

Chapter III

Informal Sector Workers with Reference to Domestic Helps

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3.1: Introduction

Informal enterprises remain outside the purview of organized labours. Informal economy is considered as 'unorganized sector', 'unregistered economy', 'non institutional', 'parallel economy', 'third economy', 'black economy', 'the unremunerated', 'shadow economy' etc. But whatever name it is called by, in almost all the developing countries where employment opportunities are limited in the formal sectors, there informal sector plays a very important role. It creates immense employment, provides a large production and generates quite a decent income. In those countries where growth of population is exceedingly high and urbanization are taking place rapidly, informal sector draw in a major portion of labour force. It is a major source of bread winning for a major portion of the poor (un-skilled, socially marginalized and downtrodden people and mainly women). In those countries where proper social safety nets are absent, informal sector is a notable way of sustenance for the common people. It also generates a considerable production in developing countries. But in almost all the cases the jobs are of low paid and there is no security of the job. It is a part of the economy which is not formal. There is no official record of informal ventures. There is no hard and fast rule for the firms or the individuals to pay any kind of taxes. Informal sector is observed as the entry point to the city life for those migrants who leave their native villages with a hope of availing themselves of an income higher than their agriculture income (Chaudhuri, 1989). A little portion of them are found to be engaged in formal sector. Generally informal sector workers are those who work with small income, as self employed, in household sectors or unorganized companies, sometimes on a part time basis in agricultural wings, construction and services. In wider sense the Informal sector refers to an extensive range of economic works such as street vendors, small scale manufacturing, small automotive and machine repairing shops, bicycle menders, shoes making and handicraft carried out by a single arranger which do not come under the umbrella of regulation of the state. It includes rickshaw pedallers, domestic helps, fishermen, fish mongers, navvy, porters, boatmen, plumbers, quacks, ragmen, scavengers, barbers, florists, green grocers, hinds, hodmen, share croppers, slaughterers, private tutors, masons, hawkers, carpenters, small artisans etc. In rural places a sizable percentage of men and women earn their livelihood working on farms, rearing livestock, making handicrafts or

collecting minor forest products .These works belong to informal sector. The informal sector workers who work in the open air i.e. cobblers, barbers, garbage collectors. different types of street vendors, head loaders, rickshaw pullers, and bullock or horse cart drivers are most visible. The less noticeable are those who do their jobs in small workshops or factories, in shops of repairing bicycles and motor cycles, in furniture making workshop, in leather tanning factories, dyeing and printing cloth, polishing diamonds, sort and sell cloth, collecting all sorts of throw away bottles etc. As a whole, economic operations are being conducted in two ways: formally and informally. Operations occur outside the periphery of legal framework is regarded as informal. Though the jobs of this sector are not of criminal in nature, but are being conducted without obeying the formalities established by the officials or the legal framework and so they are considered as to be informal. Sometimes the term 'informal' used as illegal activities as the workers who earn wages or make profit but do not pay income taxes to the appropriate authority. In some cases it is a cruel state of affairs where people are compelled to work without any payment or with a scanty wages or in an unhealthy and disastrous environment. Also there are informal operations when a registered activity does not report a transaction or when it uses a legal instrument with a distinct cause, such as when a check is post dated. But in most of the cases businesses are partially informal and partially formal. These are taking place with some of the rules but not with others. Informal sector may bring some positive or negative effects. In the one hand, the government faces a problem with informal sector. The government cannot collect taxes out of informal businesses or from the informal businessmen and they are unable to finance the provision of good public services. In some vicious circle the government might push business to informality due to the lack of rule or law (Omar E. Gacia-Bolivar, 2006). On the other hand, informal sector can be a solution to unemployment problem. When formal sectors cannot absorb the whole labour and it is not just possible, the informal sector is a perfect solution. For this reason, some governments accept informality or create a favorable framework for promoting the informal economy. We can get goods and services comparatively at low prices owing to the existence of informal sector because the urban informal sector helps to decrease the price of goods. The employer of this sector makes the workers to work at a low wages. Otherwise informal sector helps to alleviate poverty by providing jobs to unskilled or semiskilled labours that are not able to get job in formal sector. In this

sector, the operator operates with a negligible capital and use a low level of technique. The employment is unstable and income is low and not regular. The urban informal sector becomes larger to cope with the increased demand of small wage earners for tolerably priced consumer goods and services .But the government provides support to the formal sector mostly and little trying is made to promote informal sector and assistance between formal and informal sector. National Commission for Enterprises in the Unorganized Sector (NCEUS) has estimated (2005) that there were 423 million informal workers in India. Among this 395 belong to the informal sector .The rest 28 million are informal workers in the formal sector. It has been seen that within the formal sector the proportion of informal or unorganized workers are on the increase.

Domestic helps in informal sector

Domestic worker is a large part of informal sector. In this sector significant proportion of workers is engaged and this is a vital occupation to them. It can be seen that most of the domestic workers are women. They are engaged for household tasks like sweeping, swabbing, cooking, washing, dressing up vegetables, caring for children, shopping, mopping etc. Now a days a professional help or house maid is necessary to the families who cannot manage their household activities along with their professional work or other work timings. In middle class families or in well off families almost all the women are educated now. They generally create a sense of obligation to earn something to cope with their economic expenditure. Whether qualified or not so, all are running after earning money to ease their financial crisis. But their so-called primary duty at home does not leave them. So to manage their duties properly they feel the need of domestic help who can provide an easier life style. So in India or in other countries keeping one or more domestic helps have become a requisite for the nuclear working families which are growing acutely. In India the estimated number of domestic workers is 90 million and this number is not exact and probably underestimated as there is no scientific study to count such type of workers in the country. "Around five million people in India keep more than two – three domestic workers as help" says Harish Rawat, Minister of State for labour and employment ["The Domestic worker Informal Sector: An Intersection of Caste, Religion and Language"(2010):By Sindhu Menon. A selection from Gurgaon Workers news, October 2010]

The 15th International Conference of Labour Statisticians (ICLS), 1993 did not include the domestic workers in the informal sectors due to the problem in distinguishing self-employed domestic workers from the workers who are engaged or employed in household to offer non market services. So the own account production of any family which is not meant for market is not an informal sector activity. But if the workers are paid any wage for their services then the works fall in the Informal sector. [AFRISTAT: "International developments in measuring the informal sector and informal Employment". Technical Notes Number 01: conceptual Framework, February 2010.]

In some families, household keeps two or three domestic helps. One is for cooking, one is for baby caring and other is for other domestic chores. Besides the working women, other housewives are also dependent on domestic helps. They cannot tackle their household job properly alone and they are engaged in some different type of works such as looking after their childrens' education, their own education, different types of art or craft works etc. So the demand for domestic workers is growing rapidly. But their wages are not increasing belying the demand law. This is because the domestic workers are very much available and their work is undervalued. Their wage is scanty. Their contribution in our family is unrecognized. Though they raise the earning capacity of the members of the family by serving the family, they are not respected. But indirectly domestic helps are performing economic activities of a country which is expected to be recognized.

