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# PROBLEMS AND CHALLENGES FACED BY UNORGANISED SECTOR WORKERS

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# Foreword

Informal sector covers large number of workers from rural and substantial number from the urban areas by potentially engaging family labour and technology. The unorganized labours engage in casual, seasonal and scattered employments, which are not unionized. A large number of statutes addressing issues concerning unorganized sector are neither feasible nor practicable. Unorganised workers are also kept away from the Social Security Benefits such as Old Age Pensions, Gratuity, Employees State Insurance, Workmen's Compensation etc. in India. Unorganized sector plays pivotal role in the development of Indian economy. For the effective implementation of labour legislations for the informal sectors, it is essential to study the existing employment relations, after analyzing the existing working conditions, problems and challenges of unorganized labours in India should be given special attention.

This book has made an attempt to analyze the problems faced by labours in the unorganized sector and the challenges that they face and welfare measures adopted by their employer and government. Labour welfare means anything done for the comfort and improvement of the labour over and above the wages paid which is not a necessity of the industry. The basic purpose of labour welfare is to enrich the life of labour and keep them happy. Despite providing many laws of social security in the constitution of India for organized and unorganized labour force, still the situations of unorganized labour remain same, only organized labours are enjoying the taste of that fruits. There are lots of schemes have been framed by central as well as state government both, but unfortunately, most of the time Government has failed to apply those schemes at the time of their requirement.

Thus the book "*Problems and Challenges Faced by Unorganized Sector Workers*" has been published to provide factors influencing employment in this unorganized sector, types of employments, regulatory protections, contribution to Indian economy and challenges faced by the unorganised workers. It tries to suggest measures to overcome the obstacles in the unorganised sector by ensuring physical, economic and intellectual wellbeing of the unorganized labours.

In the first part, this book has given a small introduction to its readers regarding the labour laws. In this first section, Dr. B. R. Ambedkar's thoughts on labour, various labour laws and unorganised workforce empowerment & social security measures are discussed to make the

book quite understandable for the readers. A chapter on various labour laws has also been covered in this part.

In the second part, all these topics have been compiled systematically and presented in a synchronized order on problems and challenges of unorganized workers. This part has stressed on child labour problem, challenges faced by the handicraft industries, living and working conditions of private taxi drivers, problems faced by farmers, food security problems faced by beneficiaries in India, health status of marginalised groups and apathy of mass media in unorganised sector.

After exploring the area of social responsibility toward employees, the third part of this book has illustrated the concept of migrant workers. In this section, push and pull factors responsible for migration and challenges faced by migrant laborers and problems faced by migrant workers during COVID-19 have been discussed quite systematically.

In the fourth part, this book has stressed on problems faced by unorganized working women. So, in these section topics like challenges faced by migrant women in atmanirbhar bharat and recommendations for improvement of the condition of migrant women through atmanirbhar bharat, women empowerment and tribal women empowerment through microfinance with the help of self-help groups have been explained by the authors.

As one of the authors of a chapter of this book, I have been highly persuaded by the warm responses of the editor Dr. Lalita K. Sharma having 12 years of experience in the field of teaching and research. This book will surely open a new path for the educationists', policymakers and the planners to identify the problems and challenges faced by unorganized workers.

I on behalf of all the authors of this book express my deep sense of gratitude to the editor Dr. Lalita K. Sharma for taking the responsibility of editing and publishing our chapters in this book. In short, it can be said that this book will surely manage to benefit the readers to know the problems and challenges faced by unorganized workers in true sense.

### Dr. Vikram Sandhu

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# Preface

Unorganised Labourers spend most of their time at work. It can be seen and understood that these labouers help in the infrastructural development of the country, which is one of the most important role in the economic development of the country. They reasonably feel that when they are at work place or in trouble/ problems, they are supposed to get something back from the employer or the government. They look for support from both employer/contractor and government. They are entitled to be treated as human beings with personal needs, hopes and anxieties. It can be clearly seen that unorganized labours are living their life below the minimum standards level. Without a doubt, many informal workers are not in a position to meet their daily requirement. Maximum numbers of women worker are consistent victims of low wages when contrasted with men. There are number of legislations for the security of the labour force but those laws are routinely executed in organized sectors. So, here in this book authors have tried to focus on various problems of unorganized labour and the necessary solutions.

