant initiative towards pro-poor growth. For the first time, rural societies have been given not just a development program, but also a command of rights. The National Rural Employment Guarantee Act, 2005 (NREGA) guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. This work guarantee also serves other objectives generating productive assets and skills, thereby increasing the rural economy, protecting the environment,

empowering rural women, reducing rural urban migration and fostering social equity, among others. The Act offers an opportunity to support our democratic processes by entrusting the principle role to Panchayats at all levels in its implementation and promises transparency through involvement of community at planning and monitoring stages.

The National Rural Employment Guarantee Act (NREGA), indorsed on 25 August 2005 and renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) on 2 October 2009, includes activities under nine different heads to provide employment to village people and improve their livelihoods. The Act has been implemented in three phases since 2006, providing 4.48 billion days of employment over a period of three years. About Rs. 34,600 crore has been spent on wages, indicating the huge size of this program intended to benefit the poor and the massive investment that has been made in it. In addition to directly benefiting the landless and farmers with employment and wages, the wider, short- and long-term environmental dividends it yields are significant. Since the NREGA's implementation all over India, it has been deemed to have huge potential in empowering rural societies with work and natural capital or livelihood capacity addition. There have been various studies looking into aspects such as its socioeconomic impact, its finances, and its administration and implementation. Others focus on subjects such as rural poverty alleviation, gender issues, livelihood and food security, and migration, but there has been no major study of the environmental impact of the activities that have been carried out so far.

The basic objective of the Act is to change livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. This work guarantee can also serve other supplementary objectives like generating productive assets, protecting the environment, empowering rural women and reducing rural-urban migration.

Objectives of the Present Study:

The main objectives of the study are set as under -

1. To study the governing arrangement of MGNREGA in India.
2. To examine the transparency and accountability MGNREGA scheme in India.
3. To evaluate the performance of MGNREGA's in India.

Research Methodology:

This study is totally depend upon the secondary data sources, such as books, journals, articles, GOI Reports and related websites.

Governance Arrangement of MGNREGA"s:

MGNREGA's governance arrangement provides various institutional bodies and key stakeholders from the village to the national level with roles and tasks in planning, implementation and monitoring.

1. Planning-

MGNREGA's planning process is unique among India's government programmes. As demand-driven, rightsbased programme, it begins at the village level. In a public meeting of the village community, the Gram Sabha, individuals and households interested in obtaining work register their interest.

2. Implementation-

Once projects are approved at the block level, at least 50 percent of MGNREGA works must be implemented by the Gram Panchayat, with atleast 60 percent of the expenditure aswages. All workers must be allocatedwork within 5 kilometers of their residences.For those who must travel farther,a 10% wage increment is providedto cover transportation costs.

3. Monitoring-

The programme has a variety of observing structures in place, ranging from local civil society institutions that carry out social audits to the district programme officer.

Objectives of MGNREGA:

The objectives of the programme include:

1. Providing at least 100 days' work as per demand resulting in the creation of productive assets of prescribed quality and productivity;
2. Strengthening the livelihood resource base of the poor;
3. Proactively ensuring social inclusion;

Salient features of the MGNREGA:

1. Registration-

Adult members of a rural household willing to do unskilled manual work may apply for registration either in writing, or orally to the local Gram Panchayat (GP).The unit for registration is a household. Under the Act, each household is entitled to 100 days of employment every year.

2. Application for Work-

A written/oral application seeking work is to be made to the GP or block office, stating the time and duration for which work is sought. The GP will issue a dated receipt of the written application for employment against which the guarantee of providing employment within 15 days operates.

3. Job Cards-

After due verification of place of house and age of the member/s (only adult members are eligible for employment), the registered household is issued a job card. A job card forms the basis of identification for demanding employment. A job card is to be issued within 15 days of registration.

4. Unemployment Allowance-

In case work is not provided within 15 days of the date from which demanded, the state (as per the Act) will pay an unemployment allowance to the beneficiary.

5. Provision of Work-

While allocating work, the following considerations are followed:

Work is provided within a 5 km radius of the village. In case, work is provided beyond 5 km, extra wages of 10 per cent are payable to meet additional transportation and living expenses. Priority is given to women, such that at least one-third of the beneficiaries under the scheme are women.

6. Wages-

The wage rate is notified state-wise by the Government of India and this is indexed to the inflation as measured by the Consumer Price Index (AL). Wages are also to be paid according to piece rate, as per the Schedule of Rates (SORs).

Transparency and Accountability of MGNREGA's:

Transparency and accountability in the programme is ensured through:

1. A social audit to scrutinize all the records and works under the scheme is to be conducted once in six months in every GP. The social audit is to be conducted in the manner prescribed in the Audit of Scheme Rules 2011.
2. Every district shall have an ombudsman who is mandated to receive complaints, verify them and pass awards which are to be complied with by the administration.
3. There shall be proactive disclosure of all the information regarding implementation using the web portal.

Performance of the MGNREGA's:

An overview of the performance of MGNREGA's on selected parameters is presented in the following section.

Table No. 1. An Overview of the Performance of MGNREGA on Demanded Work in India					
Financial Year	Total cards issued	Total job cards (SC)	Total job cards (ST)	Total households demanded work	Total households worked
2011-12	1247.62	258.04	170.62	511.28	506.451
2012-13	1303.26	277.35	177.72	514.58	498.876
2013-14	1315.98	280.69	179.12	518.01	479.292
2014-15	1272.09	273.77	173.09	464.85	413.379
Source: GOI (2015), MGNREGA Samiksha II, An Anthology of Research Studies 2012-14					

Above table no. 1 shows that the performance in financial year 2011 to 2015 of the scheme in India. Out of the total, most of the job card (1315.98) issued in financial year 2013-14 followed by 1303.26 job cards was issued in year of 2012-13. In respect of SC category most of the 280.69 job cards was

issued in the year of 2013-14 followed by 277.35 job cards issued in the financial year 2012-13. Also the total households worked under the scheme, most of the 509.451 households were worked under this activity in year of 2011-12 and only 413.379 households were demanded work in the year of 2014-15. It means day by day the importance of this scheme has been decline.

Table No. 2. An Overview of MGNREGA"s Performance of Persondays Worked in India					
Financial Year	Total persons with disabilities	Total Persondays worked by SCs	Total persondays worked by STs	Total persondays worked by women	Total persondays
2011-12	3,95,200	48,46,85,018	40,91,84,140	105,26,65,278	194,69,29,636
2012-13	4,55,307	51,20,98,875	41,00,10,688	118,23,34,148	210,48,99,018
2013-14	4,84,264	50,08,63,239	38,38,74,496	116,34,61,853	204,86,83,852
2014-15	4,10,692	3,70,58,095	28,20,03,051	91,00,76,650	122,95,48,488

Source:GOI (2015),MGNREGA Samiksha II, An Anthology of Research Studies 2012-14

Above table no. 2 elaborates the total persondays worked by various categories in India. Out of disabilities person, most of the (4,84,264) workers were worked persondays from disabilities group in financial year 2013-14 followed by in the year of 2012-13, 4,55,307 persondays worked by disabilities persons. Thus, with respect of SC, ST and women category group, most of the people worked by persondays in the year of 2012-13 followed by 2013-14.

Conclusion:

MGNREGA scheme includes activities under nine different heads to provide employment to village people and improve their livelihoods. The Act has been implemented in three phases since 2006, providing 4.48 billion days of employment over a period of three years. About Rs. 34,600 crore has been spent on wages, indicating the huge size of this program intended to benefit the poor and the massive investment that has been made in it. This scheme has governing arrangement provides various institutional bodies and key stakeholders from the village to the national level with roles and tasks in planning, implementation and monitoring.

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ROLE OF WOMEN IN AGRICULTURE SECTOR

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Abstract:

Agriculture can be an important engine of growth and poverty reduction. But the sector is underperforming in many countries in part because women, who are often a crucial resource in agriculture and the rural economy, face constraints that reduce their productivity. In this paper we draw on the available empirical evidence to study in which areas and to what degree women participate in agriculture. Aggregate data shows that women comprise about 43 percent of the agricultural labour force globally and in developing countries. But this figure masks considerable variation across regions and within countries according to age and social class. Time use surveys, which are more comprehensive but typically not nationally representative, add further insight into the substantial heterogeneity among countries and within countries in women's contribution to agriculture. They show that female time-use in agriculture varies also by crop, production cycle, age and ethnic group. A few time-use surveys have data by activity and these show that in general weeding and harvesting were predominantly female activities. Overall the labour burden of rural women exceeds that of men, and includes a higher proportion of unpaid household responsibilities related to preparing food and collecting fuel and water. The contribution of women to agricultural and food production is significant but it is impossible to verify empirically the share produced by women. Women's participation in rural labour markets varies considerably across regions, but invariably women are over represented in unpaid, seasonal and part-time work, and the available evidence suggests that women are often paid less than men, for the same work. This paper re-affirms that women make essential contributions to agriculture and rural enterprises across the developing world. But there is much diversity in women's roles and over-generalization undermines policy relevance and planning. The context is important and policies must be based on sound data and gender analysis.

Key words: Women, gender, agriculture, labour force, employment, production, time-use, demographics, market access.

1. Introduction:

The international development community has recognized that agriculture is an engine of growth and poverty reduction in countries where it is the main occupation of the poor. Women make essential contributions to the

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agricultural and rural economies in all developing countries. Their roles vary considerably between and within regions and are changing rapidly in many parts of the world, where economic and social forces are transforming the agricultural sector. Rural women often manage complex households and pursue multiple livelihood strategies. Their activities typically include producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes. Many of these activities are not defined as –economically active employment|| in national accounts but they are essential to the wellbeing of rural households. This paper contributes to the gender debate in agriculture by assessing the empirical evidence in three areas that has received much attention in the literature: But the agricultural sector in many developing countries is underperforming, in part because women, who represent a crucial resource in agriculture and the rural economy through their roles as farmers, labourers and entrepreneurs, almost everywhere face more severe constraints than men in access to productive resources. Efforts by national governments and the international community to achieve their goals for agricultural development, economic growth and food security will be strengthened and accelerated if they build on the contributions that women make and take steps to alleviate these constraints.

2. Women do in agriculture and rural employment:

Women make important contributions to the agricultural and rural economies of all regions of the world. However, the exact contribution both in terms of magnitude and of its nature is often difficult to assess and shows a high degree of variation across countries and regions. This paper presents an overview of the evidence on the roles of women in agriculture and in rural labour markets. It also looks at demographic trends in rural areas with regard to the gender composition of rural populations.

3. Women in the agricultural labour force:

Two types of data can contribute to measuring the contribution of women in the agricultural labour force: statistics on the share of women in the economically active population in agriculture and time use surveys, which document the time spent by men and women in different activities.

4. Economically active population in agriculture:

Data on the economically active population in agriculture are available for many countries, and provide the most comprehensive measure of the participation of women in agriculture. In this measure, an individual is reported as being in the agricultural labour force if he or she reports that agriculture is his or her main economic activity. However, these data may underestimate female participation in agriculture for reasons discussed below, and caution is advised in interpreting changes over time because improvements in data

collection may be responsible for some of the observed changes. Reports weighted averages for the share of women in the agricultural labour force (or economically active in agriculture) in 5 major regions of the world. According to these data, women comprise just over 40 percent of the agricultural labour force in the developing world, a figure that has risen slightly since 1980 and ranges from about 20 percent in the Americas to almost 50 percent in Africa. Even considering these data as lower bounds for the participation of women in the agricultural labour force, they do not support estimates above 60 percent except for a few countries.

5. Women's contribution to agricultural production:

As seen above, women play a significant role in the agricultural labour force and in agricultural activities, although to a varying degree. Consequently their contribution to agricultural output is undoubtedly extremely significant, although difficult to quantify with any accuracy. It has often been claimed that women produce 60-80 percent of food. However, assigning contributions to agricultural outputs by gender is problematic because in most agricultural households both men and women are involved in crop production. It can be attempted to allocate output by gender by assuming that specific crops are grown by women and others by men and then aggregating the value of women's and men's crops to determine the share grown by women. Researchers have occasionally used this approach, especially in West Africa, where there are distinguishable cropping patterns by gender (Hoddinott and Haddad, 1995; Duflo and Udry, 2001). Yet, a careful analysis of agriculture in Ghana finds that while there are gendered patterns of cropping, the distinctions between men's and women's crops do not hold up well enough to use them to make inferences about men's and women's relative contribution to production. In addition, gendered patterns of cropping may change over time (Doss, 2002).

