

SOCIAL SECURITY FOR UNORGANIZED SECTOR IN INDIA

Miss. Pooja .N .Dudhgavakar

M.Com NET,SET , M.Phil (appeared)

Assistant Professor

Vivekanand College, Kolhapur

Mob. No- 7741835236

Mrs. Priyanka Suhas Jagtap

MBA, M.Phil

Assistant Professor

Vivekanand College, Kolhapur

Mob No. 9404076277

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.

REFERENCES :

1. Alternative Survey Group (various years): Alternative Economic Survey.1991-1998
2. Social Security For Unorganised Workers In India Albert Christopher Dhas And Mary Jacqueline Helen The American College, Madurai, Lady Doak College, Madurai 20. June 2008
3. Economic and Political Weekly, August 12. 2006
4. www.shodhganga.inflibinet.ac.in