3.2: Defining informal sector

In the past the word 'Unorganized Sector' was used instead of 'Informal Sector' by the Indian National Commission on Labour (1966-69). But presently it has been termed as 'informal sector'. Before we enter into the matter that which is unorganized sector and who are the unorganized sector workers, we want to tell about organized sector in short. The sector in which industries have modern equipments, workers get the benefit of social security, they remain under the roof of administration, industries or workers offer continuous production are called organized sector. On the other hand, unorganized workers are self employed, mainly they are engaged in cottage industrial units or small units. Most of the times the unorganized sector workers are poor as they receive only subsistence wages for their survival. Most of them are below or just above

the poverty line. They do not get the benefit of social security and they do not have any union support.

The First Indian National Commission on Labour (1966-69) explained 'unorganized sector workforce' as "those workers who are not able to assemble together to unite themselves in their common interest because some constraints are there as casual nature of employment, ignorance and illiteracy, small and scattered size of establishments."

In the set of National Accounts, the term un-organized sector is referred to represent the remaining enterprises, which are not comprised of the 'organized sector'.

The National Sample Survey Office (NSSO), which has been running surveys on un-organized sectors (1999-2000), adopted the following criteria for the recognition of un-organized sector:

In the case of manufacturing industries, the enterprises not covered under the Annual Survey of Industries (ASI) are considered as the un-organized sector.

In case of neither service industries, all enterprises which are not running by Government were considered as un-organized sector

In the set of National Accounts, the word unorganized sector is regarded as the residual enterprises, which are not included in the organized sector.

The Directorate General of Employment and Training (DGET) thinks all establishments engaging ten workers or more is organized sectors though according to Employment exchange (Compulsory Notification of Vacancies) Act, 1959, it is compulsory to submit employment returns only for those units ordinarily engaging twenty five or more workers.

It is not very easy to describe the informal sector with a single definition and with a few words because of its diversity and varied nature. So we are citing here some definitions of different authorities and different scholars. The first person who introduced the word informal sector was Keith Hart. When he was giving a presentation on "Informal Income Opportunities and Urban Employment in Ghana" at Institute of Development Studies (IDS) in the year 1971, he put forward the word 'informal sector'. Hart told the

difference between formal and informal income opportunities on the basis of whether the activity entailed wage of self employment (Hart, 1973). So the expression of Hart about Informal sector was limited because it refers to small self –employed sole workers. Even so the introduction of this image helped to include activities which were previously set aside in different models of development and in national economic accounts (Swaminathan, 1991).

International Labour Organization (ILO) introduced the picture of 'informal sector' into international usage in 1972 in the Kenya Mission Report. According to that report the Informal sector is defined as a sector where (i) entrance is easy, (ii) dependence on native resources, (iii) family possessions, (iv) small scale operations, (v) labour intensive technology, (vi) skills obtained outside the formal sector, (vii) competitive and unregulated markets. This picture of IS is limited because it described the informal sector as only self employment sector. From that time ILO and other authors introduced many definitions of informal sector.

In a World Bank Paper (1975) Mazumdar focused 'Informal Sector' as a sector where the characteristic of easy entry, residual sector providing mainly services, secondary workers with low productivity and low wages are prevailed. He describes informal sector as the 'unproductive sector'. He notices that the protection of informal sector is denied by the action of trade unions.

Sethuraman (1976) defined 'informal sector' as a sector which is comprising of small scale units involved in the production and distribution of goods and services with the main purpose of generating employment and income to their participants despite the constraints on capital (Physical and human).

Tokman (1976) described the 'informal sector' as a self controlled sector with self defined and notable links with the rest of the economy.

Bromley and Gerry (1979) considered 'informal sector' as containing casual workers, sub contractors and other self employed persons.

T.S.Papola (1981) defined 'informal sector' as a suitable way of designating a part of economy which has certain characteristics, which leads to adverse conditions for expansion of enterprises and activities operating in this part of the economy.

According to his opinion the difference between formal and informal sector employment is on the basis of registration of the manufacturing enterprises under the Factories Act. According to this Act, registration is essential if the number of workers reaches to ten with the use of power and twenty workers without the use of power.

Squire (1981) said that 'Informal Sector' is a sector where wages are determined by demand and supply forces.

Natras (1987) has defined 'informal sector' as the interface of formal sector, reserve army and marginal pole. According to him, informal sector employment accounts for a significant share of employment (urban and rural) in developing countries.

According to SNA (1993), the 'informal sector' includes those units which are involved in the production of goods and services with the main purpose of creating employment and income for the persons involved. These units are operated at a low level of organization. In those units there is no division or little division between labour and capital as factors of production and units operate in a small scale. In case of labour relations there is no contractual settlement with formal guarantees and the relations are mainly based on casual employment, personal and social relations based on trust. Informal sector is also a household sector.

Gibson and Kelly (1994) defines 'informal sector' as a sector which uses technology which is not superior. They opine that initially multiple production processes are there in informal sector but due to competition among informal sector units, only most profitable processes survive.

According to international definitions, 'informal sector' enterprises are operated and possessed by the individual or household management which is not as separate legal entities independent of their owners i.e. the liabilities and responsibilities of the enterprises fall totally on the owners. Here the employment size has to be below a specified number of man-power to be determined as per the national and industrial circumstances. In the perspective of India the proper employment size is nine workers. Another characteristic in the international definition is the non-registration under specific forms of national legislation and it is used for identifying informal enterprises as per international guidelines.

The Planning Commission of India used the next definition to distinguish the formal and informal sector. "The informal sector consists of all unincorporated private enterprises owned by individuals or by households management engaged in the sale and production of goods and services operated on a proprietary or joint venture basis and with less than ten total workers."

The National Commission for Enterprises in the Unorganized Sector (NCEUS), considers some facts as many workers working in the formal sector without any social security protection and some employees in the informal sector enjoys formal employment relationship and define informal sector employment as: "Informal workers consist of those who working in the informal 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." In 1993, the International Conference of Labour Statisticians (ICLS) took an international statistical definition of informal sector as: The informal sector is regarded as a group of household enterprises or unincorporated enterprises owned by households which includes. Enterprises owned by informal employers who engage one or more employees on a continuing basis. Own account enterprises owned by persons who may engage contributing family workers and employees on an irregular basis.

The International Expert Group on Informal Sector Statistics (Delhi Group) and Women in Informal Employment Globalizing and Organizing (WIEGO) with the Bureau of Statistics of the International Labour Office (ILO) have worked together since the 1997 and promoted a definition of Informal employment as: Employment which is not protected or regulated - both within and outside informal enterprises. In 2003, the International conference of labour statisticians adopted a definition of informal sector as: Informal employment includes employment in the informal sector (as told in 1993 by the ICLS); and informal employment outside the informal sector.

In a detailed report titled "Report on Definitional and Statistical Issues Relating to the Informal Economy" which was submitted in 2008, the Commission has recommended that the 'Informal Sector' be defined 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”.