6. Women as livestock keepers:

Within pastoralist and mixed farming systems, livestock play an important role in supporting women and in improving their financial situation and women are heavily engaged in the sector. An estimated two-thirds of poor livestock keepers, totalling approximately 400 million people, are women (Thornton et al, 2002). They share responsibility with men and children for the care of animals, and particular species and types of activity are more associated with women than men. When tasks are divided, men are more likely to be involved in constructing housing and herding of grazing animals and in marketing of products if women's mobility is constrained. The available evidence suggests that the role of women in meeting these changing demands may diminish, for two reasons. The first is that when livestock enterprises scale up, the control of decisions and income and sometimes of the entire enterprise often shifts to men. This is not a universal phenomenon –

for example, in Viet Nam, many medium-sized duckbreeding enterprises are managed by women – but it is common and can be explained by the limited access that women have to land and credit. The second important factor is that all 15smallholders face challenges when the livestock sector intensifies and concentrates and many go out of business.

7. Women in fisheries and aquaculture:

In 2008, nearly 45 million people world-wide were directly engaged, full-time or part-time, in the fishery primary sector (FAO fishery database). In addition, about 135 million people are estimated to be employed in the secondary sector, including post-harvest activities. While comprehensive data are not available on a sex-disaggregated basis, case studies suggest that women may comprise up to 30 percent of the total employment in fisheries, including primary and secondary activities. Information provided to FAO from 86 countries indicates that in 2008, 5.4 million women worked as fishers and fish farmers in the primary sector. Women have rarely engaged in commercial offshore and long distance capture fisheries because of the vigorous work involved but also because of women’s domestic responsibilities and/or social norms. Women are more commonly occupied in subsistence and commercial fishing from small boats and canoes in coastal or inland waters. Women also contribute as entrepreneurs and provide labour before, during and after the catch in both artisanal and commercial fisheries. For example, in West Africa, the so called –Fish Mamas|| play a major role. They usually own capital and are directly and vigorously involved in the coordination of the fisheries chain, from production to sale of fish. This represents 12 percent of the total. In two major producing countries, China and India, women represented a share of 21 percent and 24 percent, respectively, of all fishers and fish farmers. Studies of women in aquaculture, especially in Asia where aquaculture has a long tradition, indicate that the contribution of women in labour is often greater than men’s although there is almost a complete absence of macro-level aquaculture-related sex- disaggregated data. Women are reported to constitute 33 percent of the rural aquaculture workforce in China, 42 percent in Indonesia and 80 percent in Viet Nam (Kusabe and Kelker, 2001). The most significant role played by women in both artisanal and industrial fisheries is at the processing and marketing stages, where they are very active in all regions. In some countries, women have become important entrepreneurs in fish processing; in fact, most fish processing is performed by women, either in their own household-level industries or as wage labourers in the large-scale processing industry

8. Female participation in rural labour markets:

8.1. Women and unpaid household responsibilities:

Women are generally less able than men to participate in economic opportunities because they face a work burden that men do not. In most

societies, women are responsible for most of the household and child-rearing activities as well rearing of small livestock, although norms differ by culture and over time. This additional work burden is unpaid and limits women's capacity to engage in income-earning activities, which often require a minimum fixed time before being profitable. Furthermore, the nature of tasks, such as caring for children and elderly household members, requires women to stay near the home, thus limiting options to work for a wage. It is estimated that women provide 85 to 90 percent of the time spent on household food processing and preparation across a wide range of countries (Fontana and Natalia, 2008; Jain, 1996; Acharya and Bennett, 1982; Wrangham, 2009). Women are also usually responsible for child care and household chores. Depending on the household structure and size, these tasks may be extremely time intensive. Time-allocation studies have shown that women work significantly more than men if care giving is included in the calculations.

8.2. Gender differences within rural labour markets:

In addition to differences in male and female labour participation rates noted earlier, there are also major gender differences in employment patterns within labour markets for several reasons which hold across cultures and regions. Most importantly, as a result of household and child-rearing, women are not only much less likely to participate in the labour force, those who do are also much more likely to engaged in self-employment activities rather than higher-paying wage employment. Due to child care responsibilities economically active women often leave the labour market and thus accumulate less work experience. As a result of time constraints women are also more likely to work in part time jobs and in informal arrangements that pay less and/or provide fewer benefits, but provide more flexibility. Women are also more concentrated in certain phases or activities of the supply chain (e.g. packaging, post-processing). Occupational segregation into low-technology occupations limits the opportunities to generate new skills and capabilities, thus hindering future professional development and reinforcing the discrimination towards these sectors as low-pay and low-status occupations. Finally, there is a well documented pay gap in urban labour markets - likely to exist in rural labour markets as well - in that women are paid less even for equivalent jobs and comparable levels of education and experience.

8.3. The gender demographics of agriculture and rural areas:

The preceding sections discussed gender differences in labour market participation and type of employment in agriculture and in rural areas, with the data available revealing a significant amount of regional diversity. This section concentrates on demographic gender imbalances in rural areas. In this respect numerous studies find that agriculture and rural areas are becoming –feminized|| (Lastarria-Cornhiel, 2006; Deere, 2005). Not all authors have the same understanding of the meaning of this word, although two concepts are

generally considered: women predominate in the agricultural sector or women are rapidly gaining a predominant position. Presents average female share of the working age population (aged 15-49) of all major regions of the world, by urban and rural areas. These patterns reflect different economic and social norms, which have produced different migration trends for men and women. We note that feminization is also frequently observed in certain sectors such as unskilled labour in the fruit, vegetable and cut-flower export sect

8.4. Agricultural transformation and access to markets:

Economic development has and will continue to transform the agricultural sector in many developing countries. The process includes greater commercialization, urbanization and integration into the global economy. These trends and changes bring with them challenges and opportunities, some with a distinct gender dimension. Economic development and rising incomes lead to greater demand for high-value commodities, processed products, and pre-prepared foods. In turn, food supply chains become increasingly vertically integrated, linking input suppliers, producers, processors, distributors and retailers. Supermarkets are part of this vertical chain because they are convenient, meet diversifying tastes, and set standards for quality and safety.

9. Conclusion:

In this paper we collate the empirical evidence on women's roles in agriculture, setting the stage for subsequent analysis on gender differences in agriculture and the potential gains from removing these gender differences. The main findings are: Women comprise about 43 percent of the global agricultural labour force and of that in developing countries, but this figure masks considerable variation across regions and within countries according age and social class. Women comprise half or more of the agricultural labour force in many African and Asian countries, but the share is much less in some. Time use surveys, which provide a more comprehensive assessment of how men and women spend their time, further emphasise the heterogeneity among countries and within countries in women's contribution to agriculture. The labour burden of rural women exceeds that of men, and includes a higher proportion of unpaid household responsibilities related to preparing food and collecting fuel and water. The contribution of women to agricultural and food production is clearly significant. However, it is impossible to verify empirically the share produced by women because agriculture is usually a venture among household members and involves a range of resources and inputs that cannot be readily assigned by gender. Women's participation in rural labour markets show much heterogeneity at the regional level, but women are over represented in unpaid, seasonal and part-time work, and the available evidence suggests that women are often paid less than men, for the same work. We conclude that accurate, current, regionally specific information and

analysis is necessary for good gender-aware agricultural policy making. Data collection has improved substantially over the last decades, as has our understanding of the complexity of women's roles and the need to collect data not only on primary activities but on all women's activities. Data are needed to better understand gender roles in agriculture and how they change over time and in response to new opportunities. We have shown that women's roles are diverse and that they vary across regions and countries. These roles cannot be understood properly, and interventions targeting cannot be designed effectively, without also understanding their differential access to land, capital, assets, human capital, and other productive resources.

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SOCIO ECONOMIC STATUS OF EMPLOYEES WOMEN OF WARANA MAHILA CO-OPERATIVE UDYOG

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Abstract:

This paper aims at studying and revealing the role of socio economic status of employee's women of Warana Mhaila co-operative Udyog. The study reviews and analyses the outcomes of improve socio-economic condition of women in Warana Mahila Co-operative Udyog. Before the establishment of Mahila Udyog Samuha women in these region were victims of illiteracy, ignorance, traditions, customs, in short their condition was backward. Their life was mentality only for –Chul and Mool|| (hearth and Home). They were housewife only. Their economic condition was adverse. But with establishment of Mahila Udog Samuha the situation has changed. This Udyog Samuha provided works to their hand. Now women are participating in every activities of society. They are now shouldering responsibilities of family. Women equalize their shoulder with male in every field. Women are not inferior in any sense than men in every field. Warana Mhaila co-operative Udyog Samuha frequently is organizing social and cultural functions. These functions influencing on the life of women in the region. In short Warana Udyog Samuha empowered has developed their social conditions in their region women economically. Warana Mahila Co-operative Udyog Samuha has opened a new chapter in socio-economic development of women in warana region. It has not only provided works to their hands but also has brought social changes and economic independence. It is seen that Warana Udyog Samuha is doing practical of national policy regarding empowerment of women. In summing, after careful investigation of collected data regarding various matter. It reveals that Warana Mahila Udyog Samuha improve the social economic condition of women in warana region.

Introduction

The co-operative movement in western Maharashtra is mother land of some co-operative principles. Warana co-operative model in Kolhapur district is ideal for entire co-operative movement in India. Warana is a successful name in the co-operative movement in Maharashtra, a successful name in the Operation flood, agricultural field, sugar lobby, education field, banking field and consumer services industries. All these incredible things have been achieved by an incredible man. The man who sacrificed his joy happiness and

stood bold to do the best. He is an innovator who motivated co-operative movement in Warana region. The architect of all this is late Vishwanath V. Kore alias TatyashebKore. ThatyashebKore made magic in the barren land with the help of co-operative model. This model remain ideal for entire co-operative movement in India.

Warana Mhaila co-operative Udyog Samuha has opened a new chapter in the history of women in warana region. Warana Udyog samuha is an ideal unit in Warana Co-operative model. After investigating socio-economic condition of women in Warana region, it is clear that, socio-economic condition of women is quite different than the women in urban and rural area. These women are mostly needy and coming from nearest villages of Warananagar. Warana Udyog Samuha is successful for giving employment to more than 700 women, as a result socio-economic condition of these women has improved qualitatively. Before the establishment of Mahila Udyog Samuha women in these region were victims of illiteracy, ignorance, traditions, customs, in short their condition was backward. Their life was mentality only for –Chul and Mool|| (hearth and Home). They were housewives only. Their economic condition was adverse. But with establishment of Mahila Udog Samuha the situation has changed. This Udyog Samuha provided works to their hand. Now women are participating in every activities of society. They are now shouldering responsibilities of family. Women equalize their shoulder with male in every field. Women are not inferior in any sense than men in every field.

Warana Mhaila co-operative Udyog Samuha frequently is organizing social and cultural functions. These functions influencing on the life of women in the region. In short Warana Udyog Samuha empowered has developed their social conditions in their region women economically.

Review of literature

The research work has been undertaken in the area of women empowerment and co-operative development a detailed review of some of the important previous studies have been made and presented as under:

Chauhan & Bansal (2002) have mentioned the various dimensions of 'women empowerment'. According to them, empowerment means giving legal and moral power to an individual in all spheres of life.

Dr. B. Suguna (2002) throws light on strategies for empowerment of rural women. According to her, empowerment is a phenomenon of the nineties and is defined as 'giving power to' creating power within and enabling. The author has categorized the concept into three broad categories economic empowerment, social empowerment and political empowerment. The author emphasizes on social empowerment of women. This includes equal treatment, equal respect, equal opportunity, equal recognition and equal status. She

further says that, empowerment of women is, therefore, the process of controlling power and strengthening of their vitality.

„**Women and empowerment, Shri mahila Griha Udyog Lijjat Papad**“ by **Malathi Ramanathan (2004)** and „**Lijjat and women’s empowerment – Beyond and Obvious**“ by **Rajinder Chaudhari (2005)** have thrown light on the role of Lijjat in empowering women. According to Ramnathan, Lijjat provided a beacon light to the lower class women in India, irrespective of their caste, religion or region – a path towards a better future. The capacity to earn one's livelihood and the resultant self-confidence was necessarily the first step in the ladder of empowerment. Rajinder Chaudhari has done a critical analysis of Lijjat Unit and its role in empowering women. He has pin pointed many things which have not been taken into consideration by Ramnathan. Ramnathan appreciates of the role of Lijjat "as a vital avenue for promoting women's empowerment" but, according to Chaudhari, women in Lijjat own it only to the extent that any ordinary shareholder owns a public limited company. According to him, they have not critically looked at the available records.

