ABSTRACT:
While employees in the organized sector have some form of social security, it is the unorganized which is left unattended. The unorganised sector constitute for an overwhelming 93 per cent of the total workforce in India. Some of the issues encountered during organizing these workforces are – identifying the unorganized workers spread over a wide area, differentials in wage levels, high levels of job insecurity, tendency to relocate shops/workplace very easily, communication problems, difficulty in reaching out to women workers, radically small business, longer gestation periods, meagreness of results, and strong involvement from the government. National Commission for Enterprises in the Unorganised Sector (NCEUS) was constituted in September 2004 as an advisory body and a watchdog for the informal sector to bring about improvement in the productivity of these enterprises. The commission has instituted few social security programs for the unorganised workers namely, National Social Assistance Program, Mahatma Gandhi National Rural Employment Guarantee Program, Unorganised Workers Social Security Act, 2008, Welfare fund, National Social Security Fund. The article discusses some of the schemes that aims to protect the widely neglected group

Keywords: Unorganised sector, Social security, NCEUS

INTRODUCTION:
The unorganised sector is an important segment in the economy contributing to highest levels of employment and income generation. This sector accounts for more than two thirds of total employment and more than one third of the total gross domestic product (GDP) of the non-agricultural sector in Asia (Joshi., Amoranto.,and Hasan., 2011; Charmes, 2000). It contributes to more than 60 percent of GDP in India (Mariappan, 2011).It has the advantages of a low cost structure, owner-operated outlets, negligible real estate and labor cost and only pays less tax, when compared to the organized sector (Mittal K.C., & Prashar, Anupama., 2011). Employees in the organized sector have some form of social security. They are privileged to have job security, leave facilities, medical and retirement benefits coupled with reasonably good wages. However, workers in the unorganised sector are deprived of any of these benefits. In reality, when a significant percentage (93) comprise of workers in the unorganized sector, it is imperative that their employment is secured and taken care of (Mariappan, 2011). Unorganized sector poses a big challenge to the organized sector in India. Most economies do not take into account the monetary value of domestic work, and hence the contribution made by domestic workers is not counted within the domestic product of the country. Insecure work, poverty and association with unions that are not legally recognized are characteristics associated with domestic workers in India (Kundu, 2008; Nimushakavi, Vasanthi (2012)
REVIEW OF LITERATURE:
According to NCEUS, the term unorganized sector is defined as “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”. With the magnanimous size of this sector, problems are a plenty. However, with the ardent support of three stakeholders, namely, the employer, the government and the individual, efforts should be taken to reform this group. With the magnitude and spread of these workforces, it is very challenging to organise all of them in particular. Some of the issues encountered during organizing these workforces are – identifying the unorganized workers spread over a wide area, differentials in wage levels, high levels of job insecurity (Joseph., and Jagannathan., 2013), tendency to relocate shops/workplace very easily, communication problems, difficulty in reaching out to women workers, radically small business, longer gestation periods, meagerness of results, and strong involvement from the government (Sen, 1997). Unionists have confirmed that the first obstacle they face in unionising is the fear of the workers themselves; employees feel that if they are seen talking to a union member, they would lose their jobs (Sen, 1997). Studies (Joshi., Amoranto and Hasan., 2011; Mariappan, 2011; Subrahmanya, 2013; Joseph, and Jagannathan., 2013; Sen, 1997) on informal sector have been very scant due to the very nature of their operation, i.e. small-size, and high rates of entry and exit. In addition, informal sector enterprises do not register their business in National Statistical Offices (NSOs). As a result, informal sector enterprises escape official data collection systems, and their contribution to GDP is generally poorly estimated. It is often understated, in the official national accounts data despite their significant contribution to actual economic activity (Joshi., Amoranto,.and Hasan., 2011). Researchers have attempted to discuss the problems in organising this abundant labour pool (Sen, 1997).
Now and in the years to come, informal sector will be the one driving the economy to higher scales. To regulate this sector it is essential to bring radical changes in the government policies. The informal sector has attracted the attention of policy-makers from two perspectives: improving the performance of informal enterprises and devising measures to improve conditions for the sector's workforce (Kannan and Papola,. 2007). Subrahmanya (2013) has discussed the various schemes given by the government in enhancing the livelihood of people of the unorganized sector. These schemes of the government will facilitate in bringing about a higher standard of living for the people and thereby provide social security. In a study done by Mariappan (2011) with special reference to the manufacturing sector, it was found that the elasticity of output with respect to labour and capital has increased and significantly contributed to the output growth during the post-reform period than the pre-reform period. This paper attempts to bring forth the various social security measures initiated by the government for the well-being of the workers in the unorganised sector.