3.3: Different forms of informal sector

There are two types of informal sector activities (i) Coping strategies: casual jobs, short term jobs, unpaid jobs, subsistence agriculture, manifold job holding. (ii) Unofficial earning strategies (illegality in business):(ii) a) Unofficial activities: tax evasion, avoidance of labour acts or other regulations, no official registration of the company.(ii) b) Underground operations: crime, corrupted activities which are not counted by statistical offices.

Siddhartha Sarker and Anil Bhumali in their work (2005) classify the workers in the informal sector as follows:

(i) Home based workers: Workers who act on the basis of their traditional skill and labour are known as home based workers. Most of them work in the four walls of their homes and so they are not visible. Earthen pots makers, bamboo basket makers fall under this type of workers.

(ii) Self employed or own account workers: This type of workers are those who have no stable place to carry out their works. This type of workers includes street vendors, hawkers, rickshaw pullers, sex workers, rag pickers etc.

(iii) Piece Wage Workers: The workers who are usually employed by entrepreneurs and they are employed on a piece rate basis are known as piece wage workers. They conduct their work independently, but employers have power over them by supplying raw materials and advancing them with a minimum cash. This type of workers is found in bidi making, carpet weaving, garment making, garment embroidering, lace industry etc.

(iv) Time wage Workers: Time wage workers sell their labour in exchange of a low price rate. Most of them are partially permanent. They are in a most disadvantageous position. Their income depends on their physical labour. Gardeners, sweepers, construction workers, brickyard workers, agricultural labours, domestic helps etc. are the most vivid examples of this type of workers.

According to the opinion of Omer E. Garcia-Bolivar (2006), different types of informality have been seen within the economy. There are informal businesses, informal employment, Informal contracts, informal property and informal lending among others. In these cases ownership, business dealings, financing and labour are organized outside the formal legal system. These activities are running undocumented, unregistered, and unreported for the purpose of accounting.

In the same way there are different levels of informality. For example, Omer E. Garcia-Bolivar(2006) has pointed out that if any person has a food manufacturing unit which is not registered, which exploits the labour of the owner's family members, which depends on the owner's skill, which is financed by the owner himself and sometimes by informal money lenders then this is not a formal economical work.

But there are some other informal businesses which are subcontracted by the formal sector and which need to document certain dealings. they are regarded partly as formal. In some cases registered business may engage the labour from the informal economy to avoid high hiring costs and this formal business is called partly informal.

According to him: there are several types of informal business depending on some circumstances like industry, the geographic region, the size etc. There are informal businesses in agriculture, in manufacturing, in domestic services, in construction and commerce.

Jeemol Unni and Uma Rani (2000) have identified two broad components of informal economy. These are non wage employment and wage employment. Each of the employment of Informal economy is consisting of following segments.

(I) Non-wage employment:

Own account workers,

Owners of informal ventures with at least one employed labour,

Unremunerative family workers in informal business.

(II) Wage employment:

(i) Employers or labours in the enterprises of informal employers;

(ii) Home workers or out workers: those workers who are working at home or on place of his choosing other than the employers who makes goods and services on a contract for a particular employer;

(iii) Wage workers are those who are not dependent and not associated with only one employer and serving to individuals, households, enterprises i.e. domestic helps, watchman, sweeper who are serving for households.

Informal employment in formal sector enterprises: workers who do not get benefits according to labour regulations.

3.4.1: Informal sector in developing countries

In all the developing countries the contribution of informal sector is substantial. One of the most important characters of developing countries is a consistently high underemployment rate which is in general more complicated than unemployment (National Anti Poverty Commission (2002). In these countries the relative size of informal sector is considerably bigger than in developed countries [Richard Arnatt (2008)]. Mainly in developing countries informal labour is going up globally. According to the estimation by Jacques Charmes in 2000, Informal labour made up 57 percent of non agricultural employment, 40 percent of urban employment and 83 percent of the new jobs in Latin America. On the other hand, in Africa it made up of 78 percent of non agricultural employment, 61 percent of urban employment and 93 percent of new jobs. [Jacques Charmes.] A trend of shifting labour force from formal to informal sector has started mainly after the Asian Economic crisis which began in 1997. And in most of the countries women's contribution is higher than men's. From the estimation of the contribution of informal sector to GDP it is cropped up that Informal sector plays a very important role in the developing countries.

Table-3.1: Contribution of informal sector to GDP in some special developing countries

Country	Year	Informal Sector GDP as percentage of non agricultural GDP
<u>Africa</u>		
<u>Northern Africa</u>		27
<u>Algeria</u>	1997	26
<u>Morocco</u>	1986	31
<u>Tunisia</u>	1995	23
<u>Sub-Saharan Africa</u>		41
<u>Benin</u>	1993	43
<u>Burkina Faso</u>	1992	36
<u>Burundi</u>	1996	44
<u>Cameroon</u>	1995-96	42
<u>Chad</u>	1993	45
<u>Cote d'Ivoire</u>	1995	30
<u>Ghana</u>	1988	58
<u>Guinea Bissau</u>	1995	30
<u>Kenya</u>	1999	25
<u>Mali</u>	1989	42
<u>Mozambique</u>	1994	39
<u>Niger</u>	1995	54
<u>Senegal</u>	1991	41
<u>Tanzania</u>	1991	43
<u>Togo</u>	1995	55
<u>Zambia</u>	1998	24
<u>Latin America</u>		29
<u>Colombia</u>	1992	25
<u>Mexico</u>	1998	13
<u>Peru</u>	1979	49
<u>Asia</u>		31
<u>India</u>	1990-91	45
<u>Indonesia</u>	1998	31
<u>Philippines</u>	1995	32
<u>Republic of Korea</u>	1995	17

Source: Data prepared by Jacques, Charmes (2000)

According to the estimate (which was done for 25 countries and have not carried out an informal sector or mixed survey) informal employment in all regions of the developing world represents approximately 50 percent or more of total non-agricultural employment. It is 48 percent in North Africa and 51 percent in Latin America, 65

percent in Asia and nearly 72 percent in Sub-Saharan Africa. Here the agricultural informal activities were not included and for this the size of informal economy is reduced as agriculture is an important source of employment (especially for women) When we add the agricultural employment with the informal employment then the importance of informal sector employment rises.