Problems of study

Warana Mahila Co-Operative Udyog Samuhawas established in 1974, itis totally organized by women. Under WaranaMahila Co-Operative Udyog Samuha three institutions are working these are: Shri Warana Graha Udog Lijjat Papad Kendra Warananagar was established in 1975. Shri Warana Bhagini Mandal established in 1974, and warana Mahila sahakari Path sanstha was established in 1990. The main objectives of warana Mahila Udyog Samuha is to utilized women workforce and makes the economic independent. The present research paper analysed socio economic status of employees women through Warana Mahila Co-Operative Udyog Samuha.

Objective of research paper

To study social status of women in Warana Mahila Co-Operative Udyog

To study economic status of women in Warana Mahila Co-Operative Udyog

To analyse improvement of social and economic status of women in Warana Mahila Co-Operative Udyog

Data collection Research Methodology

Present study is based on primary and secondary data. To collect primary data, questionnaire method is being used and for the purpose direct interview of respondents are being organized. In this present study to select sample of respondents, random sample method being used and respondents are selected randomly. To analyses collected data necessary statistical technique is being used. Sample of 12 percent selected randomly. Total number women are 725 and for study purpose we have selected 12 percent that is 87 women respondent. Which are sufficient to represent empowerment of women workers in Warana Mhaila Co-operative Udyog Samuha.

To investigate, empowerment of women in Warana Mhaila Udyog samuha, questionnaire method has followed. Questions are asked regarding their living place, family, Cast, religion, Educational status, monthly income. Participation inn discussion making, their saving and investment pattern etc.

Data analysis

Table no 1
Socio-economic profile of women (n=87)

Sr. No.	Variables	Frequency	Percentage
1	Age group		
	20 years to 35 years	48	55.2
	36 years to 50 years	34	39.1
	51 years to 60 years	05	05.7
2	Religion		
	Hindu	60	68.9
	Jain	08	09.2
	Muslim	07	08.1
	Christian	06	06.9
	Buddha	06	06.9
3	Educational level		
	Illiterate	15	17.3
	Primary	22	25.3
	Secondary	23	26.4
	Higher secondary	14	16.9
	Graduate	13	14.9
4	Family Assets		
	Up to Rs25,000	17	19.5
	Rs 25,001 to Rs 50,000	21	24.2
	Rs 50,001 to Rs 75,000	17	19.5
	Above Rs 1,00,000	32	36.8
5	Family loan		
	Debtless	25	28.8
	Up to Rs 20,000	14	16.1
	Rs 20,001 to Rs 40,000	19	21.8
	Rs 40,001 to Rs 60,000	14	16.1
	Above Rs 60,000	15	17.2

Source : field Survey

Table no 1 depicts that socio-economic profile of women in Warana Mahaila Co-operative Udyog Samuha.

Age structure: table shows age wise distribution of respondents. Total respondents are classified into three age groups. It is clear that out of total respondents 48 respondents are in the age group of 20 years to 35 years. Their percentage to total is 55.2 per cent followed by 34 respondents (39.1%)

are in the age group of 36 years to 50 years. And only 5.7 per cent respondents are in age group of 51 years to 60 years. In short most of women working at Mahila Udyog Samuha in the age of 20 years to 35 years.

Classification of respondent according to religion: it is clear that out of total respondents of 87 belong Hindu religion 60. Their percentage to total is 68.9 per cent followed by 9.2 per cent respondents are belong to Jain religion. In Muslim religion are 8.1 per cent. And only 6.9 per cent are belonging to Christian and Buddha.

Educational status:it is indicated that out of total sample, 23 women are educated upto secondary education. Their percentage to total respondents is (26.4%). Followed by 25.5 percent women have completed only primary education 16.9 per cent have secondary education and 14.9 per cent are graduate women. Whereas 17.3 per cent are illiterate. Thus, most of respondent's have completed their secondary education.

Family assets.Table shows that in asset out of total respondents. 36.8 per cent women respondents are in asset groups of above Rs. 1,00,000 followed by 21 women are in asset groups of Rs 25,001 to Rs 50,000 and 19.5 per cent are in the asset group of Rs up to 25,000 and Rs 50,001 to Rs 75000.

Family loan: above table reveals that out of total women respondents, 21.8 per cent respondents are fell into range of Rs 20,001 to Rs 40,000. 15 women respondents have loan of above Rs 60,000. And 16.1 per cent respondents are falling into range of up to Rs 20,000 and Rs 40,001 to Rs 60,000 respectively. It is obviously clear that most of respondent are debtless women.

Table no 2
Indicators of women empowerment (n= 87)

Sr. No.	Variables	Frequency	Percentage
1	Service Period in Year		
	Up to 1 year	13	14.9
	2 year to 5 years	21	24.2
	6 year to 10 years	24	27.6
	11 year to 15 years	16	18.4
	16 year to 25 years	13	14.9
2	Participation in decision making		
	Yes	79	90.8
	No	08	09.2
3	Women share in gross family income		
	Up to 25 %	34	39.1
	26 % to 50 %	34	39.1
	51 % to 75 %	11	12.6
	Above 76 %	02	2.3
	100%	06	6.9

4	Fulfilment of essential need		
	Fulfilled	20	22.9
	To some extent	34	39.1
	At negligible extent	33	38.0
5	Women monthly income		
	Up to Rs3000	11	12.6
	Rs3,001 to Rs6,000	39	44.8
	Rs6,001 to Rs9,000	34	39.9
	Above Rs9,000	03	3.5

Source : field Survey

Table no 2 shows that different indicator of women empowerment. After the working of Warana Mahila Co-oprative Udyog Samuha what are change in our family economic condition and status of women in family are discussed.

Service period of respondents: Above table clear that out of all respondent 27.6 per cent women respondents are complete in to service period range of 6 years to 10 years. 24.2 per cent respondents are service period range of 1 year to 5 years followed by 18.4 per cent respondents are fell into service period range of 15 years followed by 18.4 per cent respondents are fell into service period range of 15 years and same number of respondents 14.9 per cent are fell into service period range of up to 1 year and 16 years to 25 year respectively. It is absolutely clear that most of respondent have service period of 6 years to 10 years.

Women participation in decision making: In table classification participation in families of respondents according to their decision making. After investigation respondents it is clear that, out of total sample of 90.8 per cent respondents have participated in family decision making. Only 9.2 per cent respondents are not participation in family decision making.

Women share in gross family income: It is revealed from the above table that out of total respondents, 39.1 per cent respondents share in family income of up to 25 per cent and 26 per cent to 50 per cent respectively. 12.6 per cent respondents have share in family income of 51 to 75 per cent. Only 2.3 per cent respondents have share in gross family income of above 76 per cent and 6.9 per cent women's have share in family income of 100 per cent.

Fulfilment of essential need: After investigation of respondents it is clear that out of total sample. 39.1 per cent respondents are fulfilling their need to some extent only. Followed by 38 per cent women's fulfilled of their needs at negligible extent and 22.9 per cent women show fulfilment of their needs.

Women monthly income: Out of total women respondents 12.6 per cent women are group of up to Rs 3000 and 44.8 per cent respondents are fell in to income range of Rs 3001 to Rs 6000. Followed by 39.1 per cent respondents are fell in to range of Rs 6001 to Rs 9000 and only 3.5 per cent women respondents are fell into income group of above Rs 9001.

Conclusion:

Warana Mahila Co-operative Udyog Samuha has opened a new chapter in socio-economic development of women in warana region. It has not only provided works to their hands but also has brought social changes and economic independence. It is seen that Warana Udyog Samuha is doing practical of national policy regarding empowerment of women. In summing, after careful investigation of collected data regarding various matter. It reveals that Warana MahilaUdyog Samuha improve the social economic condition of women in warana region.

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A STUDY OF PROBLEMS OF WOMEN LABOUR IN CHANDGAD TALUKA

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ABSTRACT

This study focused the problems being faced by women labours. Chandgad Taluka has been selected as a geographical area for this study. Aim of this study is to identify the problems which are faced by women labours in Chandgad Taluka and study the demographic profile of women labour. 50 women labours have been selected by using convenient sampling technique. Primary as well as secondary data have been used by researchers. Simple percentage method and averages have been used for data presentation.

Keywords: Women, Labours, Finance and Problems.

1. INTRODUCTION:

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Despite all the social hurdles, India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. They have competed with man and successfully stood up with him in every walk of life and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and

chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women labours.

2. PROBLEMS OF THE STUDY:

Indian society is suffering from the various problems like poverty, hunger, and the illiteracy. Women are not included properly in financial system of India. Women have various skills but it has not utilized in proper way.

1. What is the demographic profile of women labours in Chandgad?
2. Which problems faced by women labours in Chandgad?

3. OBJECTIVES OF THE STUDY

The objectives of this research are as under

To study the demographic profile of women labours.

To identify the problems being faced by women labours.

4. RESEARCH METHODOLOGY:

The present study aims to assess the problems being faced by women labours. The following methodology will be adopted for the present study:

4.1 Method of Data Collection:

Both primary as well as secondary data have been collected for the present study. Primary data collected from respondents by using interview schedule and secondary data collected through journals and books.

4.2 Sample Design:

For the purpose of data analysis researchers have been selected 50 respondents by using convenient sampling technique.

Sample Size

Sr. No.	Name of Village	Sample
1.	Chandgad	30
2.	Kowad	05
3.	Kalkundri	05
4.	Shinoli	10
Total		50

4.3 Methods of Data Analysis:

The data has been analyzed by using different statistical techniques and tools such as simple percentage method and mean.

5. SIGNIFICANCE OF THE STUDY:

This study is significant to women labours to identify opportunities and threats of their jobs and improve their efficiency. Also this study is significant for improve their intellectual skills and create awareness regarding their problems. Various problems being faced by women labours, researchers identify such problems. This study also significant to the Government for prescribes policies regarding to women labours in rural India. Also this study is significant to the further researchers who want to study in same phenomenon.

6. SCOPE OF THE STUDY:

The scope of the research is summarized as follows:

1. The geographical scope of present study is confined to Chandgad Taluka. The researchers have been selected 50 respondents.

7. DATA ANALYSIS AND INTERPRETATION:

The researchers have used structural interview schedule to understand the demographic profile of the respondents.

Table No. 1
Demographic Profile

Particulars	Classifications	Frequency	Percentage (%)
Age Group	Below 25 years	04	08.00
	26-40 years	21	42.00
	41-50 years	23	46.00
	Above 50 years	02	04.00
Marital Status	Unmarried	05	10.00
	Married	38	76.00
	Separated	07	14.00
Qualification	SSC	19	38.00
	HSC	14	28.00
	Diploma	07	14.00
	Graduation	10	20.00
	Post-graduation	00	00.00
Nature of Business Unit	Production	04	08.00
	Training	12	24.00
	Food Processing	10	20.00
	Fashion Designing & Tailoring	24	48.00

Source: Compiled by Researchers

The above table reveals that 46.00% of the respondents are from the age group of 41 to 50 years. Only 04.00% are aged more than 50 years and 08.00% respondents are below the age of 25 years. It means that a majority (96.00%) of the women labours are below the age of 50 years.

In Indian society marriage is required at cultural point of view. The parents expect that if a girl wants to make any career, it is after marriage. In this study found that 76.00% of women are married and only 10.00% are unmarried. The above table should also that 14.00% women are separated that means divorced and widow.

The table reveals that 28.00% of the respondents are taken education up to HSC and 34.00% are either diploma or degree holder. There are no any post graduate respondents. Also 38.00% respondents are only SSC holder. Most are educated girls choosing the labourship profession willingly.

Nature of business unit which to start, mostly depend upon the experience, availability of raw materials and market opportunities. In this study out of 50 respondents, 20.00% having a food processing unit, 08.00% respondents having a production unit, 24% respondents having a training unit and 48.00% respondents having a fashion designing and tailoring unit.

Table No. 2
Problems Facing by Women Labours

Classification	Yes	No
Financial Problem	32 (64.00%)	18 (36.00%)
Government Policies	17 (34.00%)	33 (66.00%)
Gender Problems	29 (58.00%)	21 (42.00%)
Scarcity of facilities	42 (84.00%)	08 (16.00%)
Problem regarding workplace	13 (26.00%)	37 (74.00%)

(Source: Compiled by Researchers)

Muslim women labours was faced various problems like financial problems, government policies regarding labour policy, gender problems, scarcity of facilities and problems regarding workplace etc. The most important problem being faced by women labours are financial problem i.e. 32 (64.00%) women's. 29 women labours being faced problems related to their gender. 84 percent women labours faced problems regarding scarcity of facilities at workplace.