INDIAN SCENE:
Capital and natural resources are vital factors in an economy, but it is the quality of labor—the human resource—which contributes most to the contemporary ‘Wealth of Nations’ (Nagarajan, 2010). In the post-reform period there has been a gradual casualization of the workforce in the organized sector, thus leading towards informalization. This transition to the liberalized economic regime has led to drastic decline in the social security benefits of the formal sector workers (Nagaraj, 2010). With increasing choices of jobs and establishment of large sized business units, the social security system in the unorganized sector is still inadequate (Nagarajan, 2010). The unhealthy nature of the production process makes around two-fifths of the workers affected by occupational health hazards (Nagarajan, 2010).

Government of India constituted the National Commission for Enterprises in the Unorganised Sector (NCEUS) in September 2004. It serves as an advisory body and a watchdog for the informal sector to bring about improvement in the productivity of enterprises for generation of large scale employment on a sustainable basis, particularly in the informal/unorganised sector. The Commission recommends suitable measures to enhance the competitiveness of the sector and also to provide institutional support and linkages to facilitate easy access to credit facilities, sourcing raw materials, infrastructure support, technology up-gradation and marketing. The NCEUS (2009) estimated that in 2004-05, the informal
sector employed 219 million in agricultural sector, 66 million in industry and 101 million in service sector summing up to 386 million out of 450 million workforce. These units have now grown in their spread and reach in terms of their volume of production, product groups and domestic and export markets while simultaneously providing employment and dispersal of economic activities throughout the country. At present these enterprises constitute a vast, diversified and vibrant sector producing a variety of products in electrical and electronics, chemicals, drugs and pharmaceuticals, leather, food processing, auto components, apparel, and other similar products and services. They cater to the needs of defence, factories, railways, power, information technology and telecom, construction, marine and aircraft industries, etc., in public and private sectors. Similarly, cottage/village industries, artisan units, etc., are engaged in production of handloom products, handicrafts, khadi, silk, coir, wool and a variety of agro-based goods.

Unorganised sector enterprises face several problems, which are linked to the irregularities of the markets. There are problems pertaining to product markets, financial problems, labor market problems, and even technology related problems (NCEUS, 2009). The Government has devised policies and programmes that provide subsidies, margin money, skill development, credit guarantee, cluster development, marketing, etc., for the development of micro and small enterprises.

**SOCIAL SECURITY FOR UNORGANISED:**

Social security includes all measures designed by the state or society to assure every person has access to adequate medical care and a minimum wage to maintain their standard of living (Subrahmanya, 2013). The organised sector that is regulated and controlled either by the government or by private enterprises extends social security benefits to workers through the following legislations-

*The Employees’ State Insurance Act, 1948.* It covers factories and establishments with 10 or more employees and provides for comprehensive medical care to the employees and their families. It also provides cash benefits during sickness and maternity, and monthly payments in case of death or disablement.

*The Employees’ Provident Funds & Miscellaneous Provisions Act, 1952.* This act applies to specific scheduled factories and establishments employing 20 or more employees and ensures terminal benefits to provident fund, superannuation pension, and family pension in case of death during service.

*The Employees’ Compensation Act, 1923 –* The Act requires payment of compensation to the workman or his family in cases of employment related injuries resulting in death or disability.

*The Maternity Benefit Act, 1961* - It provides for 12 weeks wages during maternity as well as paid leave in certain other related contingencies.

*The Payment of Gratuity Act, 1972* – This Act 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.

The organised sector is able to implement the various schemes as it is under the manageable by the regulators. The unorganised sector, on the other hand, is troubled with issues and challenges. Some of them are lack of labour law coverage, temporary occupations, high labour mobility, wide-spread functioning of operations, casualization of labour, less organizational support, and low bargaining power. Their nature of work varies between regions and also between the rural areas and the urban areas. In the rural areas it includes landless agricultural labourers, small and marginal farmers, persons engaged in toddy tapping, animal husbandry, fishing, bee-keeping, forest workers, rural artisans, etc. In the urban areas, it comprises mainly manual labourers in construction, carpentry, trade, transport, communication etc. It also includes street vendors, hawkers, head load workers, cobblers, tin smiths, garment makers, etc. The social security problems of workers in the unorganised sector may be divided into two categories. The first problem is *capability deprivation* could be explained in terms of inadequate employment, low earnings, low health and educational status that are related to the generalised deprivation of poorer sections of the population. The second problem of *adversity* is due to inadequate safety nets to meet contingencies like ill health, accident, death, and old age (NCEUS, 2006). Workers in the unorganised sector are more insecure as they feel repressed, resented and resilient (Joseph, and
Jagannathan., 2013). Only 6% of unorganised workers are covered by the social security measures (Ramanujam., and Rawal. 2010).

The International Labour Organisation lists the social security as nine core contingencies that lead to stoppage or substantial reduction of earnings. These are sickness, maternity, employment injury, unemployment, invalidity, old age, death, the need for long-term medical care and supporting families with children (NCEUS, 2006). As per the Indian legal system, there is provision for income security, health security, food security, maternity benefit, old age benefit and the like (Subrahmanya, 2013). The Government of India protects the unorganized sector through various schemes operated at the central government level and the state government level. It has enacted the Unorganised Workers’ Social Security Act to create a framework for providing social security to unorganized workers. Protecting this vulnerable sector has always been a challenging one due to its omnipresence and its heterogeneous occupation. Therefore, there are a variety of schemes catering to specific occupational groups. In the present study, only social security schemes extended by the central government are discussed.