Table- 3.2: Informal employment in non-agricultural employment, by sex 1994/2000

Region/Country	Informal employment as % of non agricultural employment	Women's informal employment as percentage of non agricultural employment	Men's informal employment as percentage of men's non agricultural employment
North Africa	48	43	49
Algeria	43	41	43
Morocco	45	47	44
Tunisia	50	39	53
Egypt	55	46	57
Sub-Saharan Africa	72	84	63
Benin	93	97	87
Chad	74	95	60
Guinea	72	87	66
Kenya	72	83	59
South Africa	51	58	44
Latin America	51	58	48
Bolivia	63	74	55
Brazil	60	67	55
Chile	36	44	31
Colombia	38	44	34
Costa Rica	44	48	42
El Salvador	57	69	46
Guatemala	56	69	47
Honduras	58	65	74
Mexico	55	55	54
Rep Dominican	48	50	47
Venezuela	47	47	47
Asia	65	65	65
India	83	86	83
Indonesia	78	77	78
Philippines	72	73	71
Thailand	51	54	49
Syria	42	35	43

Source: Data prepared by Jacques Charmes.(2000)

In the developing countries informal sector is a very large source of employment for the women. Except Honduras, Indonesia and Syria and three North African Countries half or more of the women non agricultural workers are engaged in Informal sector. In some Sub-Saharan African countries most of the women labour force is in informal sector .In Benin it is 97 percent, in Chad it is 95 percent, in Guinea it is 87 percent and in Kenya it is 83 percent. In India informal economy includes 86 percent of women in the non agricultural labor force. In non agricultural informal employment, self employment is larger than wage employment in all places of developing countries. In Sub-Saharan Africa, self employment is 70 percent in informal employment. In North Africa it is 62 percent. in Latin America it is 60 percent and in Asia it is 59% percent

According to the estimates, where residual method can be used, informal employment shows more or less 50 percent of non agricultural employment. In Tunisia the rate is 50 percent, in South Africa it is 51 percent, in Mexico it is 55 percent, in Kenya it is 72 percent and in India it is 83 percent.

In these developing countries women's share of informal employment outside informal enterprises is very large. Women include 79 percent of these workers in Kenya and in South Africa it is 61 percent. In informal enterprises they comprise also 40 percent of workers in these two countries. In Mexico and in India women's share is almost same in each of the two components.

Hence it's clear that in all the developing countries informal sector is playing a vital role by making substantial contribution towards the total production. That is economy of most of the developing countries owe the informal sector for their substantial contribution towards the production of that country.

3.4.2: Informal sector in developed countries

In developed countries the conception of informal sector depends on the employment arrangements which have linkage between the worker and the formal structures and sometimes it depends on whether the employment-based social security and fundamental labour rights are there or not. To get a proper account of informal economy employment in developed countries, some extra information is necessary.

These informations are - the data of non standard work on all categories, the data on access to worker benefits and social protection to all types of non-standard work. Some of the part time and temporary workers get social protection coverage and enjoy workers' benefits. Some self employed workers are able to pay money to social insurance schemes (which are privatised also). These type of non-standard workers are not considered as informal workers. In developed countries non-standard employment arrangement is very important and it is growing very fast.

In 1988, non-standard arrangements with part time employment, temporary employment and self employment in agricultural industries constituted one quarter of total employment in 15 countries of European Union (E.U). In 1998, it was increased to approximately 30 percent of total employment. The percentage workforce in non-standard arrangements in United States is about 25 percent of the total workforce. These workers are engaged under the arrangements like part-time, temporary help agency, direct hire temporary, independent contract and contract from workers. The percentage of workers in non-standard arrangements in unorganised sector was not increased during 1995 and 2001. The complete and comparable data of non-standard employment in developed country is not available for some problems. Even if the comprehensive data were made available then there would have been another problem to answer this question that which categories of non-standard employments should have been included in informal employment. The answer depends on whether the workers receive labour benefits and social protection coverage or not. So the accounts vary from country to country as their consideration is different. Some data on some specific categories of informal employment i.e. part-time work, temporary work and self employment are available and is presented here.

The part time work (the time spent for work is 30 hours per week in a main job) is growing in all the developed countries gradually. The part-time workers are engaged in service and sales, clerical and low skilled labour. Women are engaged in most of the part time works in OECD countries (Organization for Economic Co-operation and Development). The percentage of women in part-time employment extends from 60 percent in Turkey to 97 percent in Sweden. [Source: Women and Men in the Informal Economy, A statistical Picture, Employment Sector, International Labour office Geneva].

In Australia, the part-time employment is as high as 26 percent of total employment. In Switzerland and in Japan it is 24 percent and in United Kingdom it is 23 percent of total employment.

Table-3.3: Part-time employment as a proportion of total employment in developed countries

Country	Part-time Employment as a proportion of total employment	
	1990	1998
Australia(2),(3)	22.6	25.9
Austria	NA	11.5
Belgium	14.2	16.3
Canada	17.0	18.7
Czech Republic	NA	3.3
Denmark	19.2	17.0
Finland	7.6	9.7
France	12.2	14.8
Germany	13.4	16.6
Greece	6.7	9.2
Hungary	NA	3.4
Iceland(4)	NA	23.2
Ireland	9.8	NA
Italy	8.8	11.8
Japan(2),(5)	19.1	23.6
Korea (2)	4.5	6.8
Luxembourg	7.6	12.8
Netherlands	28.2	30.0
New Zealand	19.6	22.8
Norway	21.3	21.0
Poland (2)	NA	11.8
Portugal	6.8	9.9
Spain	4.6	7.7
Sweden	14.5	13.5
Switzerland (4)	22.1	24.2
Turkey	9.2	6.2
United Kingdom	20.1	23.0
United States (6)	13.8	13.4
Total OECD (7)	13.4	14.3

Source: Data are published in OECD Employment outlook (Paris: OECD, 1999) table E

- (1) Part time employment says about that persons who work less than 30 hours /week in main job.
- (2) Data are based on actual hours worked
- (3) Part-time employment based on hours worked at all employments
- (4) 1990 refers to 1991

(5) *Less than 35 hours /week*

(6) *Estimates are for wage and salary workers only*

(7) *For above countries only.*

The temporary work is the second major category of non-standard work in developed countries. It includes all short term employment. They work with fixed term contracts, seasonal works, training contracts etc. The temporary employment increased during 1988 and 1998 from 8 percent to 11 percent of total employment in the European Union as a whole. The major part of temporary workers is women in many countries of European Union. For United states ,temporary workers were almost 4.1 percent of all workers in the year 1999.In 1997 the temporary employment was nearly 12 percent in Japan and the major part of the workers are female (approximately 66 percent).

The third major classification of non standard work in developed countries is self employment For all OECD countries self employment of non agricultural employment increased from about 10 percent in 1979 to 12 percent in 1997.In Greece, Korea and Turkey the share of self employment is nearly 25 percent (one quarter) of non-agricultural employment. In France, Denmark, Austria, Japan, Germany, New Zealand, and Norway and in United States the share of self employment is less than 10 percent of non-agricultural labour force.

3.5: Women in informal sector

Women are engaged in almost all the occupations which could not be thought of in the long past and which were mostly occupied by men folk in early days. Human development report for the year 2000, on time spent by men and women on market and non market activities, transpired that women carry out more hours than men in almost all the countries. They take 53 percent of total burden of work in developing countries and 51 percent of that in developed countries. The ILO says that women constitute 50 percent of the total adult population, 30 percent of the total labour force .They carry out approximately 60 percent of total working hours but are paid only 10 percent of the world's income and posses less than 1 percent of world's property. (<http://www.legalserviceindia.com/articles/editorial.htm>).