8. FINDINGS:

It is found that 96% respondents are above the age of 26 years. (Table 1)

- More than 3/4th respondents are married in the study area. (Table 1)
- All respondents are educated in nature. (Table 1)
- Most of the women labours faced problems like financial problem, gender problems and faced scarcity related to various facilities. (Table 2)

9. SUGGESTIONS:

- Employer should provide various types of skills through training programs.
- Employer should provide various facilities at workplace like water facilities, toilet facilities and canteen facilities.
- Also employer should provide clean environment and atmosphere at workplace.

10. CONCLUSION:

From the above research paper it is concluded that, in rural area it is found that the women labours faced various problems like financial problem, gender problem and scarcity of various facilities at workplace.

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AGRICULTURAL AND RURAL DEVELOPMENT POLICIES

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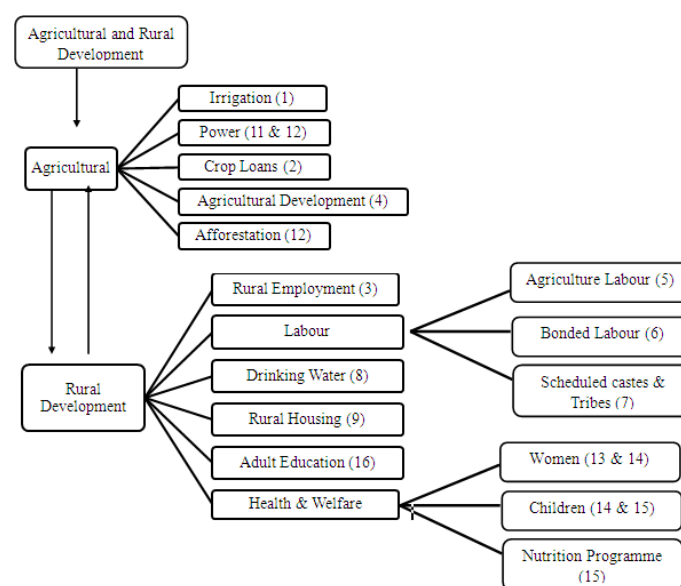
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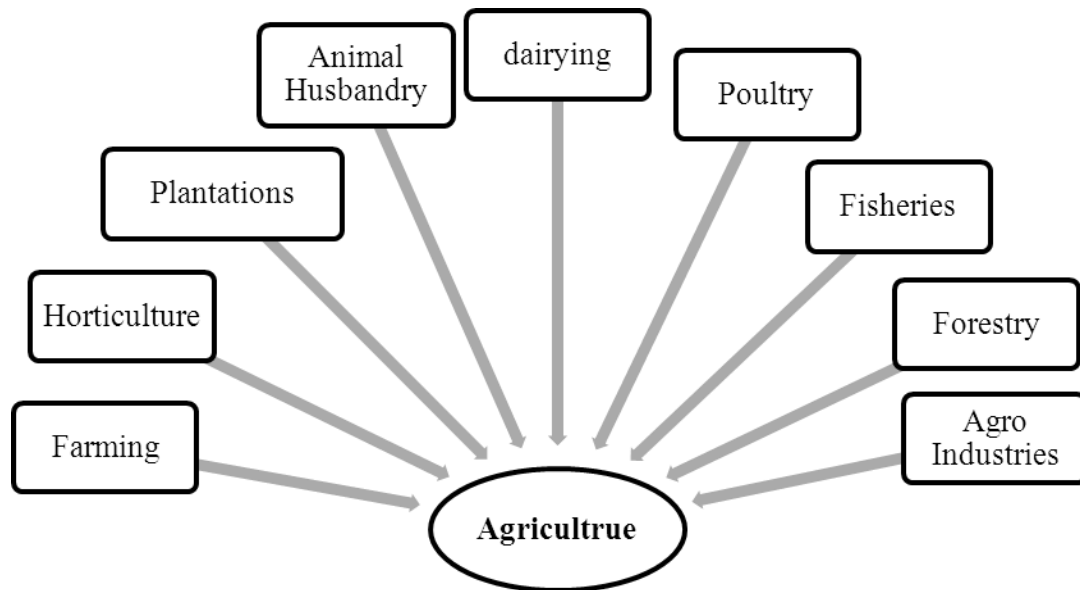
Introduction

Agriculture occupies a key position in the Indian economy and more particularly in accelerating the process of rural development. Its role stimulating rural development is unique. Its contribute to overall economic growth through supplies of food for sustenance, raw materials for industries and expert earning valuable foreign exchange. It is a source of livelihood for a majority of the rural population and provides a large market for non-agricultural goods and services.

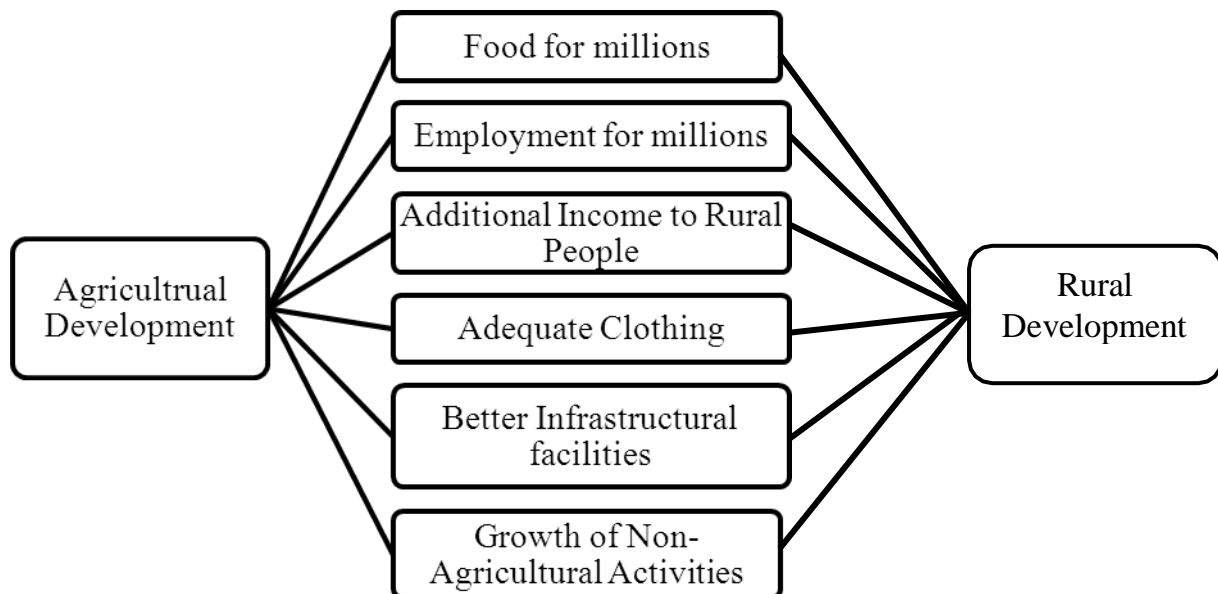
Agricultural and Rural Development are interwoven. Rapid development in and allied activities will improve the quality of life of the rural people. A close integration between agriculture and industry holds better prospects for rural development and advancement of forces of production for skill formation and positive attitudes to development. This may also accentuate rural inequalities. But this increased inequality within rural areas may be preferable to the state of rural under-development obtaining under conditions of industrial development confined to metropolitan centres whose only link with the rural economy is by way of receiving raw materials and other marketed surplus from there and selling consumer non- agricultural goods, including edible oil and kerosene, but contributing little by way of providing employment and reducing poverty.



**Fig. 1 Components of Agricultural and Rural Development
Dependence of Industries**



Links between Agricultural and Rural Development



Agriculture and allied sectors have a great potential of creating employment opportunities to absorb the rising rural labour force. The greater of employment in the agricultural sector is linked with the growth of agriculture, which is caused by both an increase in productivity and an increase in employment. Additional income in rural areas will thus be generated for rural development and go a long way in improving the standard of living of the rural people – poor and rich alike. Above all agriculture is a way of life, unique and irreplaceable in human values.

Some Policies for agricultural Development

Agricultural development is necessary for the rapid economic growth of our country. It contributes the largest share of the national income. Over the years, there has been a reduction in agriculture's share in national output. This was expected, but what is amazing is the fact that the rate of change has been rather slow.

Agriculture is a major source of livelihood in India. The latest population census shows that more than three-fourths of our people live in villages and that 87.4 percent of them are directly dependent on agriculture for their livelihood. Most of the remaining rural people are indirectly dependent on agriculture. The occupational structure in our country has shown a lack of flexibility- the larger proportion of the increasing labour force has been absorbed in agriculture. This is mainly due to the absence of alternative employment opportunities. The increasing labour force in agriculture only adds to the already low productivity and disguised unemployment. Unless proper steps are taken to raise the level of productivity in time and create alternative employment opportunities the economic situation will not change very materially.

In the post-Green Revolution period, there has been improvement in the productivity of various groups of crops, especially in the second half of the period. However, barring wheat, potato, dry chillies, tobacco and rice, the productivity growth is negligible – less than 2 percent per annum. In spite of an appreciable growth in productivity, the yield rate of wheat and rice, the two most important crops in our country, has not been very satisfactory in comparison with international standards. As shown in terms of yields, India stands fifth among the major wheat producing countries in the world – its average yield of 1,714 kgs per hectare is 14.8 percent less than the corresponding world average, and about two-thirds of the average yield of China, which occupies the first position. In the case of paddy, India's average yield is only 1,938 kgs per hectare, which is 31.3 percent less than the world average and only one-third of the yield rate of Egypt, which occupies the first position.

A lack of growth in the agricultural sector overheads in the form of irrigation facilities, roads, transport, electrification, markets. Will add to the process of growth of the economic through backward and forward linkages and generate substantial employment. Agricultural development will also lead to more non- agricultural activities like education, training and extension, and the provision of supplies and services, etc.

Price Policy

A higher growth in agriculture stimulates the economic growth of our country. Faster agricultural growth requires higher growth in agricultural productivity. If productivity in agriculture increases, agricultural incomes and incentives will grow at the same time, and agricultural prices will decline.

However, there is a fundamental differences between measures such as price controls, taxes and subsidies etc. with artificially lower the prices of food and other agricultural products and measures which stimulate investments in farms, effect technological advances and promote rural infrastructural development (such as roads, electricity, water etc.) These, too, lower price by reducing the real cost of production.

A price policy is very important in the context of agricultural development. The policy of the government of India, in this regard, seems to be to keep the prices of food and other agricultural commodities at relatively lower levels. This is evident from the fact that the terms of trade index in favour of the non- agricultural sector increased from 100 in 1970-71 to 132.5 in 1988-89.

The comparative price parity index between the output price of agricultural commodities and the cost of material inputs (that is, the ratio of the output price index to the index of the cost of material inputs) declined from 100 in 1970-71 to 96.5 in 1988-89. However, if the government did not give high subsidies for fertilizers and supply electricity and seeds at subsidized rates, the parity index would have declined further.

The terms of trade policy against agricultural is probably based on the following assumptions.

- (i) The chief beneficiaries of higher price would be the large sized farmers;
- (ii) High food and other agricultural related prices, such as clothing (essential commodities), would most adversely effect the low income consumers.

In contrast to this policy, the price policies followed by industrial countries have been distorted in favour of the farmers, creating problems of over production of agricultural commodities. The European economic community pays its farmers the current world market prices to grow each 1b of sugar. With such rewards, European farmers increased output from 10.8 million to 13.8 million to 13.8 million tonnes from 1977, when the EEC began to export more sugar than it imported. In united states, sugar farmers, are getting 17.75 cents a 1b or about 4 ½ times the world price. As a result, American sugar imports have fallen from 6 million tonnes a year a decade ago to less than 3 million tonnes now.

According to one study, greater productivity of crops per hectare of land in industrial countries than in developing countries has occurred mainly in the last 50 years when a deferential price policy has been pursued. In 1934-38, grain yields were on an average 1.15 tonnes per hectare in industrial countries as against 1.14 tonnes in developing countries. By the end of the 1970s, grain yields in industrial countries were more than double the yields in developing countries – 3.0 tonnes per hectare against 1.4 tonnes per hectare.

