Problems, Challenges and Prospective Of Women in Unorganized Sector As Home Based Workers

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Abstract
The Indian constitution is one of the most progressive in the world and guarantees equal rights for men and women. Despite the advances women have made in many societies, women’s concerns are still given second priority almost everywhere. They continue to face discrimination and marginalization both subtle and blatant and do not share equally in the fruits of development. Their contribution is not given due credit. Women workers in unorganized sector lag behind the males in terms of level and quality of employment. Such women, when they have to perform dual of both outside employment in harsh and hostile working conditions and manage their homes, come across problems, which needs a loud hearing. The women are often illiterate, unskilled socially backward and economically weak which often hide their work participation. Poverty, lack of access to education and inadequate health facilities are their major problems. The working women in unorganized sector are living a life far below from satisfaction. They do marry, bear children, and get old but under these phases of life, they live the same life. They suffer from many problems like unhygienic environment, no medical facilities, no awareness regarding laws. It is the need of the hour that Government, NGOs and common people come forward for the betterment of these beautiful creations of GOD. According to census 2001, women constitute 48.26 percent of the total population in India and 25.67 percent of female population is designated as workers.

Keywords: Organised, Unorganised, Women, Domestic, Workers, Employment, Urban Insurances, Corporation, Sector, Rural, Empowerment
Introduction

India is known for its huge geographical spread and magnitude of its populations. It has a huge working population of 406 million (based on NSSO Survey of 1990-2000). Almost 92 per cent of this workforce is in the unorganised sector. There are numerous occupational groups pursuing economic activities from generation to generation without formal schooling and scattered all over the country with diffused employer-employee relationship. The women working in the informal sector are not included in the official statistics and their work is undocumented and considered as disguised wage work, unskilled, low paying and does not provide benefits to the worker. India was one of the first countries in the world to give women the right to vote. The Indian constitution is one of the most progressive in the world and guarantees equal rights for men and women. Despite the advances women have made in many societies, women’s concerns are still given second priority almost everywhere. They continue to face discrimination and marginalization both subtle and blatant and do not share equally in the fruits of development. Their contribution is not given due credit. Women workers in unorganized sector lag behind the males in terms of level and quality of employment. Such women, when they have to perform dual role of both outside employment in harsh and hostile working conditions and manage their homes, come across problems, which needs a loud hearing. These women are often illiterate, unskilled socially backward and economically weak which often hide their work participation. Poverty, lack of access to education and inadequate health facilities are their major problems. These workers continue to labour under many severe problems. These women workers working in unorganized sector are generally exploited. They are made to work for long hours and wages paid to them are not according to their work. The women workers are living below the minimum accepted standards without adequate shelter and toilet facilities.

The occupation wise distribution of employment indicates that 62 per cent of the workers are engaged in agriculture, 11 per cent in industry and 27 per cent in the services sector. A characteristic feature of the employment situation in the country is that the percentage of workers employed on regular salaried employment 16 per cent is small. The bulk of the workforce is either self-employed 53 per cent or employed in casual wage employment 31 per cent. In India the term social security is generally used in its broadest sense, it may consist of all types of measures preventive, promotional and protective as the case may be. The measures may be statutory, public or private. The term encompasses social insurance, social assistance, social protection, social safety net and other steps involved. There are number of models of providing social security to the workers in the unorganised sector. These may be classified as under, centrally funded social assistance programmes, Social insurance scheme. Social assistance through welfare funds of Central and State Governments, and Public initiatives. The centrally funded social assistance programmes include the employment oriented poverty alleviation programmes such as Swarnjayanti Gram Swarojgar Yojana, Jawahar Gram Samridhi Yojana and Employment Assurance Scheme. National Social Assistance Programme (NSAP) comprising old age pension, family benefit and maternity benefits to address the social security needs of the people below poverty line. The social insurance schemes include several schemes launched by the Central and the State Governments for the benefit of weaker sections through the Life Insurance Corporation of India and General Insurance Corporation of India. Several public
institutions and agencies are also imparting various kinds of social security benefits to the selected groups of workers. Among these Self Employed Women’s Association (SEWA) has made significant achievement in promoting social security through the formation of cooperatives.