The book *Problems and Challenges Faced by Unorganized Sector Workers* is an accumulation of the efforts made for bringing in concert illustrious academicians, thinkers, experts and professional with their precious inspection on the topics, on a common stage.

The book consists fifteen chapters on the theme and sub themes of working and living conditions of unorganized sector workers. I hope this book will serve as a valuable reference to policy makers and the academicians.

As editor I would like to acknowledge all the support I have received and extend my deepest appreciation to the Dr. Vikram Sandhu (Assistant Professor, UBS, GNDU Amritsar, Punjab) who helped significantly in all the practical aspects of completing the book. I also gratefully acknowledge the support given by the academic colleagues by sending their chapters.

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# Acknowledgement

Every mature person in professional life is keenly aware of his/her sense of indebtedness to many people, who have motivated and influenced his/her intellectual development ordinarily. This feeling is formally expressed in gestures of acknowledgement. My endeavor shall be incomplete without the acknowledgement of these who have helped me in carrying out this study. I would like to convey my feelings of gratitude to all those who have in any manner helped me in completing this edited book. Their valuable guidance and wise direction has enabled me to complete this work in a systematic and smooth manner, obeying the norms of scholastic research.

First of all, I bow my head in reverence to the God almighty, for providing me with this opportunity to work with the intelligentsia and enabling me to reach far beyond my own, restricted ambit of thought and action and has been made this endeavour successful.

I extend my heartiest gratitude and indebtedness towards all authors for their immense interest, judicious guidance and continuous encouragement throughout this work which help me in completing the work of book in a systematic manner.

I am also grateful to Dr. Vikram Sandhu (Assistant Professor, UBS, GNDU Amritsar, Punjab) for their continuous support at various stages of this book.

Last and most importantly, I again thank The Almighty God for answering my prayers by providing the finance, the strength, wisdom and knowledge that enabled me to start and conclude this book.

Once again my sincere thanks to all.

Dr. Lalita K. Sharma

# Contents

Sr. No.	<b>Chapter Title/Author</b>	Page No.
Part One	: Labour Laws and Social Security Measures	
Chapter 1	Dr. B. R. Ambedkar Economic Thoughts in Special reference	1-5
	of Indian Economy (Dr. B. R. Ambedkar's Thoughts on	
	Labour)	
	Kirandeep Kaur	
Chapter 2	Various Labour Laws	6-11
	Indrajit Halder	
Chapter 3	Unorganised Workforce: Empowerment & Social Security	12-20
	Measures	
	Dr. Poonam Madan	
Part Two	o: Problems Faced by Unorganized Workforce	
Chapter 4	An Empirical Study: Child Labour in Unorganized Sector in	21-37
	District Ludhiana of Punjab	
	Dr. Vikram Sandhu	
Chapter 5	Handicraft Industries and Workforce in Kalimpong Town: A	38-52
	Sociological Study	
	Rosan Tamang	
Chapter 6	Living and Working Conditions of Private Taxi Drivers of	53-84
	Punjab	
	Sourav Chhibber & Kirandeep Kaur	
Chapter 7	Problems Faced by Farmers in India	85-92
	Dr. Heena Atwal	
Chapter 8	Food Security in India- Problems Faced by Beneficiaries	93-104
	under Public Distribution System	
	Dr. Rupinder Sampla & Dr. Lalita K. Sharma	