Productivity

Production in irrigated areas is much higher than in an-irrigated areas. But only 18 percent of all agricultural holdings in the country are wholly irrigated, 24 percent partly irrigated and the balance of 58 percent an irrigated. Unless, relatively less capital intensive methods are evolved to irrigate land, production cannot be raised through multiple cropping as well as through increased productivity with the help of fertilizers.

Fertilizer consumption per unit of gross cropped area varies widely from one state to another and from one district to another in the same state. Fertilizer consumption per unit of cropped area in Punjab was 158.5 kgs in the year ending June 1988, whereas in Assam, it was only 4.6 kgs. The all India average was 49.7 kgs per hectare.

Irrigation facilities can be increased in the areas which entirely depend on the monsoon by trapping the monsoon water into ponds and tanks. This is very important because a considerable part of rain water during the monsoon goes back to the sea, creating floods in a number of areas. With the trapping of water in ponds and tanks, multiple cropping can be used in the dry season.

The production of oilseeds fluctuates widely from year to year due to weather conditions; since only 8 to 10 percent of the total area under oilseeds is irrigated. Moreover a substantial part of the rain-fed area under oilseeds consists of marginal land. The plants population is mostly sub-optimal due to use of poor quality seeds and wide spacing. The combination of weeds, pests, etc. causes a great deal of loss both during the early stage of plant growth and at crop maturity. Lack of rain at a critical stage before maturity also causes significant losses in yields, particularly in the yield of groundnut. Poor post-harvest technology, including deficiency in marketing support and storage and processing arrangements, has had an adverse effect on returns to growers.

With a view to raising production, the production strategy for important oilseeds like groundnut and rape seeds and mustard should involve the launching of an intergrated oilseeds yield maximization programme with emphasis on.

- i) Production and distribution of improved seeds;
- ii) Popularizing application of fertilizers, specially phosphatic fertilizers, to groundnut and soyabean crops;
- iii) Adoption of adequate and timely plant protection measures on yearly basis;
- iv) Inclusion of oilseeds crop in irrigated crop rotation;
- v) Expansion of area under non-traditional crops like soyabean and sunflower; and
- vi) Demonstration of improved practices.

The planning commission has recently divided the country into 15 agro-climatic zones on the basis of soil type, climate and water resources available in the various parts. To select the status/districts and the crops which should

initially receive maximum thrust within each zone, such features as soil type, major constraints on higher production, historical data on the achievements of agricultural sector, existing level of irrigation along with assured increase by 1989-90, technological package available and the coverage under existing thrust programmes such as National Wasteland Development Programme (NWDP), Special Rice Production Programme (SRPP), National Oilseeds Development Programme (NODP), etc. were taken into consideration.

On the basis of the above features, a total of 169 districts in 14 states were tentatively indentified as having immediately releasable potential for higher food grains production. Among these districts, 108 were selected for rice, 68 for wheat, 27 for maize, 28 for gram and 20 for arhar. Production credit planning will, hopefully, become more systematic and scientific when these programmes become operational.

Agricultural Growth as a Development Strategy

Of late, economists are convinced that a more appropriate development strategy will be one that gives primary emphasis to agricultural growth; agricultural growth in itself only serves as an intermediate objective. The mechanism of agricultural growth and the generation of intersectoral linkages with the rest of the economy represent the key to rapid broad based and self-sustaining economic development. It is demonstrated the agricultural demand-led strategy –generates the same rate of industrialization as does export-led growth but leads to a higher rate of labour absorption, a better distribution of income, better balance-of-payments result, less poverty, and a higher rate of growth of per capita gross national product than export-lead growth.|| The leads to greater increase in the real incomes of rural households, which account for a very high proportion of the poverty population. More importantly, the substantial increase in the rate of return on agricultural investment raises the level of rural incomes that raises the rural savings. The strategy properly implemented will accelerate the process of rural development.

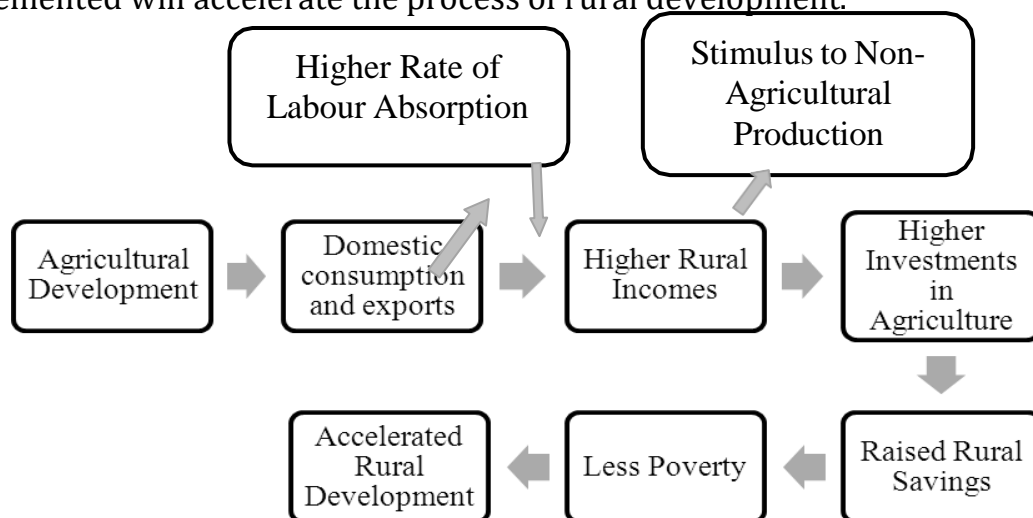


Fig. 5 Agricultural Demand-led Strategy

The development of rural infrastructure goes a long way in achieving rapid productivity growth in agriculture. The development and maintenance of rural infrastructure requires huge capital investment. Additionally, the stimulus to non-agricultural production induced by increased rural incomes, due to rising agricultural prices and productivity. This form of rural growth linkages is at the heart of an agriculture based development strategy.

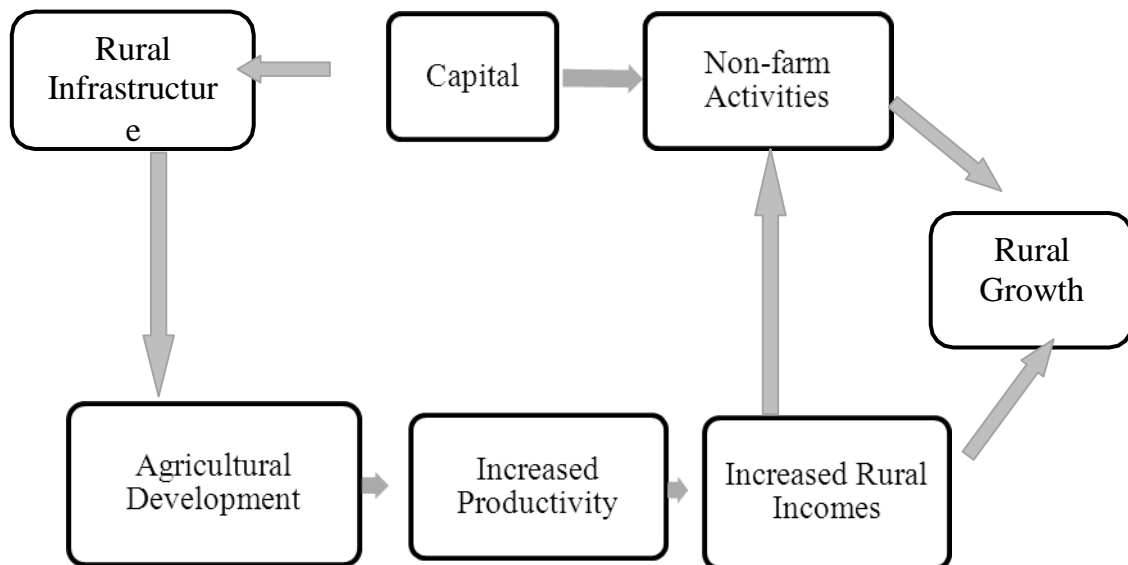


Fig. 6 Rural Growth Linkages

Increase in agricultural productivity can be achieved by shifting the structure of public investment toward agricultural and the rural sector, away from urban base capital intensive industries. To start with, the share of agriculture, rural industries and infrastructure be raised to 20%, 10% and 15% of public investment as against 10%, 1.5% and 5% respectively. Improvements in rural transport, electrification, agricultural credit and irrigation will increase the agricultural supply response to price incentive.

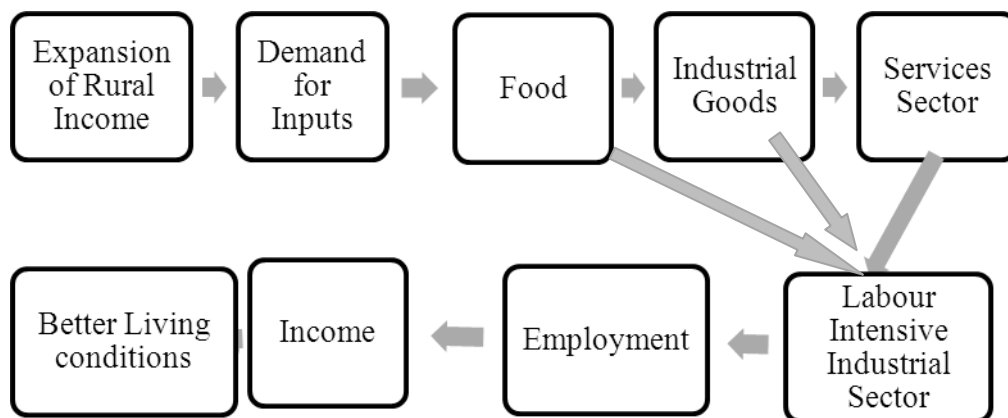


Fig. 7 Multiplier Effects on the Rural Economics

The magnitude of rural growth linkages is also determined by the labour intensity in agricultural and non- agricultural sectors. Increase in employment in rural areas, raises their real wages, the purchasing power of rural people. The multiplier effect will reduce rural poverty.

Issues

Agriculture desperately needs spread of irrigation, rise in productivity and hybrid grains and high technology such as combined harvesters and other equipment to move into high gear.

But, India's bane has been its landholdings – among the smallest in the world. There are some 100 million fragmented landholdings and an average Indian farmer holds about 2-3 acres of land, which makes the use of technology difficult. Then, there are an estimated 40-50 million landless. Labourers, who often works on large farms and whose presence and low costs mean that the need for high technology is rarely felt. Figures available for a decade ago show over 71 million marginal holdings, over 21 millions small holdings, 14 million senai medium holdings, 7 million medium, and just 1.4 the model for agriculture.

Eliminating the Middleman

The private sector has made a beginning with various corporate giants entering the retail space seeking to deal with farmers directly. The farm to fork chain is complicated with a number of middlemen who are crucial to the marketing of agricultural produce. One way of keeping costs down and increasing the margin for farmers is to eliminate the middlemen, something the large retailers have begun to try. Yet, such steps are in their infancy and years away from complete realization.

A combination of wastage, poor management and high profits makes for the high margins. Companies can try and ensure better logistic and storage to cut the wastage. Farmers and corporate will need to join hands, perhaps in the form of getting farmers to form co-operatives and sell the produce directly to the corporations, given the restrictions in buying farmland. In the meantime, the government, in a show of populism, makes various announcements that only compound the problem in the end.

Conclusions

INDIAN agriculture has witnessed significant transformation over the past few decades. The changes range from new entrants into the sector to new and improved technologies to farming becoming more mechanized, the weather, soil and environmental changes, to new markets and demand, and most importantly to agriculture evolving from just a way of life to a full-fledged business-agribusiness. These changes have unfortunately not been accompanied by changes on the institutional and policy front. Even in instances where amendments have been introduced on the policy front they have not necessarily been accompanied by changes on the organizational

and institutional fronts. This disconnect has limited the growth potential of the vital sector.

Fluctuations in the growth rate of national income are a regular phenomenon in the Indian economy. Since agriculture contributes the largest share of national income, violent fluctuations in agricultural production bring about significant variations in the level of national income. It has already been pointed out that a 10 percent increase in agricultural production raises directly and indirectly, the national output by 5.7 percent.