National Social Assistance Program – The programme aims to protect poor and destitute persons in events of insecurities during old age, death of breadwinner and maternity. This scheme is fully funded by the central government to ensure that the poor and old persons are socially protected. The program ensures minimum national standard for social assistance in addition to the benefits offered by the states. It includes three benefits namely –

National Old Age Pension Scheme- Rs. 200/ per month will be given to the applicant who is more than 65 years old, a destitute with little or no regular means of subsistence from his/her own sources of income or through support of family members.

National Widow Pension Scheme–A financial assistance of Rs. 10,000/- is given to a widow, aged 18-65 years who has lost the primary bread winner of the family.

National Disability Pension Scheme- Applicants aged 18 years and above with more than 80% disability and living below poverty line is given a benefit of Rs. 300 per month.

National Family Benefit Scheme- In the event of death of a bread-winner in a household, the bereaved family will receive lump sum assistance of Rs. 20,000. The bread-winner should have been between 18–60 years of age. The assistance would be provided in every case of death of a bread-winner in a household.

Annapurna– As per the provisions of the Food Securities Bill, beneficiary is given 7 kg of food grains per person per month as food security. (Subrahmanya, 2013).

Mahatma Gandhi National Rural Employment Guarantee Program: The program facilitates enriching the livelihood security of households in rural areas by providing atleast one hundred days of guaranteed wage employment in a financial year to every household if the adult member volunteers to do unskilled manual work. The basic objective of the scheme is to improve wage employment (Subrahmanya, 2013). In its World Development Report 2014, the World Bank termed it a "stellar example of rural development".

National Maternity Benefit Scheme was relaunched as Janani Suraksha Yojana in April 2005. It aims to decrease the neo-natal and maternal deaths happening in the country by promoting institutional delivery of babies. This is a safe motherhood intervention under the National Rural Health Mission. It integrates cash assistance with delivery and post-delivery care.

Unorganised Workers Social Security Act, 2008: Central government should formulate and provide welfare schemes relating to life, disability cover, health and maternity benefits, oldage protection and any other benefit as may be required (Subrahmanya, 2013).

levied under respective Cess/Fund Acts on manufactured beedi, feature films, export of mica, consumption of limestone & dolomite and consumption and export of iron ore, manganese ore and chrome ore.

In certain occupations where employee-employer relationships are not clearly discernible, mine and beedi workers do not provide for social security, such as invalidity benefit, old-age benefit, survivor benefit or unemployment benefit. In the strict sense, therefore, these Welfare Funds cannot be deemed to be providing social security but have the scope and the potential to become so (Ramanujam and Rawal, 2010). A National Social Security Fund of Rs. 1000 crores has been allocated for workers in the unorganised sector. Weavers, toddy tappers, rickshaw pullers etc can be highly benefitted due to this scheme (Subrahmanya, 2013).

Portable Benefits Smart card — Workers may be issued a smart card with a unique identification number for accessing social schemes and benefits such as - health insurance, pension and disability. The card allows workers to self-certify that they are unorganised sector workers.

Support of Trade Unions - Due to the growing size of the unorganized sector, the trade unions started to give attention to them. As reported by Sundaram, (1997), the Dhobi Mahamandal (Mumbai) was set up in 1946; the HamalPanchayat (Coolies), Pune in 1955; the MathadiKamgar (head loaders) Union, Maharashtra in 1963; the LakadiMazdoor Union (timber markets), Mumbai in 1966; the Mazdoor Congress (casual workers of small factories, salt pans, quarries etc in 1974; the Mumbai Kamghar Union (workers of wholesale and retail markets/shops in 1979)

IMPLICATIONS OF THE STUDY:

The workers belonging to the informal sector are the talents left unattended and unprotected. By understanding the problems faced by them and bringing out suitable reforms, the sector can drastically increase employability and income generation. When India is becoming the fastest developing country, a little more attention to this sector by the government will bring in radical changes in the economy. By increasing the number of social security programmes, proper implementation, grouping of similar industries (for administrative purpose) and reaching out to the masses through employers and non-government organizations, the sector will be protected. As research in this area has remained highly unexplored, it is important to encourage budding researchers to contribute to this field of study.

CONCLUSION:

The unorganized sector contributes to more than 60 percentage of GDP in India. By giving these employees adequate support from the government, the contributions from this sector can be of immense benefit to the economy. But since there are problems in organising the labour pool, sufficient social security measures that are initiated by the government should be implemented without any disruption. Few social security programs for the employees working in the unorganized sector is discussed here. The support from the trade unions to bring these employees together is also highlighted.

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