Chapter 9	Health Status of Selected Marginalised Groups in India	105-114
	Paramveer Singh & Harjyot Kaur	
Chapter 10	Apathy of Mass Media in Unorganised Sector	115-118
	Chinmoy Biswas	
Part Thre	ee: Push and Pull Factors Responsible for Migrati	on
Chapter 11	Push and Pull Factors Responsible for Migration and	119-136
	Challenges Faced by Migrant Laborers: A Review Study of	
	India	
	Dr. Rupinder Sampla & Sourav Chhibber	
Chapter 12	Problems Faced by Migrant Workers during COVID-19	137-139
	Anil. N	
Part Four	: Women Empowerment in Unorganised Sector	
Chapter 13	A Spoonful of Sugar: Atmanirbhar Bharat for Migrant	140-144
	Women Empowerment	
	Urna Bhattacharjee	
Chapter 14	Women Empowerment: Need of the Nation	145-151
	Monica	
Chapter 15	Tribal Women Empowerment through Microfinance with the	152-165
	Help of Self-Help Groups (SHGS): A Study in Madhya	
	Pradesh State	
	Dr. S. K. Baral	

### **CHAPTER 1**

# DR.B.R.AMBEDKAR'S ECONOMIC THOUGHTS IN SPECIAL REFERENCE OF INDIAN ECONOMY (DR.B.R.AMBEDKAR'S THOUGHTS ON LABOUR)

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## ABSTRACT

This article studies the given contribution of Dr. B. R. Ambedkar in the favors of labour. In this study only qualitative approach is used. Our country is going forward in the content of industry. Therefore industry is only running because of labour. Without Dr. Ambedkar, today the future of India workers would have been in pitch darkness. Labour worker come forward to doing their work for this credit goes to Dr. Ambedkar. He has given various policies, act related to labour, factory, working condition, Trade union and founder for worker's rights and social security. Finally it is concluded that Dr. B. R. given huge contribution regarding fight against inequalities, labour and upliftment of Indian economy.

Keywords: Labour welfare practices, labour movement in India, acts & policies

### **1.0 INTRODUCTION**

Dr B. R. Ambedkar has given great contribution to the Indian economy. He started the labour movement in India for protecting and promoting the labour in industry. He always ready to fight for laborer on his own sake. His contribution for the labour and women also see in today's world because at that time no women allow to do labour and earn money for her family. So Dr. Saheb is a great Indian soldier, reformer and Leader for our country's people. Labour movement of Dr. B. R. Ambedkar-He took initiate for start the labour movement only to secure and protect the labour and fight for worker's rights.

### 2.0 INITIATE FOR START THE LABOUR MOVEMENT

- i. Labour day- Department of labour was established in November 1937. On 1<sup>st</sup> may we are celebrating Labour Day. It is only because of Dr Sahib, he recommend for one holiday in a week for labour. Dr. B. D. Ambedkar took over the labour portfolio in July 1942. He is the creation of labour movement in India.
- ii. Economic Policies- Dr Sahib framed various economic policies only for the welfare of labour and for our economy. He suggested that there is excess laborer is working in agriculture so this labour should be in industry sector because it is beneficial for development of india economy. He given his views on Economic policy formulation, Financial policies etc.
- iii. Reduction in factory working hours- At that time the working out for labour was 14 hours in a day and 54 hours in a week. So it was difficult for worker to do work for long hours .On 27 november,1942 in the 7 session of Indian Labour Conferences Dr Sahib recommend it 14 hours to 8 hours and 54 hours in a week to 48 hours in a week. Now we are working only 8 hours in a day only because of dr sahib's work hard.
- iv. Law for women labour-Dr Sahib implemented various laws on women labour. He took initiate that women can do work in industry except in coal mining. So he protects the rights of women and get them work, also formulate various policies for the welfare of them.
- v. Mines maternity benefits- When a women get pregnant ,she is not able to do work for long hours in a industry as well as at home .So during or after the pregnancy women can take maternity leave for 9 months to take care of herself or her new baby child with paid leave. It is the right of women to take maternity leave with paid leave nobody can deny to give leave.
- vi. Women labour welfare fund- Dr. Sahib promulgated the labour welfare fund scheme on January,1944 for the security and welfare of women .Dr Sahib Recommend the welfare fund scheme for women it include their medical health insurance, pension scheme, pregnancy fund ,education, entertainment, standards of living ,transport facilities etc.
- vii. Women & child labour protection Act 1986- This Act is amended in 2016.CLPR Act child Labour Protection and Regulation Act define as below14 years is prohibits

employment. Children between the ages of 14 to 18 are Adolescent and law allow to be employed except in the listed hazardous occupation like mining, inflammable substance work as per the Factories Act, 1948.