The rapid economic growth of the country requires faster agricultural development. This is necessary not only to raise output but also employment, increase foreign exchange earnings, etc. The latest census shows that 7 out of every 8 persons in rural areas directly depend on agriculture for their livelihood. A majority of the other rural people, too, are indirectly dependent on agriculture.

The government should follow a price policy which will give incentives to agriculturists to produce more and also attract investment to the agricultural sector so that new technologies may be developed and adopted. Irrigation facilities should be increase in the area which depend entirely on the monsoon.

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“PROBLEMS OF CONTRACT LABOURS IN INDIA”

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ABSTRACT

Contract Labour is a significant and growing form of employment in various types of industries. The exploitation of contract labour is now biggest issue in the era of globalisation and liberalisation. The aim of this Paper is to focus on the overview of the contract labour system in India, Evolution, the analysis of the present law and various loopholes under the Act. This Paper also analyses the history of the contract labour Act and how the existing law evolved in India by referring various committee's recommendations. This paper also explains judicial interpretation on some important issues of contract labour Prohibition and eradication Act, 1970.

Key Word: Labour, Problems, Protection, Contract Labour etc.

1. INTRODUCTION:

Liberalization, Privatization and Globalization (LPG) is the ongoing international economic regime. In July 1991, India also adopted similar economic policy and started making efforts to integrate the Indian economy with the world economy. The main objective of the new economic policy is to create more competitive environment as a means to improve the productivity and efficiency in the economy. Consequently, a number of global business enterprises entered into Indian market. It led to increase in competition, technological advancements, increased efficiency and an overall growth of the national economy. However, with these opportunities, LPG measures have brought some challenges too, particularly for the labour class. The flexible labour strategies adopted by the employers tend to undermine the role of workers in industrial progress. A race to increase the productivity and decrease the cost of production, at any cost, has begun and triggered at that factor of production which is available in abundance i.e. labour. Employers desire for a market-driven labour market governance system free from regulation and state control. The role of the state in economic matters is being redefined. A pro-capital shift in Government's policies is already implicit. It is increasing the feeling of insecurity and deprivation in the vast majority of working people. The prominent victim has, however, been the 'Contract Labour'. Need for adequate legal provisions for regulation of contract labour and employment security has been the core issue in the current labour law reform agenda in India.

For the purpose of this research work, the term ‘Contract Labour’ refers to labour engaged through an intermediary for the user enterprise. There is a triangular employment relationship. The party for whom work is performed is known as principal employer or the user enterprise and the relationship between the workers who actually perform the work, and the principal employer is mediated by one or more other parties who actually engage the workers and pay them. These intermediaries are known by different names such as jobbers, employment agencies, labour brokers, contractors, sub-contractors etc. Although the contract labour system has been prevalent all over the world since ages but it is particularly after the globalization of economies that there has been immense increase in use and abuse of contract labour system.

2. REVIEW OF LITRATURE:

The review of research literature has a special importance in identifying the scope and areas of research study to be undertaken. This enables the gaps and the areas missed out in the previous researches carried out by the researchers. A review of some of the research studies relating my topic of research is as follows.

Allen and Henry (1997) in his joined article entitled, Ulrich Beck's Risk Society at Work: Labour and Employment in the Contract Service Industries, explain how the employment on contractual form increase with the difference in combinations of work time, its benefits and the entitlements for different groups of workers, like a package in Europe. He concludes by showing the causes, which are the labour market flexibility, institutional rationalization and restructuring.

Kalleberg (2000) in his article, Nonstandard Employment Relations: Part-Time, Temporary and Contract Work in United States, shows the level of complexities in the relationship between the employers and employees, who work on non-standard work arrangements. This study explains the importance of employment relations and analyses the factors that affect the nature of employment.

Allen and Henry (1997) in their article, Ulrich Beck's Risk Society at Work: Labour and Employment in the Contract Service Industries, explain how the employment on contractual form increase with the difference in combinations of work time, its benefits and the entitlements for different groups of workers, like a package in Europe. He concludes by showing the causes, which are the labour market flexibility, institutional rationalization and restructuring.

Isaksson (2006) in his Community Research on Social Sciences and Humanities, in Psychological Contracts Across Employment Situations Psycones, describes the normal tendency of job insecurity, aroused by the use of flexible contracts of employment in several forms. He also explains how

it affects the job security and the organisational outcomes, such as performance and organisational commitments throughout the European countries.

Hazans (2011) in his paper, *Informal Workers across Europe: Evidence from 30 countries*, shows how in most of the European countries, any written employment contract, before or immediately after the commencement of work, one is required of the written terms of employment (ToE). Informal employees in different parts of Europe seem to have the largest financial difficulties when compared to the formal counterparts. In all the parts of Europe, the dependent informality rate, seem to be inversely related to skills (scaled in terms of either education or experience). The least-educated, the young (especially students), the elderly, and the people who are physically challenged are more likely to work informally, while others fall under formal

Brown (2005) in his article, *The New Employment Contract and the 'At Risk' Worker?*, explains the critical view of dynamics in the new employment, adopted in the US, which are turbulent and are rapidly changing on a broad scale, which in turn helps in reshaping the nature of the employer-employee relationship. The new employment system, seem to affect the interest of both, the employer and the employee, for their shorter benefits, resulting in disembodiment of the social systems of work. This also helps in reordering the social relationship between the organizations and the society, and the workers and their employers.

3. HISTORICAL BACKGROUND:

The historical aspect of the contract labours in India would definitely give a clear view of how the system of employing contract labour came into being. Contract labour has its root from time immemorial. In the early period of industrialization, the industrial establishments were always faced with the problems of labour recruitment. British employers or their representatives were not accustomed with some basic problems of the employees like Low status of factory workers, lack of labour mobility, caste and religious Taboo, language etc. They were unable to solve these problems. Therefore, they had to depend on middle man who helped them in recruitment and control of labour. These middleman and contractors were known by different names in various parts of the country. Contract labourers were considered as demoralized section of the working class mainly due to lack of organization on their part. Due to this, the Whitley Commission (1860) recommended the abolition of contract labour by implication. Before 1860, in addition to the many disadvantages suffered by the contract labour, the Workmen's Breach of Contract Act 1959 operated in holding them criminally responsible in the event of breach of a contract service. Subsequent to this, Many Committees were formed by the Government to study the socioeconomic conditions of contract labour like Bombay Textile Labour Enquiry Committee, The Bihar Labour

Enquiry Committee, the Rega Committee etc. As a result of these conclusion, the scope of the definition of –workers|| in the Factories Act, 1948, The Mines Act, 1952 and The Plantations Labour Act, 1951 was enlarged to include contract labour.

4. CONTRACT LABOUR- CONCEPT, SCOPE AND DIMENSIONS :

The term ‘contract labour’ is used to denote different kinds of employment relationships, yet certainly other than the regular employments based on a direct, definite and identifiable employer-employee relationship. The term has no internationally accepted delineation and this lack of conceptual clarity generates contradictory interpretations and inhibits the development of an appropriate protection mechanism for the workers involved.

The labour may be engaged by an employer either by direct recruitment or through an intermediary. In first case i.e. direct recruitment, the employee may be engaged on regular basis or for a fixed term or for a particular project purely on contractual terms, nonetheless, he or she is the employee of the employer and employment relationship is governed by the rules of the employer’s enterprise enacted in line with the spirit of the labour legislations of the place in general, if it is a regular appointment, and by the contract of service, in case of contractual appointment, howsoever in all cases, subject to the provisions of the Constitution. The second method of engagement of labour is through the intermediaries known by different names such as contractors, jobbers, employment agencies, labour brokers etc. In such cases, three parties are involved-a principal employer (user enterprise) for whom the work is performed, the intermediary who engages labour to produce a given result for principal employer and the labour who actually performs such work. There is a triangular employment relationship. It is in this context, the term ‘contract labour’ is widely used, though with many variants. However, broadly they may be categorized under two heads

4.1. Labour Contracts or Labour-Only-Contracting- In this type of arrangements, the intermediary supplies labour to principal employer. Generally such labour works at the site of and under the supervision and control of principal employer. However, the workers have no direct relationship with the principal employer. The workers are the workers of the intermediary and remuneration is paid by such intermediary.

4.2. Service Contracts or Job Contracting- When the intermediary undertakes to produce a given result to the principal employer in the form of a service rather than mere supply of labour is known as service contract or job contracting. Service contracts further may be of two types. First purely commercial contracts where two business firms come together and one promises to supply goods or service to the other independently created by his personal skill and tools. The supplier of such goods or service is not solely

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dependent on the user enterprises for its livelihood. The workers employed by such supplier are his workers and they have nothing to do with the user enterprise. This kind of business arrangements are governed by the commercial legislations. The second type of job contracts includes the arrangements where work is performed by individual contractors or sub-contractors whose relationship with the user enterprise differs from that existing between truly independent businesses. The work is actually done by the labourers engaged by such contractor. Such individual workers may normally carry out certain work or services for the same user enterprise on a permanent or periodical basis and are, to a certain extent, economically dependent on it. The user companies may also exercise control over the performance of services and in spite of their formal independence, the individual workers actually have a status which is very close to that of a traditional employment. It is this kind of arrangements which are covered under the concept of contract labour and need specific labour legislation.

Thus, the term ‘contract labour’ is used to denote both labour-only-contracting as well as job-contracting and therefore, becomes ambiguous and difficult to define. For example, sometimes, job contracting is carried out at the site of the principal employer with the raw material and tools provided by him and sometimes work is performed in the premises of the contractors but under the strict supervision and control of the principal employer. This confusion still persists and the interpretations of various courts may vary in individual circumstances. However, on the whole, it can be said that there is no direct employer-employee relationship between the labour and the user enterprise but mediated by one or more parties who actually engage such labour and pay remuneration to them.

The International Labour Organization has defined contract labour as, –For the purpose of the proposed convention the term ‘contract labour’ should mean work performed for a natural or legal person (referred to as a ‘user enterprise’) by a person (referred to as a ‘contract worker’), pursuant to a contractual agreement other than a contract of employment with the user enterprise, under actual conditions of dependency or subordination to the user enterprise, where those conditions are similar to those that characterize an employment relationship under natural law and practice||. The Contract Labour (Regulation and Abolition) Act, 1970 defines contract labour as, –A workman shall be deemed to be employed as contract labour in or in connection with the work of an establishment when he is hired in or in connection with such work by or through a contractor, with or without the knowledge of the principal employer||. Thus, it can be concluded that presence of an intermediary between the user enterprise and the actual labour, a degree of the labour’s dependency on or subordination to the user enterprise and yet, no direct employer-employee relationship between them are the core characteristics of

the contract labour system. The scope of the present research work is confined to such kind of employment relationships only.

5. PROBLEMS OF CONTRACT LABOURERS:

Problems of contract workers are quite peculiar ones because there is a triangular employment relationship. The basis to establish labour rights is the employer-employee relationship which is a quite complex phenomenon in case of contract labour. Some of the problems which are categorically faced by contract workers are as under

5.1 Inadequate Remuneration: Various studies have revealed that contract labourers are not paid even the minimum wages fixed under the Minimum Wages Act, 1948. No Value added Dearness Allowance (VDA) is paid to contract workers. VDA represents the rise in cost of living index numbers. Contract workers are less educated and unaware about their rights to minimum wages and contractors in connivance with principal employers, take benefit of this situation.

5.2 Discrimination at Workplace: The workers having permanent status receive much higher wages, allowances and amenities than the contract workers doing the very same work. Reports of various Standing Labour Committees, Tripartite Committees and research works have expressed deep concern over this issue. A difference of wages, working conditions and other amenities between regular and contract workers weakens the labour solidarity at workplace.

5.3 Inadequate Social Security Provisions: Social security systems provide for basic income in case of unemployment, illness and injury, old age and retirement, invalidity, family responsibilities such as pregnancy and childcare, and loss of the family breadwinner²⁷. Art 41 of the Constitution of India directs the state to provide public assistance to its citizens in case of unemployment, old age, sickness and disablement within the limits of its economic capacity and development. Social security benefits are important not only for individual workers and their families but also for their communities as a whole providing health care; income security and social welfare enhance productivity and contributes to the development of the country.²⁹ The provisions of the Employees Provident Fund and Miscellaneous Provisions Act, 1952, The Employees State Insurance Act, 1948 and The Employees Compensation Act, 2010 are applicable to workers employed through contractors but in practice, no such contributions are being paid by employers. Many a times, deductions are made from the wages for contribution to social security schemes but they are not deposited into the social security account of labourers. Poor and illiterate contract workers are not provided with any account number in their names. They are unaware of their rights under social security legislations.