It is the informal sector which absorbs most of the women work force. Women play a dominant role in the informal sector such as agriculture, construction, home based work etc. Generally in developing world, the informal sector employment is the largest source of employment for women than for men. More than 60 percent women workforce are engaged informally (outside agriculture) in developing countries though in Asia percentage of women and men is more or less same in informal sector (ILO 2002). Out of almost all the developing countries, North Africa is the exception where 43 percent of women labour are engaged in informal sector. In Sub-Saharan Africa, 63 percent of male workers are in non-agricultural informal employment against 84 percent of women non-agricultural labours in that type of employment. In Latin America 58 percent of women are engaged in informal sector compared to 48 percent of men. Therefore in developing countries most of the economically active women are employed in informal sector. From data we come to know that in some Sub-African countries almost all the female non-agriculture labours is in the informal sector. In India and in Indonesia, nine out of every ten women working outside agriculture are in informal sector. In ten Latin American and four East Asian countries, half or more female non-agricultural workers are working in the informal sector. Out of twenty one developing countries, in nine countries women's share of the total workforce of non-agricultural work exceeds the men's share. But in Honduras, Syria and in four North African countries, the proportion of men in informal sector is higher than that of women.

Table-3.4: Share of non-agricultural workforce, Female and Male, in Informal Sector and women's share of informal sector

	Percentage of non agricultural labour force that is in the informal sector,1991/1997		Women's share of the informal sector in the non agricultural labour force,1991/1997
	Women	Men	
<u>Africa</u>			
Benin	97	83	62
Chad	97	59	53
Guinea	84	61	37
Kenya	83	59	60
Mali	96	91	59
South Africa	30	14	61
Tunisia	39	52	18
<u>Latin America</u>			
Bolivia	74	55	51
Brazil	67	55	47
Chile	44	31	46
Colombia	44	42	50
Coast Rica	48	46	40
El Salvador	69	47	58
Honduras	65	51	56
Mexico	55	44	44
Panama	41	35	44
Venezuela	47	47	38
<u>Asia</u>			
India	91	70	23
Indonesia	88	69	43
Philippines	64	66	46
Thailand	54	49	47

Source: The United Nations, 2000. *The World's Women 2000: Trends and statistics*

In many developed countries, though women labour force is smaller than men labour force, women constitute a major portion of part time workers. In case of part time work, women's share was 98 percent in Sweden, 80 percent in United Kingdom and 68 percent in both Japan and United States in the year 1998(ILO, 2002).

Table-3.5: Estimates of employment in informal sector (in Millions), 2000

Sector	Male	Female	Total
Agriculture	142.46	90.33	232.79
Non Agriculture	85.48	22.04	107.52
Total	227.94	112.37	340.31

Source: *Redefining of unorganized sector in India, Report of the Expert Group on Informal sector, May 2006.*

Table-3.6: Estimated Number of workers in Informal sector (In Million), 2006

Sector	Male	Female	Total
Rural	196.74	104.02	300.76
Urban	77.05	18.96	96.01
Total	273.79	122.98	396.77

Source: *Redefining of unorganized sector in India, Report of the Expert Group on Informal sector, May 2006.*

In India, 118 million women workers are engaged in the unorganized sector which is 97 percent of the total workers in India. According to 1991 census, out of the total women workforce of 87.77 million only 4.2 percent women were engaged in formal sector and rest 95.8 percent were in the Informal sector .Therefore the unorganized sector in India is the Women's sector (Satyasundaram, 1996).As per the census of 2001, there are almost 60 thousand women workers under the categories of main workers, marginal workers and household industries. In estimation, 90 percent of total

women labour force is working in informal sector in India (National perspective Plan for women, 2000)

There are some main causes for which women work and earn money. They work mostly for economic independence, for economic want. Some women who are enough qualified work only for feelings of achievement and to contribute some service to the society. But most of the Indian women carry out 'productive work' for their economic obligation. Work participation rate is seen higher among rural women (27 percent) than that of urban women (10 percent).

(Source:<http://www.legalserviceindia.com/articles/editorial.htm>).

Women main workers (those who work for the major part of the year) constitute 14.65 percent of the population and men 50.54 percent. Female marginal workers represent 6.26 percent of the population where men represent only 0.98 percent. (<http://www.legalserviceindia.com/articles/editorial.htm>). So in main work the percentage of female worker is lower than the female worker in marginal sector.

The employment of female is high in the Informal sector like domestic help, construction work, tanneries, beedi industries etc. According to a World Bank report, more than 90 percent of informal sector women workers are not registered in the official statistics and they are taken as disguised wage workers. Statistics shows that, agriculture, which is an informal sector, is the major part of India's work and here 55 percent of the workers are female where as male percentage are 30 percent (<http://www.legalserviceindia.com/articles/editorial.htm>).

As most of the women are less qualified and less skilled they could not access into formal sector which is regulated and random entry is impossible here. So unregulated, unorganized, unprotected informal sector where entry is more or less easy is the last resort for those women to earn their livelihood. But a large portion of them (i.e. home based workers and street vendors) fall in the invisible group of the working women. They serve greatly to world business but they are not getting their due recognition. As their work is difficult to account, the number of women and their economic role to the sector are underestimated till now.

3.6: Social security measures for the informal sector workers

The unorganized sector workers and producers are those who have no fixed employers or employees, who are casual, migrant, who are working on contractual basis, home based jobs. They try to earn by their scanty assets and skills they have. Therefore the workers do not have employment throughout the year and even though they get job the income is scanty. But the size of the unorganized sector is growing over the last few decades. For example in India over 92 percent workers are in the unorganized sector but they do not possess stable employment, safe and sound incomes and they are not covered by social security shelter. Social security like health care, maternity benefits, child care, and old age assistance are not made available for their well being. It is supposed that the social security measures are only for the organized sector's workers. In spite of their toilsome work the necessary social protection were not given to the unorganized sector workers adequately. In this situation the social security conception for the unorganized sector was thought of. It is not only a public assistance procedure but it is an essential element to the economic life of poor people who are the main workforce of a country. In a wider sense, all needy groups require social security.

The first essential element of work security is income. If assured income is not available; it creates a direct warning to the lives of worker's families. So, if income is secured the productivity will increase naturally. Besides this there are many circumstances in the life of people such as maternity, sickness, old age, accident, widowhood, social or natural calamities such as unemployment, flood, fire, riots, drought, some economic crisis in the country. During these crisis times of the workers life it is necessary to get support to survive them. They should get it in the form of social insurance. So the idea of social security has developed for their economical protection from the different circumstances arising out of the wrath of the nature, famine, sudden epidemic and fluctuation of life and work in the present-day societies.

The International Labour Organization (ILO), 1989 first drafted a definition of social security as follows:

“The protection which society provides for its members through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction in earnings resulting from sickness, maternity for

women workers, employment injury, unemployment, infirmity, old age and death; the provision of medical care, and the provisions of subsidies for families with children.”(ILO, 1989).