- viii. Ban on employment of women in coal mines- Dr B. R. Ambedkar banned on women work in coal mines. If any industry employment of women in coal mining then it is illegal and may be crime.
  - ix. Indian factory Act 1948- Dr.saheb formed the factories Act 1948 as per this act It is made for worker's duties and rights ,working conditions, welfare policies, wages ,overtime paid etc.
  - x. National employment agency-Dr sahib is the creator of National Employment Agency .In this everyone can register their name to do jobs in any factory. This agency provides job and employment to the workers in different field.
  - xi. Employee state insurance- Now we are satisfied with our company because we are taking all health benefits, it is only possible because of Dr Sahib contribution to implement the employee state insurance. In this every employee can take their health insurance, Medical care, medical leave, physical disability caused due to injuries etc are covered in this insurance..
- xii. Dearness allowance to workers-He was also emphasized to give dearness allowance to workers
- **xiii.** Leave benefits to peace workers-There should be given leave to the worker in case of any emergency off from workplace. These leaves may be unpaid ,paid or partially paid.
- xiv. Trade unions-On 7may 1943 creation of Tripartite Labour Council only to safeguard social security measures for workers, equal participation for formulation of labour policies, emphasized on food, clothing and shelter etc. On 8 November 1943 Dr Sahib passed bill for compulsory recognition of Trade Unions. It is voluntary organization and only for the welfare and protection of labourers. These unions listen carefully the suggestions of labour. And allow workers to participate in the decision making process. The union member fights in the favour of labourers.
- xv. Legal strike Act- On 7 may 1943 there was a creation of labour management Committee for the welfare of workers. The committee members can do strike in industry acting as a combination, or under common understanding of any number of persons. They have

freedom to speech for their rights.

- xvi. Equal pay for equal work- Irrespective of gender, class, religion there is equal pay for equal work it is also suggestion of Dr. B.R Ambedkar. Because everybody is doing their job or duty well so there should be equal pay for all employees.
- xvii. Technical Training scheme- There should be training given to all the workers that how to use machines, equipments etc tools, So that every worker can prevent their self from danger or hazard work. Training may be off the job training or on the job training.
- **xviii.** Factory Amendment Act- In factory act Dr sahib told that there should be proper working condition for both men and women, separate latrine bathroom for women and men, Drinking Water facility ,lift to going on top , Working hours should be 8 hours, etc are concerned.
- xix. Minimum wage Act- In this act Dr Sahib emphasized that minimum wage should be fixed so that everybody can take their normal wages for their work. Minimum wages is equal for men and women.
- **xx.** Labour disputes Act 1947- This act was made only to solve the disputes of labour with their colleagues and with their senior, union or Boss. This act also secures the rights and preserves interest of workers by promoting and maintaining good industrial relation.
- xxi. Provident fund- The Labour department of India manage the provident fund for employees. In this there is specific percentage of salary given by employee side or organization side. It is like a saving of employees.
- xxii. Extra pay for overtime- if anybody does their work more over 8 hours so there should be given overtime wages to them. Because everybody doing their work for food or their family .Dr Sahib recommend this thing to pay overtime wage for workers.
- xxiii. Transfer of surplus labour-At that time the labour was doing work in agriculture because our Indian peoples has more profession in agriculture to growing crops .Even in one farm there was excess labour was working so Dr Sahib recommend that this excess labour should go in industry and give their contribution to Indian economy development.
- **xxiv. Rights of labour**-Dr Sahib initiate to fights for laborer rights. It include right to freedom to speech, right to education, right to work ,right to do strikes, etc.