5.4 Poor Working Conditions: The definition of "worker" under section 2 (1) of the Factories Act, 1948 includes workers employed by or through an

agency (including a contractor) with or without the knowledge of the principal employer. Therefore, contract workers are also entitled to all the benefits available to workers under the Factories Act, 1948 including those relating to weekly holidays, overtime wages, compensatory holidays, leave with wages etc. But in practice, the working conditions of contract workers are poor. They are not given any paid holidays. The working conditions at the site of contractor's premises are quite unsatisfactory.

5.5 Lack of Judicial Access: Under the Contract Labour (Regulation and Abolition) Act, 1970, majority of the powers are vested with the executive organ of the Government. Appropriate Government is empowered to fix minimum wages, issue licenses to principal employers and contractors and abolition of contract labour in certain circumstances, and to ensure implementation of the Act through Labour Commissioners. The contract workers are left on the mercy of executive action. Until and unless some fundamental questions are raised in the dispute such as when the contract between the contractor and principal employer is bogus one, contract workers cannot seek any judicial remedy in the ordinary courts of law or labour courts under the Industrial Disputes Act, 1947. In addition to the above stated problems, various other typical problems are faced by migrant workers, women workers and their children due to poor implementation of the Act. There is lack of sincerity on the part of the industrial relations machinery and policy makers in ensuring compliance of the barest minimum of the legislation.

6. LEGAL PROTECTION TO CONTRACT LABOUR IN INDIA

The legislature of India had a vigilant eye on the matter when it went on to enact the first regulation on contract labour named as Contract Labour (Regulation and Abolition) Act, 1970. This enactment is still the key legislation regulating contract labour in India.

The Contract Labour (Regulation and Abolition) Act, 1970

The Contract Labour (Regulation and Abolition) Act 1970 (hereinafter named as the Act) has been exclusively passed to protect and safeguard the interests of contract labourers in India. A contract labourer is defined in the Act as one who is hired in or in connection with the work of an establishment by or through a contractor, with or without the knowledge of principal employer.³⁰ A principal employer is the person who has authorized control over the establishment whereas a contractor is a person who procures labour for the user enterprise and includes a sub-contractor. Contract labour system covered under the Act includes both labour contracts as well as job contracts.

7. RESEARCH METHODOLOGY

An appropriate research design is very crucial element for any research activity. It is not only important for procedural continuity and efficiency but significant for objectivity of the output of the research as such. The researcher has made efforts to follow the path of an appropriate research design in the

given circumstances of the universe of the study. The present research work comprehensively analyses the problem in hand taking into account all the secondary data. Researcher has extensively studied the existing literature on the subject which is already in public domain comprising various books, scholarly articles in journals, magazines, periodicals and newspapers reports

8. CONCLUSION

The contract labour (regulation and abolition) act 1970 provides protection and security to the workers employed on contract. On the one hand, it seeks to provide contract workers minimum wages through licensing of contractors and by holding principal employers accountable for enforcement of the law. On the other hand, it empowers state and central governments to prohibit the conduct of certain kinds of work through contract labour. The appropriate government can issue a notification in the official gazette to prohibit employment of contract labour in any process, operation or other work. The central government has taken steps ahead and abolished contract labour practices in a number of jobs in different industries and has issued notifications in this regard. But in the absence of any labour law reforms over the past so many years, even the courts have taken contradictory positions in the recent past. One judgement said priority must be given to absorption of contract labour whenever a new position comes up, while another said no such guarantee can be given by a company because the terms of employment itself talk about a fixed contract.

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A STUDY OF CURRENCIES IN THE PERIOD OF CHHATTRAPATI SHIVAJI

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1. Introduction

The most prominent fact with regard to currency in Shivaji's time and country is that the authorized money was the hon. In fact the whole of south India the currency was in gold hon. This was so not only from Mahomedan times but from Hindu times. Indeed, throughout Hindu times, the currency was in gold. In Vedic and Epic days, the gold coin used, called Nishka, was only a piece of gold of a fixed weight. At that time we do not know the actual its value, but Vedic works extol a sacrifice where a Nishka was given as Dakshina to each Brahmin. It seems that gold was then plentiful both in Northern and Southern India, Ceylon was known a golden Lanka. It is a wonder. Therefore that throughout ancient, mediaeval and Mahomedan times, gold coin was used in the south. It was called hon or gold, hon being the Prakrit form of Suvarna. Suvarna itself also meant a gold coin. (Shivaji the Founder Maratha Swaraj. C. V. Vaidya P. 369 & 370)

2. Mints and Coins

A small income was derived from this source as well. A licence was required to mint coins and the licensee had to pay a certain percentage of the coins so minted. A Seti had applied for such a license for issuing laris and copper coins and was granted the permission to do so on the condition that he should pay one lari per hundred laris and five laris for copper coins weighing one maund. The tenure of the license was five years.

3. Coins Mentioned by Sabhsad

Gamberis probably the same as Gubbur a coins at Bombay in 1763. It was worth at that date 3 Rupees 12 annas and 6 pies. (Hunter, Annals of Rural Bengal, Appendix O.p-474). Mohar and Putlis are rather common coins, the value of a Putli is about 4 Rs.

Hon, Varaha, Pagoda are synonymous terms. The word Hon may be corruption of Sanskrit Suvarna. Gerson da Cunha says that the original meaning of hun in Kanarese is gold (Contribution to the Numismatics, p.10). Shivarai, Achyutrai, Devarai, Ramchandarai Hon were Vijaynagar coins named after different kings who issued them, according to a custom prevalent

in the country. Kaveripak, Sangari, Gutti, Dharwari, Advani, Chandavari (Tanjore), Valuri, Ramanathpuri Hons, Sabhasad thought that derive their names from mint towns. Ibhrami was current in coast towns of Persia, and Western India. It has been mentioned by Fryer as Embrains and Dr. Crooke explaine in foor-note probably Ibrahimi of Abraham. See John Fryer's East India and Persia, Vol. II (Hakluyt Society's edition p. 137 and Bird's History of Gujrat, p. 109) Katerai Hon was the Mysore Pagoda. Forrest says, – SixCanterai pagodas are nearly equal to five star Pagodas|| (Selection, Maratha Series, p. 717).

The Silver coins mentioned by Sabhasad hardly present any difficulty. The Silver Asrafis were nothing but Portuguese Xerafins. A Xerafin was equal to 300 reis or pies. According to Prof. Dalgado, this word was derived from Perso Arabic Ashrafi(Dalgado, GlossarioLusoAsiatico, Vol. II, pp. 424-425). Thevenot said that Abashi coin was very comman at surat. The coin was of Persian origin and was named after Shah Abbas II according to Dr, Dalgado (Glossario, Vol. I, p.4). This coin was used by Calicut people in it time. According to Fryer, – The people of Calicut have yet a correspondence with Persia as may appear by their Abasees, a sixteen penny piece of silver, current amont them|| (East India, I, p.143).

Sabhasadas says that Shivaji had no less than 4,00000 of Shivarai Hons at the time of his death, but these Shivarai Hons were in all probability of Vijaynagar origin, for only 2 or 3 Shivaji Hons have yet been discovered. Sabhasad enumerates no less than 32 different kinds of gold coins and 6 different kinds of silver while giving an account of Shivaji's treasures, i.e. following; Shivaji had his mint at Raigad, his first coins were not probably issued before 1674. A large number of copper coin were issued and no less than 25000 of these were collected and examined by the Mr. Abbott. But very few gold coins of Shivaji are known today, probably because only a few were struck.

4 Types of Coins

There were three types of coins, it was 1) Gold Coins 2) Silver Coins 3) Copper & Other Coins.

i) Gold Coins -

Sabhasad has given many gold coins. Gambar, Mohar, Pulli and Hons were gold coins, there are various types these were, 1) Sangari 2) Sivrai 3) Padsahi 4) Devrai 5) Acyutrai 6) Ramcandrarai 7) Satami 8) Ibrahimi 9) Ulphakari 10) Tadpatri 11) Afraji 12) Bivaluri 13) Pavanaiki 14) Gold Bars 15) Fanams 16) Cukrams, etc.

Table No. 1.1
Shivaji's Gold Coin

Sr. No.	Name of Gold Coins	Sr. No.	Name of Gold Coins
1	Gamber	17	PavNaiki Hon
2	Mohar	18	Advani Hon
3	Putli	19	Jadmal Hon
4	Padshahi Hon	20	Tadpatri Hon
5	Satlamis or Satraims	21	Afraji Hon
6	Ibhrami	22	Tribaluri Hon
7	Shivarai Hon	23	Trisuli Hon
8	Kaveripak	24	Chandavari (Tenjeri) Hon
9	Sangari Hon	25	Bildhari Hon
10	Achyutrai Hon	26	Ulphakari Hon
11	Devarai Hon	27	Muhammad Shahi Hon
12	Ramchandrarai Hon	28	Veluri Hon
13	Guti Hon	29	Katerai Hon
14	Dharwari Hon	30	Devajvali Hon
15	Falam (Fanam)	31	Ramnathpuri Hon
16	Pralkhati Hon	32	KungotiHon

Shivarai, Acyutrai, Devrai were the hons issued probably by the Vijaynagar rulers and they were known according to the custom of the period, by the names of the kings who issued them. Some hons like Kaveripark, Sangri, Gutti, Dharwari, AdvaniCandavari, Veluri etc. bore the names of the places where they were struck that is the mint town. Tadpatri appears to be a coin current in the taluka of that name and Katerai hon was the Mysore Pagoda. A gold coin bearing the figure of a trident appears to be known as Trisali coin. Some coins, however seem to be names neither after a ruler nor after the place of their origin e.g. Nisani Hons.

Sabhasad mentions that the gold coin Sivarai is associated with the name of Shivaji, this coin in his chronicle and states that there were four lakhs Sivarai hons in treasury of Shivaji. It examined a gold coin bearing the legend 'Sri Raja Siva' on one side and 'Chhatrapati' on the other. This coin was somewhat spherical in shape with a diameter of 1.32 centimeter. Its weight was two masas and seven gunjas or 42.12 grains. An imprint of this gold coin is published in 'The English records of Shivaji.'

Podsahi, Mohammadsahi hons belonged to the rulers of Bijapur. According to Dr. Freyer, Ibrahim was a gold coin found in the coast towns of Persia and Western India.

Manucci	-	3 ^{1/2} Rupees
Careri-	4	Rupees
Guarda	-	5 Rupees
Old Pagada	-	5 Rupees
New Pagada	-	5 Rupees
One Hon	-	2 Prataps
One Pratap	-	2 Dharans
One Dharan	-	2 Cavals
One Caval	-	2 Davals
One Daval	-	2 Byals
One Byal	-	2 Vis

The exchange rates between the Hons or pagodas in terms of rupees or other silver coins are found being mentioned by the foreign travelers as well as by contemporary Marathi or other records. (Kulkarni A. R., P. 236)

For the instance rates between of exchange in the Aurangabad market in the year 1661 of the Acyutrai, Devrai, Sivrai, Adhoni and Dharwari hons were as follows,

Table No. 1.2
Bying and Selling Prices of Coins

Coins	Bying Prices				Selling Prices			
	Rs	As	Tankas	Dams	Rs	As	Tankas	Dams
Acyutrai	4	4	--	--	4	4/2	--	--
Devrai	3	9 ^{1/4}	1	2 ^{1/2}	2 ^{1/3}	9 ^{1/2}	1	20 ^{1/2}
Silver	3	8 ^{1/4}	1	3 ^{3/14}	3	8 ^{1/4}	2	2 ^{1/2}
Adhoni	3	5 ^{1/4}	--	49	3	5 ^{1/4}	--	17 ^{1/4}
Dharwari	3	4 ^{1/4}	1	24	3	4 ^{1/4}	1	42 ^{1/4}

Source : Shivaji and His Time, A. R. Kulkarni

Gold Mohar	-	14 to 14 ^{1/2} Silver rupees
1 Hone	-	16 Falams
1 Pagado	-	16 Falams
1 Chakram	-	10 Falams
100 Hons	-	160 ChhatrapatiChakrams

ii) Silver Coins -

The most popular silver coins were rupees, laris and takas. Among the rupees found the Mughal rupees such as Sahajahani and Alamgiri issued from Golkonda. Sabhasad mentions also the circulation of Persian Silver Coin, Abbasi Silver Coin, Mahmudi was another Silver Coin mentioned by travelers and the English Company.