But this definition is not enough for developing countries .Because in developing countries most work is irregular, not secure and earning amount is very scanty to cover the costs of social security. In this definition it is supposed that most people are employed and they earn adequately to cope with their basic needs. Another deficiency of this definition is that provision of food is not considered here which a major element in developing countries.

So after considering all these matters Subrahmanya in 1994 suggested one definition of social security like this:

Social Security represents a guarantee, by the whole community to all its members, of carrying on their standard of living or at least of acceptable living conditions by means of redistribution of income based on National Solidarity. Alternatively , the concept of social security in its widest sense is the help provided to the individual by the society to make him/her able to attain a rational standard of living, and to protect the same from falling due to the occurrence of any contingency (Subrahmanya, 1994).

In 1995 Hirway proposed one definition like this. The concept of social security make out a broad pro-poor approach which has three basic components; namely a promotional component that aims at improving endowments, exchange entitlements, real incomes and social consumption ; a preventive component that seeks to avert deprivation in more specific ways and a protective component that is more specific in generating relief against deprivation (Hirway, 1995).

To define Social Security G.H.D.Cole (Social Scientist) said that “Social Security means Govt. Which is the symbol and representative of society is responsible for fixing a minimum standard of living for all its citizens.”

3.7: History of social security

By tradition, social protection has been used in the European Welfare state and in most of the parts of the developed countries in the purpose of maintaining a good living standard. For example, Roman Emperor Caesar Tarjan extended plan for free particle or grain to take in extra poor people of the empire. Besides this, to help poor children, he launched public funds. During the 19th and 20th centuries, in Germany and Great Britain, Welfare System was started in the interest of working classes. After that during the Great Depression, the U.S. Came forward with crisis period aid. Now a days in developing world it is used as a policy approach for dealing with the issues of constant poverty and making the structural causes.

3.7.1: Social security in developing countries

Developing countries are mostly agriculture based. The urbanization is rising gradually and it creates two-fold effects. It has minimized the homogeneous nature of rural community and secondly, it has brought about the necessities to make available an alternative form of social security in helpless situation. The developing countries in Asia and Pacific have to take up a serious approach towards the execution of social security schemes. But to execute social security measures the main barrier is the high operation cost and insufficient infrastructural facilities which are so to say, very expensive in the developing country context. As because there is a diversity of historical factors and resources, the developing countries have to adopt various schemes which are congenial for them. This is done in the major interest of a great number of insecure groups and the informal sectors but as the infrastructure is not up to the mark, the planners cannot adopt any approach of maintaining a status quo. In the South Asian developing countries the basic services for primary education and primary health care is not available properly. Poverty along with the undernourishment and worsening in the women health imply very low level of social development in these countries. Therefore the social security for women, children, elderly people and overall for all poorer sections is needed significantly. Social Security is one of the essential dimensions of the growth in the developing countries where poverty, suffering and income inequalities are seen largely. The thought of social security includes many essential aspects of human development. Education and health facilities, old age pension, job security,

unemployment, health insurance and insurance against risk are some of the main issues that are included in the scope of social security. Now there arises a question that what will be the effective way of bringing the informal sector into the area of social security schemes. But achieving success is a scary job as the informal sector in developing countries is extremely large. Some efforts are launching to materialize the objective but it is a great need to put these issues at the front. It needs a top most priority.

Table-3.7: Expenditure on Social security Benefits in SAARC countries

Countries	Poverty(percentage of total population,1995)	Expenditure on Social security Benefits as percentage of GDP(1993)
India	35	0.3
Bangladesh	46	0.02
Pakistan	29	0.2
Srilanka	22	2.5

Source: Ms Nirja Mattoo (29th ICSW International conference on social welfare ,Cape town, South Africa,23-27 October 2000)

3.7.2: Social security in Indian context

Historically, social security system in India was introduced with the organised sector like other countries. The first social security legislation was the **Workmen's Compensation Act (1923)**.It granted the workers with money if there is an accident while on duty. Thereafter **Employers' State Insurance Act (1948)** was launched. It provided the medical reimbursement and covered the risks of the workers. Then in 1952 the **Employers' Provident Fund and Miscellaneous Provisions Act** was passed which provided for some securities for the retirement life. In 1961 the **Maternity Benefit Act** came into being for remunerating the loss of earnings during maternity. This Act was followed by the **Payment of Gratuity Act** in 1971 to compensate for loss of employment. These legislations are for certain service groups who are regular in their employment and for comparatively large concern. Presently more attention is being paid to unorganized sectors for the social security protection because workers in mass are now engaged in unorganized sector and they are tended to remain uncovered by

the Social Security measures. In a broader view, all vulnerable groups require social security. But any government cannot make use of any social security policy plan which was successful in other developed and developing countries or in any organized sector. Before executing any social security measure the government has to seriously guess the previous experiences of those countries with different factors in design of their social security schemes. Though in food production India has achieved self-sufficiency at the national level, at household level the security of cereals still is not achieved properly. So primarily a Public Distribution system was launched for their daily sustenance for providing the people with food at a price reachable to them. Later the pre-school children and pregnant and lactating women have been given the additional nutrition through the ICDS. Mid-day meal programme has been launched for endowing with the nutritional support to school going children. For improving the income of the people of rural area. **The Jawahar Rozgar Yojana, The employment Assurance Scheme** etc. are already in operation. These schemes guarantee the work in lean season of agriculture and the needy people can get casual manual employment in public works. Besides these schemes. **Prime Minister's Rozgar Yojana (PMRY), Integrated Rural Development Programme** and the **Swarna Jayanti Rozgar Yojana (SJRY)** promote self-employment to the educated unemployed and to the urban areas.

In recent years the government of India emphasis on the paying attention to the social security issues such as designing of new social security schemes, recasting of previous schemes, launch some modern methods successfully to identify and enrolment of benefited people, study of inclusive legislations to make sure social security for unorganized sector workers etc.

There are several social security programmes for the development of the poor children. Out of these, most significant scheme is the Integrated Child Development Service (ICDS). The purpose of this scheme is to develop the health and nutrition of children aged 0-6 years, to reduce the child mortality, malnutrition and the rate of dropouts of school, to propagate the ability of the mother by proper nutrition and health education. In 1995, there were 3797 ICDS projects of more than 20 million children and mother who were enjoying the benefit from the projects. (R.K.A. Subrahmanya). Crèches or Day-care centers were launched and during the year 1994-95 financial help was given to set up 12,470 crèches for about 400,000 children who

belong mainly to casual, migrant, agricultural and construction worker's families (R.K.A Subramanian). Besides these, in 1995, Mid-day Meal Scheme was set up by the Central Government for primary school students to increase enrolment, attendance and for providing statutory food (wholesome food) of the students. There are several schemes to promote women and for the economic improvement of women. At first in 1993, the Rashtriya Mahila Kosh was established for extending the credit to the needy women. Integrated Rural Development Programme (IRDP) which is a most vital scheme for the poor's security was started in 1980. It gives a capital subsidy to poor rural families, provides bank credit at a lowest interest to attain productive assets or skills which is needed for the self employment. The main groups which are getting the advantage of this scheme are small and marginal farmers, agricultural labourers and artisans. In 1982-83 a sub-scheme of the IRDP was started for providing income generating skills to poor women in rural areas. Besides these schemes, which are sponsored by the central government, some states have launched some employment schemes. Maharashtra has introduced Employment Guarantee Scheme (EGS) which provide unskilled manual work to the unemployed at a wage as defined by the Government. EGS can work as insurance for the rural workers. Gujrat, Kerala, Tamil Nadu and West Bengal have some schemes to assist financially to the educated unemployed. There is a scheme in Karnataka which serves employment and training to rural workers through the Karnataka Land Army Corporation. As an anti poverty measure, Tripura provides employment to the jobless persons.

