



SOCIAL SECURITY UNORGANISED SECTOR

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Abstract:

Social Security is a basic need of all people regardless of employment in which they work and live. It is an important form of social protection. It should be begun with birth and should continue till death. In a general sense social security refers to protection extended by the society and state to its members to enable them to overcome various contingencies of life. The main risks or insecurity to which human life is responsible and in relation to which an organized society can afford relief to the helpless individuals are the incidents occurring right from childhood upto old age and death, which includes mainly sickness, invalidity due to maternity, accident and occupational diseases, unemployment, old age etc.

Introduction:

Social Security is a basic need of all people regardless of employment in which they work and live. It is an important form of social protection. It should be begun with birth and should continue till death. In a general sense social security refers to protection extended by the society and state to its members to enable them to overcome various contingencies of life. The main risks or insecurity to which human life is responsible and in relation to which an organized society can afford relief to the helpless individuals are the incidents occurring right from childhood upto old age and death, which includes mainly sickness, invalidity due to maternity, accident and occupational diseases, unemployment, old age etc.

Though we have enacted good number of social security legislations to meet the mandate of our Constitution and provide a sort of protection to the people in case of various providential mishaps, the scope and coverage of these legislations is limited to hardly 9.4 percent of the total workforce, who are in the so-called organized sector, as per 1991 Census. But remaining 90.6% of the persons working in unorganized sectors such as the small and marginal farmers, the landless agricultural laborers, the rural artisans, the handicrafts men and women, the fishermen and women, the salt workers the hamals and the building and construction workers, etc., are deprived of protection under many social security legislations of the State. Thus majority of the workforce in the unorganized sectors are in an urgent need of a comprehensive social security protection which can be achieved by joint efforts of governmental and non-governmental organisations.

Need of social security for the unorganized sector

The social security needs of the unorganised sector are extensive and varied whereas the funds available for the programmes are necessarily limited. These persons are the uncovered wage earners who work for very small employers. Their needs and characteristics are identical to those of the covered workers in the organised sector. Majority of the working people in the rural areas, especially in agriculture sector are deprived of any of the protections of the existing social security legislations. The small and marginal farmers who are badly hit by drought, flood, crop failures, epidemic diseases and others, such as loss of livestock etc.

need some social assistance in the form of earning related programmes in the field of agriculture, animal husbandry etc., and also supply of seeds, pesticides and irrigation facilities. The other basic social security need in the rural areas is health care as they are more prone to various diseases.

The element of income security and social protection"— food, water, healthcare, childcare, shelter and education—need to be treated as basic entitlements of the workers and producers of the economy. They are entitled not only because they are citizens, but also because they are the main contributors to the ^wealth of the nation. Today, even without these entitlements they contribute their labour, skill and entrepreneurship to the economy. When provided with these entitlements, their productivity as well as their purchasing power will grow. They will add to the country's gross national product, strengthen the economy and help fight economic crises. On the other hand, if their economic contribution is not recognised and enhanced, if they continue to be treated as the recipients of safety net policies, they will continue to be poor beneficiaries, living constantly on welfare and subsidies. As structural adjustment proceeds, the entitlements of the organised sector are getting eroded, and the need for social security system is becoming more urgent and central to the success of structural adjustment programmes. Social security must contain at least healthcare (including maternity, injury) childcare, shelter and old age support that strengthen productivity and the economic security the current workforce.

Various schemes evolved in India

Several schemes have been evolved in India through legislation and policies to provide social security to the workers in the unorganized sector. Some of the important schemes are Integrated Rural Development Programme, Rural Group Life Insurance Scheme introduced in 1995 in which insurance is available between ages 20-60 years for an assured amount of Rs. 5000 with a premium of Rs. 60 per annum. However the programmes in this scheme has not been very satisfactory all over the country and require revamping by undertaking effective publicity.

Old Age Pension Scheme is another social security measure exists in almost all States in India, which is a monthly pension ranging between Rs. 50 to Rs. 100 and is applicable to the people whose income does not exceed the maximum slab prescribed. However, many of the old aged people who are eligible for pension under the scheme are not aware about the same and as such are deprived of the benefit.

The Life Insurance Corporation of India has introduced a variety of Group Insurance Schemes and saving schemes to cover members of co-operative societies and trade & occupational associations. Further the National Agricultural Insurance Scheme was launched in June 1999.

Krishi Shramik Samajik Suraksha Yojana was launched in July, 2001 for giving social security benefit to agricultural labourers on hire in the age group of 18 to 60 years.

Shiksha Sahayog Yojana has been finalised for providing educational allowance of Rs. 100 per month to the children of parents living below the poverty line for their education from the 9th to 12th standard.



The Jawahar Gram SamridiYojanahas been launched streamlining and restructuring the JawaharRozgarYojana which was existing earlier. The primary objective of this programme is creation of demand driven community village infrastructure including assets. It will also help create assets to enable the rural poor to increase opportunities for sustained development.

Swarnjayanti Gram SwarozgarYojana (SGSY) was launched with effect from April 1, 1999 as a result of amalgamating certain erstwhile programmes viz., Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural areas (DWCRA), Training of Rural Youth for Self-Employment (TRYSEM), Million Wells Scheme (MWS) etc. into a single self-employment programme.

Employment Assurance Schemewas started on October 2, 1993 for implementation in 1778 identified backward PanchayatSamitis of 257 districts situated in drought prone areas, desert areas, tribal areas and hill areas in which the revamped public distribution system was in operation.

SampoornaGrameenRojgarYozanawas launched w.e.f. September 2001, the scheme aims at providing wage employment in rural areas and also food security, along with the creation of durable community, social and economic assets. The scheme is being implemented on a cost sharing ratio of 75:25 between the Centre and States.

Apart from constitutional mandate, social security for all is considered as a basic Human Right under the Universal Declaration of Human Rights. Every member nation of U.N.O. must strive to further and promote this basic right. As the study on the subject of social security: Unorganised sector reveals, though many schemes and policies have been evolved both at Central and State level to achieve the said object, the result is not so satisfactory because of non-implementation of the schemes properly. Even new schemes is launched in year 2004 and 2005 if these schemes are not properly implemented, the same with the other schemes. To make these schemes, effective, both governmental and non-governmental organisations must be encouraged. Further more and more social assistanceprogrammebe evolved because in case of social insurance schemes the workers in the unorganized sector are unable to contribute regularly due to uncertainty of income etc. but at the same time there must be a proper control and check to prevent misuse of the social assistance programmes.

Notes and references

1. Suresh V. Nadagoudar, "Social Security for Workers in the Unorganised Sector", Cochin University Law Review, 2002, Vol. XXVI p.191.
2. Report of the Second National Commission of Labour, 2002 pp. 741-742.
3. Suresh V. Nadagoudar, "Social Security for workers in the Unorganised Sector" Cochin University Law Review 2002 Vol. XXVI p. 194.

4. *Report of the Second National Commission on Labour 2002, Vol. I, Part –I, 7.450*
5. *Suresh V. Nadagoudar, “Social Security for Workers in the Unorganised Sector”, Cochin University Law review 2002 Vol XXVI P. 195.*
6. *Article 14 says that: The state shall not deny to any person equality before the law or equal protection of the laws within the territory of India.*
7. *Article 15(1) says that: The State is prohibited to discriminate between citizens on the grounds only of religion, race, caste, sex, place of birth or any of them.*
8. *Article 19(a) says that: all citizens shall have the right to freedom of speech and expression.*