**Definition Of Unorganised Labour**
Although, it is difficult to give a concise and holistic definition of unorganised labour. Unorganised labour stands for scattered and fragmented workforces working individually sometimes loosely associated, in various occupations. Unorganised labour is not formally cohesive in any recognized association and union with defined ideology, goals and areas of specialization. The unorganised sector of the economy in India is the largest sector in term of employment of the workforce. It consists of agriculture and such related activities as forestry, livestock and fishing as well as non – agriculture. The bill if National Commission for Enterprises in the unorganised sector, 2006 presented by the government of India, broadly divided the works of unorganised sector into self-employment and wage workers. According to social security act 2008 unorganized workers are “ Home based workers, self employed workers or wages workers in the unorganized sector, if it is regular not more ten and includes a worker is
defined as ‘working’ at home or in the unorganised sector who is not covered any of the Acts mentioned Schedule I of Act”

**Organised And Unorganised Sector Employment In India**
In India, a major chunk of labour force is employed in the unorganized sector. The unorganized / informal employment consists of causal and contributing family workers; self employed persons in unorganized sector and private households; and other employed in organized and unorganized enterprises that are not eligible either for paid, sick or annual leave or for any social security benefits given by the employer. According to the results of the National Sample Survey conducted in 1999-2000, total work force as on 1.1.2000 was of the order of 406 million. About 7 per cent of the total work force is employed in the formal or organized sector (all public sector establishments and all non-agricultural establishments in private sector with 10 or more workers) while remaining 93 per cent work in the informal or unorganized sector. The NSS 55th round, 1999-2000 also covered non-agricultural enterprises in the informal sector in India. As per that survey, there were 44.35 million enterprises and 79.71 million workers employed thereof in the non-agricultural informal sector of the economy. Among these 25.01 million enterprises employing 39.74 million workers were in rural areas whereas 19.34 million enterprises with 39.97 million workers in the urban area. Among the workers engaged in the informal sector, 70.21 million are full time and 9.5 million part times. Percentage of female workers to the total workers is 20.2 percent.
Table- 01: Employment in Organised and Unorganised Sector (1983 -2000)

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<tbody>
<tr>
<td>Estimated population</td>
<td>718.21</td>
<td>790</td>
<td>895.05</td>
<td>1004.1</td>
</tr>
<tr>
<td>Labour force</td>
<td>308.64</td>
<td>333.49</td>
<td>391.94</td>
<td>406.05</td>
</tr>
<tr>
<td>Employed</td>
<td>302.75</td>
<td>324.29</td>
<td>374.29</td>
<td>397</td>
</tr>
<tr>
<td>Unemployment</td>
<td>5.89</td>
<td>9.2</td>
<td>9.2</td>
<td>9.05</td>
</tr>
<tr>
<td>Unemployment rate (as per cent of labour force)</td>
<td>1.91</td>
<td>2.76</td>
<td>2.79</td>
<td>2.23</td>
</tr>
<tr>
<td>Employment in organized sector</td>
<td>24.01</td>
<td>25.71</td>
<td>25.71</td>
<td>28.11</td>
</tr>
<tr>
<td>Employment in unorganized sector</td>
<td>278.74</td>
<td>298.58</td>
<td>298.58</td>
<td>368.89</td>
</tr>
</tbody>
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Sources: NSSO (1983-2000)

The table and chart given above describes major employment trends for the organized and unorganized sector for the years 1983, 1987-88, 1993-94 and 1999-2000. It is evident that throughout this period a large portion of the workforce in India is found to be employed in the unorganized sector. Out of 397 million workers in 1999-2000, it is estimated that 369 million workers (nearly 93 per cent) are employed in the unorganized segment of the economy whereas only 28 million workers (7 per cent) are engaged in the organized sector. The share of unorganized employment in the economy has displayed remarkable steadiness over the years. The share of informal employment has risen from 92 per cent (nearly 276 million out of 300 million) in 1983 to 93 per cent in the 1999-2000. It is clear that employment opportunity in the organized sector has remained more or less stagnant, showing only a marginal increase from 24 million in 1983 to 28 million in 1999-2000. The largest numbers of
informal workers are in agriculture. In fact, 98.84 percent of the employment in agriculture is informal. In the non-agricultural sector, the highest numbers of informal employees are in retail trade, construction, land transport, textiles etc. Thus, the unorganized sector plays a vital role in terms of providing employment opportunity to a large segment of the working force in the country and contributes to the national product significantly. The contribution of the unorganized sector to the net domestic product and its share in the total NDP at current prices has been over 60%. In the matter of savings the share of household sector in the total gross domestic saving mainly unorganized sector is about three fourth. Thus unorganized sector has a crucial role in our economy in terms of employment and its contribution to the National Domestic Product, savings and capital formation.