The Non-Governmental Organizations implement some social security measures. **Community Aid & Sponsorship Programme (CASP)** is a humanitarian organization. For the last 25 years it is working for the development of children and their families who are in below poverty line. It is sponsoring almost 75000 children in 9 states of India (Ms. Nirja Mattoo, 2000). The activities of CASP comprises of health insurance, accidental insurance, formation of credit, educational needs, childrens' banks. Thus this organisation deals with the whole needs of the children. In a nutshell we can say that the government and other institutions have launched a variety of social security programmes to cope with the basic survival needs and other incidental needs for the informal sector workers, from the year 1950. If we try to divide these measures into

groups, there are three classifications as (i) Social Assistance Programmes ;(ii) Social Insurance Schemes ;(iii) Welfare Funds.

(i) Social assistance programmes

In Social Assistance Programmes, there are many measures such as food-based transfer programmes, income transfer programmes and cash-transfer programmes .In our country, The Public Distribution system (PDS) is the main sector in the overall food security planning .The PDS has played a significant role in making the open market prices reasonable and giving food security at the household level by providing food grains and other necessities at reachable prices. From 1997 the Targeted Public Distribution System (TPDS) is being enacted in our country to improve the PDS consumption of the 'identified poor' by contributing a particular quantity of cereals or grains at an extremely subsidized price. But despite these efforts, the nutritional status of people is rather low and it is evident that there is a need for further food transfer measures. Other food security schemes are the Mid Day Meal Scheme (MDMS) and the Integrated Child Care Development Scheme (ICDS) which provide direct help by providing cooked food to the vulnerable poor, mainly children. The Mid-day meal scheme was launched in 1995. It gives the nutritional support to the indigent families as well as provides positive motivation for school enrollment of children. It reduces the absenteeism of students. Community Grain Bank Scheme was launched in late 1990s in 13 states covering 50 percent of the tribal population in the country. This food bank is doing well at the local levels to improve food security in distant and hard areas for the pauper. Annapurna scheme was started in 2000 by the central Govt. which provides 10 Kgs of rice or wheat to elderly paupers who are helpless. Different Income transfer programmes, many wage employment programmes were launched from 1960 s. These are Food for Work Programme (FFG-1977), Jawahar Rozgar Yojana (JRY), Sampoorna Gram Swarozgar Yojana (SGRY), Jawahar Gram Samridhi Yojana (JGSY), Employment Assurance Scheme (EAS), Pradhan Mantri Gram Sadak Yojana (PMGSY), Food for Work Programme for Calamity Hit States (FFW-2002) etc. In 2005 The Employment Guarantee Act was introduced according to which it assures that the state Govt. shall provide to every poor household in rural area whose adult members are wishing to do such unskilled hand operated work not less than 100 days in a financial year. There are contractual wages for them and if government

cannot offer the guaranteed employments, it is obligatory to pay an unemployment grant. A major programme in the social security schemes as the cash transfer programme is **National Social Assistance Programme (NSAP)** which is for the welfare of poor households and started in 1995. It has three apparatus as (i) **National Old age Pension Scheme (NOAPS)**. It is available to all poor persons who are 65 years or older and under this scheme the central Govt. grants Rs 200 per pensioner per month; (ii) **National Family Benefit Scheme (NFBS)**: As per this scheme Rs 10,000 is provided to the family members on the death of the main bread winner of the family below the poverty line; (iii) **National Maternity Benefit Scheme (NMBS)** . it provides Rs 500 for pregnancy up to the first two live births. In November 2007 the **NOAPS** was modified and a new scheme "Indira Gandhi National Old Age Pension Scheme" (**IGNOAPS**) was introduced according to which the benefit of old age support was widened to all inhabitants above 65 years and belongs to BPL. In the same way the **NMBS** replaced by a scheme named "Janani Suraksha Yojana" (**JSY**).

(ii) Social insurance schemes

In India a major kind of social security measure for unorganized sector is the social insurance schemes. These schemes improve the capacity of the poor folks to stand up to sudden shocks or sufferings. Major example of these type of schemes are **Janshree Bima Yojana (JBY), 2000** and the **Universal Health Insurance schemes (UHS), 2004**. **JBY** is a life insurance protection for the persons of 18-60 years old who comes under BPL or marginally APL in rural areas. It provides hospital care to poor families. Besides these, 'Personal Accident Insurance Scheme for poor families', 'Group Insurance Scheme for Landless Agricultural Labourers' are there. But there are many drawbacks like inadequate coverage, lack of effective beneficiary participation, improper implementation to execute these schemes.

(iii) Welfare funds

In some particular occupational categories, a different type of social security measure provides the security to some extent which is known as Welfare Funds. In India, the different Welfare funds which serves to various informal sector occupations, offer different mode of facilities to the workers like health care facilities, housing, educational support for children, drinking water facilities and so on. Now a days the central Govt.

maintains welfare funds set up for the workers of six classes of miners- mica, iron ore, manganese ore, chrome ore, lime stone and dolomite-, beedi workers, cine workers, dock workers and construction workers. The central welfare funds for mine workers and beedi rollers are used for the recovery of public health and sanitation, provision of medical advantage, protection from diseases, facilities of water supply, educational facilities and improvement of standard of living etc. All the Welfare funds were set up by special acts of parliament. For example Beedi Workers Welfare fund Act was set up in 1976 for the beedi binding workers. From 1996, building workers and construction workers are protected by the Building and Other construction Workers Act. In the southern states, particularly in Kerala, the presentation of Welfare funds is remarkable. The Welfare funds in Kerala are acting with active supports from trade unions and through the donation from employers, workers and government (Kannan 2002). A special feature of Welfare funds is its useful involvement in several stakeholders in scheming and implementing social protection nets.

From the above discussion it can be said that inspite of their notable shares in the labour force of the country, the unorganized sectors still do not have efficient legislations or proper welfare schemes which can affirm a certain minimum level of social security. Though the main object of eliminating the poverty has not been fulfilled yet, the government is trying its best to bring the object into effect.