Table No. 1.3
Shivaji's Silver Coins

Sr. No.	Name of Silver Coins	Sr.No	Name of Silver Coins
1	Rupees	4	DabholiKabri
2	Asrafis	5	ChauliKabri
3	Abashis	6	BasriKabri

Some of these coins were current in foreign countries, Ibrami for instance in the market places of Bussorab.

Calni	-	100 Rupees
Khazana	-	100 Rupees, 12 Tankas, 25 Dams
1 Alamgiri	-	16 Tankas and 15 Dams (Bying) 16 Tankas and 9 Dams (Selling)
1 Rupees	-	2 ^{1/4} Mahmudis

Sabhasad mention that Asarafi was another silver coin. This coin was used both in Arabic and Persian, it was a gold coin. The Portuguese adopted this word and used it for a silver coin. Abasi was another silver coin, it was also a Persian silver coin. This coin of Persian origin was named after Shah Abbas II. Lari was also silver coin mention by Sabhasad. The lari was made by thick silver wire, sometimes more than three inches in length doubled on its middle and slightly flattered to receive an impression. The average weight of a lari was about 72 grains, but the length differed, if one lari was shorter than another it was also thickened and the weight was equal. There were different types of Lari i.e. BasaraLari, DabholiLari, CauliLari, HurmuziLari. However Sabhasad mentions only three types of Lari i.e. Dabholi, cauli, BasaraLari, Dabholi and Caul were occupied by Shivaji in 1661 and 1670 respectively. Taka was also a Silver coin. As regards the value of a taka in relation to hon. But it found different value regarding to hon sometimes a hon was equivalent to 10^{1/2} taka, at other times it was 12^{1/2} takas and another place nearly 13 taka.

iii) Copper and Other Coins -

In this category consist in Sivrai or Chhatrapati, Sajani, Tiruka, Paisa, Ruka, Dam, Adka, Jital, Budgrooks and cowries may be included. Mr. Kulkarni told in his book that copper seems to be consumed largely in the Deccan to monetary purpose. This metal supplied by the English to the Indians.

The paisa was a copper coin but these coins were not equal size. These coins show some figures on one side incised on them such as flower, sword, sun, arrow, moon, leaves of Battree, planets and the zodiac signs. Their weight counted i.e. some of these weight $\frac{1}{4}$ tola, some $\frac{3}{4}$ tola and one tola. The coin weighing $\frac{1}{4}$ tola was called Ruka and other weighing $\frac{3}{4}$ tola was Chhatrapati or Sivrai. The coin weighing one tola was commonly called a Paisa. Moreover Sivarai Paisa of ten masses and that cowrig were used for all small transactions. But according to Rande small coins like Ruka and Adka or

½ Ruka used along with cowries, it was equal to Sivrakas. It was observed that Chhatrapati or Sivarai or Sajani, Triuka, Paisa and Rukas as small copper coins current in Shivaji's territory.

The relation between Ruka, Triuka, chatrapati and Taka as below.

3 Rukas	-	1 Tirukas
2 Tirukas	-	1 Catrapati or Sivarai or Sajagani
8 Catrapatis	-	1 Taka or 48 Rukas

It seems that the coin Triuka was equal to Paisa. Moreover also found some small copper coins i.e. Cital or Jital which was equivalent to Ruka. Similary Bugrock or Bazstucco was low type of coins, according to Hobson and Jobson it was Goa coin of low denomination, it was by different times Copper, tin, lead and tutenag. (Kulkarni A. R., P. 248 & 251)

5. Conclusion

Shivaji had no good mechanic to work his mint. The irregular shapes of coins and the misshapen of the legend show the crud method of their manufacture. The Writer of the Bombay Gazettee gives actual process of to made the Candor mint, i.e. A certain quantity of silver of the required test was handed over each man who divided it into small pieces, rounded and weighed then, greater care being taken that the weight should be accurate than the size should be inform. For this purpose scales and weights were given to each of the 400 workmen, and the manager examined them every week. When the workmen were satisfied with the weight of the piece, they were forwarded to the manager who sent them to stamped. In stamping the rupee an instrument like an anvil was used. It had a hole in the middle with letter inscribed on it. Piece after piece was thrown into the hole, the seal was held by a workman called *betekari*, and a third man gave a blow with a six pound hammer. Three man able to strike 2000 pieces an hour or 20,000 in a working day of ten hours. As the seal was a little larger than the piece, all the letters were seldom inscribed. The Candor mint was opened long after Shivaji's demise. But that the description holds good with respect to Shivaji's coins. The small Shivarai Hon in the museum of Bharat Itihas Shanshodhan Mandal.

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A STUDY OF CONTRACT LECTURERS IN HIGHER EDUCATION

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Abstract

Teachers are the resources of our country. The research paper deals with the study of contract lecturers or CHB lecturers in higher education. Contract lecturers face end number of problems ranging from personal to social. Secondary sources are used for the present study. The research paper focuses on problems of contract lecturers which they face like economic and health issues and has also taken a legal issue for studying the contract lecturers. The study also focuses on policy recommendations which are given for self-financing courses but the researchers are of the opinion that it should be applicable to all higher educational institutes whether grantable or non-grantable.

Introduction:

Education is a tool for social change. It is a long-term investment. Education as fundamental to an equitable society and excellent education system equips children and youth with knowledge skills values and mindsets needed to empower individuals and responsible citizens it is a fact that high quality of education has wide-ranging benefits for individuals and societies and disease spread across the globe.

Teaching as an art and science to it is a profession of high Expectations in world teachers are the valuable resource of society they are the stakeholders in the education system teaching as an occupation has ample of responsibilities. An occupation is essential and central element of human life the standard of living of an individual depends on is occupational play If the standard of living is maintained it brings happiness peace and mental satisfaction in individual the

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 current Era is an era of innovation creativity, quality, productivity and followed by progress leading to success. This error is an error of smart work and smart work and teaching is a continuous learning process keeping oneself updated in knowledge and skills teaching in the modern era is a challenging profession which requires command over subject, having an emphasis upon instruction, effective planning, clear objectives, proper time management, good questioning skills, good command over language, good classroom organization, effective use of human resources, effective communication skills, attitudes, perceptions, interest etc.

Contract lecturers are aware category contract teachers temporary CHB guest faculty at home volunteers para teacher available of teachers falling under this category. Their salaries and working conditions are very less than permanent faculties. They are hired for one year and at a low salary which is one fourth of the regular pay of permanent faculty they do not have a legislative protection as permanent faculty they do all similar work as permanent faculty as their salaries do not form part of payroll there are no official statistics. It has become a norm in India to appoint contract teachers.

the qualifications needed in contract lecturers are a post graduate degree plus at majority times accompanied with qualifying criteria as like SETNET, plus also accompanied with the research degree of M Phil or PhD one has to invest more than 25 years in educating oneself to become a degree college lecturer. After all these hardships - to face competition from competitors and to maintain a balance in career and family life Gender and caste discrimination at workplaces governmental policies of employment etc. Apart from all these the lecturers are expected to attend seminar conferences and workshops their expected to present research papers which again demand registration fees the present paper deals with the problems of contract lecturers with regard to economic and legal issues.

Objectives of the study

- 1) To study the problems of contract lecturers with regard to economic and health issues.

2) To study the problems of contract lecturers with regard to our legal system.

Discussions

study titled a study of anxiety among CHB and permanent teachers in Shirpur Tehsil Dr N S Dongre studied 32 CHB college teachers and 32 permanent college teachers. the study was conducted to measure the anxiety status between CHB clock hour basis college teachers and permanent college teachers the age group of sample was between 25 to 40 years old. amongst total six colleges in Shirpur Tehsil 3 year Arts Science and Commerce senior colleges to our pharmacy colleges and one Engineering College from these colleges the sample of teachers were randomly selected. The study used Sinha anxiety scale 1991 as a research tool actually in this scale there are 100 items which measure out individual anxiety. The study has used the original version of the scale. The items of this test but designed to elicit self rating items of descriptive of anxiety reaction. The researcher used T test for data analysis and calculated anxiety differently from CHB teachers and permanent college teachers the findings by that in CHB college teacher for more and less than the permanent college teachers the reasons behind this would be payment policies of Government and frustration tension or depression resulting from some aspect of their work as a teacher. The work of both permanent and CHB teacher is same but the salary of CHB is meager, this causes anxiety among CHB college teachers.

one of the major findings of this was the female teacher for more and less than the male teachers the reason behind this finding work over workload at both levels professional and domestic, balancing multiple demands, unable to prepare and self study due to lack of time, inadequate resources, lack of support from administrative staff, student misbehavior, continuous change, inadequate professional development. The working women undergo role conflict and has a role set to play in their life.

Another study was a PhD thesis of Veena Ramesh Shetty title a study of working condition of teachers in self financing courses in higher education institutions in Mumbai. the study suggest policy recommendations which needs to

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be implemented the recommendations are as follows.

1) Teachers Selection in self financing courses should be done through proper advertisement in local and national newspapers interviews should be taken followed by offering appointment letters to selected teachers.

2) The main reason of frustration among teachers is the unsecured nature of the job after every academic year that teachers should not be relieved but should be given security by offering a permanent job government should make new policies for appointment of permanent teachers in higher education institutions.

3) Teachers are given co-curricular activities to work apart from teaching that makes them overburdened. The outcome of excess workload affects the quality of teaching. there has to be proper balance between activities and teaching workload.

4) Salary of teachers in self financing courses in higher education needs to be in check by policy is formulated by authorities.

5) Teacher should be given leave for adequate number of days such as sick leave or casual leave it will increase satisfaction level and their performance.

6) Vacation salary should be given at least to those teachers were working as full time or part time for a period of more than 8 months as it affects job satisfaction.

7) Funding facilities should be made available to permanent teachers for undertaking research.

8) Contractual lecturer if have given good performance Mein must be given Extension and should not have to reappear for the interview. The system of One Shot selection should be adopted.

9) That should be a separate set of guidelines for teachers in self financing courses and should be made compulsory for every Institution of Higher Education

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 to appoint teachers as per these guidelines.

10) Maternity benefits, provident fund, etc should be provided even to contractual lecturers in self financing courses.

11) Proper infrastructure in facilities should be given to staff and students in higher education.

A research conducted by Kamyra Rani titled contract teachers in India an overview the resources based on a discussion of a legal cases of Piara Singh versus state of Haryana in 1992 and state of Karnataka vs umadevi in 2006 the judgement of court divorce and both the cases making contract lecturers position more vulnerable in the case of Piara Singh the concern of the courts is to give fair deal to its employees and to see that executive acts fairly. the major concern of the courts was no one should be kept in temporary or Ad Hoc service for a long time if so happens the cold should presume that there is a need for regular appointment than normal rule is regular appointment and only if there is emergency at home or temporary appointment should be made. even if the situation of appointing temporary employee arises it should be replaced by regularly selected employee but even search temporary employee should be allowed to compete with regular appointment important one temporary employee cannot be replaced with another temporary employees as it is important to avoid arbitrary action. the state must act as a model employer it should it should not exploit its employees. Equal pay for equal work must be given which is the Directive Principles of State Policy in constitution lastly the theory of legitimate expectation cannot be successfully advanced by temporary casual or contractual employees it cannot be invoked to seek positive relief of being a permanent post. This decision was over world in the case of Uma Devi in 2006 the court argue that the order is too and to judge on regularization saying that it was back door regularization and unfair to other potential applications to these positions as it promotes nepotism and in efficiency. After the case of 2006 the courts in case of contract lecturers denying regularization cited above case after 2000 Court very rarely discuss the role of state as a "model employer" which

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 was discussed in Piara Singh's case and even the court did not comment on what was "fair" for such teachers which they tried to protect in PiaraSinghs case. Instead of these the court commented that teachers should have known what to expect when they sign the contract.

Finally a system work contract lecturers have a low salary and unnecessarily dismissed is unfair and teachers are exploited to it also decreases their effectiveness and infringes the educational rights of students in a democratic country on one hand the rights are being violated even when multiple possible options are remedy for this violation is a shame.

Conclusion:

After reviewing the above mentioned researches it proves that the contract lecturers are having a vulnerable position in society, they are educated highly paid very low. They have immense problems like no job satisfaction, no social security, no pay, more work long hours of work apart from this they also have health issues of anxiety which affect them and their quality of teaching. It is still expected from them that the quality of teaching should be best when they are facing so many problems that government should make necessary policies to protect the lecturers from being exploited arbitrarily.

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