Prospective Of Women Workers
These issues of gender sensitization and women empowerment remained one of the most pressing issues of our time and will continue well in time to come. The emancipation of women from the age old patriarchal structure of the society has been one of the cherished objectives of social reformists, political thinkers and feminist institution. In this epoch making process, the campaign for gender quality in all walks of life have achieved some of the historic landmarks in getting equal socio-economic and political rights and liberties. However Women are still far behind in the actual distribution of social status, economic value and political authority. Women contributes almost half (49.7 per cent) of the global total population. The actual participation of women in all spheres of human interactions has been extremely poor. Similarity, the percentage of women work force is highly negligible. Women contributes to the 66 percentage of the world work, produce 50 percent of the global food, but receive only 10 per cent of the income output and own 1 percent of the property (UNICEF 2007). In the case of India, the scenario is quite pathetic as the participation of women in socio-economic and political domain is extremely minimal and marginalized. According to the statistical analysis presented by the registrar general of India, the work participation of women which was 19.67 per cent in 1981 has increased into 25.63 in the year 2001 (Gol,MOLE,2009-2010). Women are more employed in unorganised sector than organised sector. The highly restrictive culture of Indian society has been a major factor for low participation of women in public sector. Consequently 90 per cent of female forces are engaged in unorganised sector (The World Bank, 1991).Women are predominately, engaged in agricultural and informal household labour. According to the latest analysis of Ministry of labour 30.79 per cent total women workforce is employed in rural area mostly engaged on agriculture activities (Golf, MoL&2007-2008).
Presently, unorganised sector women workers are well organised under the aegis of Self Employment women’s Association (SEWA), A Non Government Organisation (NGO) of poor, self-employed women workers fighting for their basic socioeconomic and political rights. The organisation was established in 1972 by the noted Gandhian and civil right leader year 2008 (SEWA, 2008)

Challenges of Women Workers
One of the two main tasks entrusted to our Commission is to propose umbrella legislation for workers in the unorganized sector. We have also been asked to see that the legislation, and the
system that will be built around it, will assure at least a minimum protection and welfare to workers in the unorganized sector. We are deeply conscious of the urgency and importance of this task. In fact, both the main tasks entrusted to our Commission are urgent and difficult. But in a sense, it can be said that visualizing a system of effective protection and welfare for the unorganized sector is a shade more difficult and complicated, if only because of the dimensions and variety of the workforce in the sector, and the various factors that have to be taken into consideration. Unlike the organized sector, in this sector we are dealing with workers who have not acquired a high profile, tasted the benefits that can be gained from organization, or derived the advantages flowing from high visibility. In the unorganized sector, we have to deal with workers who are engaged in a variety of occupations or employments, ranging from those like forest workers, tribal’s trying to follow traditional vocations within their traditional habitats, and fishermen who venture out to sea in vulnerable canoes, to those who are working in their homes with software, or assembling parts for a highly sophisticated product. Many of them are victims of invisibility.

**Problems Faced By Home Based Women Workers**

1. Lack of Collective Bargaining skills
2. Home Based Women Workers have little to access to education and skills including the information and skills needed to sell their own products in the market.
3. Many Home Based Workers are overworked and are exposed to dangerous chemicals and unhealthy and even toxic substances.
4. Family members including children are also exposed to these occupational hazards, they lack occupational health and safety.
5. The life of women working in home based work sector is very tough as they have to perform a dual role.
6. Low and irregular incomes
7. Invisible to policy makers and to the general public, as well as to the final consumers of goods and services they provide.
8. Lack of social security not being covered under most of the social protection schemes.
9. Lack of capital to make improvements in tools, technologies raw materials, storage areas and other livelihood related necessities.
10. Lack of sufficient resources for health, safety, security and other needs that allow home based workers to pursue their economic activities.
11. Inadequate housing and habitual conditions: work from home in poor, cramped spaces with bad lighting and ventilation.
These problems help create conditions that allow the exploitation of home based workers by middlemen and contractors. It is important to reverse these contributing factors to enable home based workers to avoid exploitation and become empowered and take charge of their own futures.

Conclusion

From study, it can be easily estimated that the home based workers working in unorganized sector are living a life far below from satisfaction. The low earning of these women cannot meet with their daily needs. They do marry, bear children, and get old but under these phases of life, they live the same life. They live under unhygienic environment which results dangerous diseases. They work more than men as they have to play a dual role working both in and outside the home. They have no medical facilities even at the critical moment of giving but to children. A few of them are assisted by other members of family in household work otherwise they have to work solely. No doubt, there are laws to protect women and prevent exploitation but these laws (the Interstate Migrant Workmen Regulation of Employment and Conditions of Service Act, 1979, The Bonded Labour System (Abolition) Act, 1976 and Maternity Benefit Act, 1961), but these legislations are not practically and strictly implemented. It is the need of the hour that government and NGOs must come forward to improve the lot of these women. The Trade Union and Voluntary Organizations can play a vital role in making them conscious of cleanliness, health, education and above all their rights and this can be done only with the joint efforts of the government, NGOs and common people.

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