3.8: Recent improvements

With some food security measures various social insurance and pension measures have been launched recently. After launching, **Krishi Samajik Suraksha yojana Janshree Bima Yojana in 2000** was launched in 2001. It was meant for the farm workers to provide some Social insurance benefits. But it was stopped in 2004. In 2003, an LIC aided scheme **Varishta Pension Bima** had been launched. In the recent past the Government of India has introduced some more schemes of social security. During 2005-06 and 2006-07, the Central Govt. put into effect the '**Health Insurance Scheme**' and '**Mahatma Gandhi Bunkar Bima Yojana**' for the handloom weavers. The first scheme provides health care facilities to the handloom weavers and the second one covers life insurance in case of death, total or partial disability on account of any accident. In 2007, these two schemes were combined into one named '**Handloom**

weavers' Comprehensive Welfare Scheme'. Besides this, 'Handicraft Artisans Comprehensive Welfare Scheme' was initiated in the 11th plan for the artisan's family. Pension to Master craft Persons' scheme was launched for needy mastercraft person of 60 years or more for providing them with a monthly pension. Besides these, 'Aam Admi Bima Yojana' was implemented from 2007 for the rural landless households (aged between 18-59) and 'Rashtriya Swasthya Bima Yojana' was put into effect from the same year for the unorganized workers in BPL category for health insurance and medical relief.

If we so wish to discuss about the legislative interventions, then we can say that in 1996, two legislations for construction workers were passed by the Parliament of India. Following these acts, some states are trying to execute their own legislations. In 1999, the Second National Commission on Labour (NCL) was launched by the Government which works about the social security concerns of unorganized sectors thoroughly. In 2004, the ministry set up an unorganized sector Workers Bill. It dealt with the measures involving social security and conditions of work in the Informal sector. In 2004, National Commission for Enterprises in the Unorganized Sector (NCEUS) was set up by the government. In May 2006, after submitting its recommendations on social security enhancement to the prime minister of India, the NCEUS drafted a bill. According to the plan of NCEUS, 300 million workers in the unorganized sector would be provided three forms of social security such as health insurance, life insurance and old age security. The latest proposal of social security measure through legislation is the 'Unorganized sector Workers' Social Security Bill, 2007'. It was introduced in Rajyasabha then to the standing committee on labour and then it was submitted to the Parliament. The other recent legislative initiatives are **National Rural Employment Guarantee Act (NREGA)**, 2005 and **The Right to Information (RTI) Act**, 2005. The NREGA secures the assured wage employment for at least 100 days in a year to each out of one family. The worker is to be employed in the said work within the 15 days of demanding work and the location of the work will be inside 5 Km distance. If the work could not be provided, then a compensation to be paid by the Government. This scheme is restricted only to BPL households. The second legislation RTI Act offers the people the right to demand the information about any Government doings (few exceptions are there) from the Government. People can demand photocopies of Govt.

contracts, payments, estimates etc. They can demand to study or to check government documents – construction drawings, records, registers etc. It is in order to diminishing any corruption what so ever and to pick up the effectiveness of welfare programmes.

State assisted scheme of provident fund for unorganized orkers (SASPFUW)

In January 2001, this scheme was introduced. The trying of the scheme is to meet a part of social security needs of certain section of workers engaged in the unorganized sector. Workers between the age group 18-60 years and engaged in the job of 61 numbers of services or are self employed come under the purview of the scheme. Each subscriber to the scheme has to contribute RS 20 per month. The same amount is added to his/her account by the state Government. The state Govt. will pay a certain interest (now it is 8%) on the basis of total amount. When the subscriber will attain the age 60, he/she will get back the sum credited to the account. He will be paid the amount credited even if he cannot continue the account. In case of death of the subscriber his/her nominee will be paid the total money staying at his account. The family income of the willing worker should not be more than Rs 6500/ per month and he/she should not be in the roof of Employees Provident Fund and Miscellaneous Provision Act,1952. There are some collecting agents to collect the money every month. Each of them has an identification number. At the end of the year, a statement on opening balance, subscriptions paid contribution of Government interest paid and the closing balance is made available to the subscriber.

Table -3.8: Performance report up to the year 2005-2006

Year	Number of application	Enrolment during the year	Cumulative enrolment	Amount collected as Subscription (Rs.)
2001-02	2,13,464	1,07,036	1,07,036	22,02,340.00
2002-03	2,89,192	3,24,201	4,31,237	4,93,58,920.00
2003-04	83,764	1,04,428	5,35,665	7,52,64,460.00
2004-05	79,179	72,380	6,08,045	8,89,58,640.00
2005-06	90,754	74,959	6,83,004	8,92,62,860.00

Source: Asok M. Chakrabarti's presentation in the World Bank sponsored Workshop on Social Protection in South Asia: Growth with Equity, Security and Opportunities. Colombo, Srilanka, May 17-18, 2006.

3.9: Welfare schemes for construction workers

The West Bengal Building and other Construction Workers' Welfare Board extends many facilities to the unorganized construction workers within the age group 18-60 years. Each subscriber has to contribute Rs 20/ per month .The worker will get back the accrued money when he will attain the age 60.A financial support of Rs 100,000 will be extended to the family of the worker if he/she dies before the maturity of the scheme. If he /she become disabled permanently, Rs 500 to Rs 870 will be paid to the worker as pension .The worker and his/her sons and/or daughters are helped with money for their medical treatment. If surgery is necessary, the worker can get Rs 25,000 as financial assistance. The worker is entitled to get up to Rs 50,000 as house building loan. If the worker dies in any accident at his/her working place, the family will get Rs 100,000 as one time grant. Till 31/03/2009, 71,984 beneficiaries have been registered and Rs 89,78,970 have been collected as registration and subscription fees

3.10: Pension and medical benefits etc. for transport workers

The West Bengal State Social Protection Board of the State Labour department has operated this scheme. If the membership of the scheme is maintained for 5 years without break then all the services will be enjoyed by the worker. If any worker becomes permanent disabled after meeting any accident, he/she would get pension before 60 years of age. In case of accidental death of a worker, his/her family will get Rs 100,000 onetime grant. Worker will get assistance up to Rs 10,000 for medical treatment of diseases which are not easily curable. Besides these, grant for childrens' education, spectacles, daughter's marriage, maternity benefits are also arranged as per the scheme.

3.11: Conclusion

The above discussion reveals that the Government of India and Government of West Bengal have brought in a great revolution in the field of Social Security Measure in last decade. The govt. has recognized the importance of the growing unorganized sector .It was later transpired to Government that the poor who contribute to the economy have the right to get security .And the social security measures implemented for them are working as investments which can increase the productivity of the workers and push up

the gross national product of the country. But the goal to get social security for the unorganized sector could not be achieved by centralizing schemes but by encouraging workers to take more initiative. This procedure can be conducted by the poor themselves. As they are unorganized so they are weak. But the provision of social security can become a way of organizing themselves for their upliftment. So it is the need not to find out only new social security measures but also to search out new types of organizations to run them.