# 3.0 CONCLUSION

From the above given study we can say that Dr. B. D. Ambedkar is father of modern

India. The contribution of Dr. Sahib to our Indian economy is not accountable. He is great Indian leader. We should give all credit of our nation builder only is Babasaheb. We should make amendments in labour policies and acts only in favor of labour and involvement of labour in decision making and all management process should be included. There should be training to workers, healthy working conditions, good salary etc is included.

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### CHAPTER 2

### VARIOUS LABOUR LAWS

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# ABSTRACT

It become challenging for tackle jobless situation occurred in various unorganised sectors during Covid-19 crisis. New automation and protectionism caused decrease of growth of jobs over last few years, and recently, 65% of total population of India is below the age of 35 years and total population is projected to about 138 crore people. After imposing lockdown, Millions of the workers returned to their home village and remain in jobless condition. In this situation, we go through various labour laws for protecting rights of the workers and discuss the applicability of these laws.

Keywords: Labour , laws, workers, act.

### **1.0 INTRODUCTION**

Various labour Laws have already been enacted by the Government to secure social equality /justice for workers and keeps the balance in various aspects of the workers in the interest of international uniformity. These labour laws help labours in getting fair wages, ensure job security and protecting them any kind of injustice, improve healthy conditions in the work place, fix work hours, ensure to provide compensation to the victim workers and improve employee-employer relations. These laws help workers to keep safe, healthy and happy. On one side, industrial technologies are developing day after day, but on the other side, growth of jobs for workers is decreasing. Recently, 65% of total population of India is

below the age of 35 years and total population is projected to about 138 Crore people. This situation has become more serious when lockdown was imposed by Government to prevent spreading of Covid-19 and unorganised workers lost their earning due to such sudden lockdown. Millions and Millions workers returned to their home village after losing their jobs and remain in jobless condition. Each country over the world has its own laws to protect the interest of workers and to secure a minimum standard of living for workers. India scores low marks in a global ranking of workers right compared to other Counties, and undoubtedly workers have been deprived from their rights, and therefore, there must have significant impact on the quality of life of workers such as old age, disability, death, sickness, and unemployment. If we remove all labour laws, then most employment will turn into informal system and diminish wage rate. In spite of having several labour laws, Millions of the workers are being deprived from their rights for lack of proper knowledge of the provisions of various labour laws. In this situation, we go through various labour laws for protecting rights of the workers and discuss applicability of these laws in the reality.

### 2.0 LABOUR LAWS OF INDIA

Labour took place in the concurrent list of the constitution of India, as such jurisdiction of labour Laws lies under both Central and State Governments. Part III and Part IV of the Indian Constitution cover Fundamental Rights and Directive Principles of State Policy which mention rights of its citizens as well as workers engaged in various sector for earning.

### 2.1. Fundamental Rights

### i. Article 14 (Equality before Law)

This article tells us that The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth. In the case of payment of wage, 'Equal pay for Equal work' is not clearly mentioned in article 14, rather Labour laws state that skilled and unskilled worker shall get their wage on the basis of their merit, physical ability etc, but in the recent judgement (Randhir Singh Vs. Union of India), Supreme Court of India observed that principle of Equal pay for equal work is to be achieved through Article 14,16 and 39(c) of the Constitution of India.

### ii. Article 19(1) (c):

This article gives right to the workers to form associations or unions.

### iii. Article 23

This article prohibits traffic in human beings and any kind of forced labour and violation of this provision shall be an offence punishable in accordance with law. The Bonded Labour (Abolition) Act, 1976 was enacted against all kind of bonded labour or workers.

### iv. Article 24

This article states that no child below the age 14 years shall be employed as labour in any kind of work.

# 2.2. Directive Principles of State Policy

### i. Article 39

The State shall, in particular, direct its policy towards securing

- that the citizens, men and women equally, have the right to an adequate means to livelihood;
- ➤ that there is equal pay for equal work for both men and women;
- that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength;
- that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment.

### ii. Article 41(Right to work, to education and to public assistance in certain cases)

The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of un deserved want.

### iii. Article 42 (Provision for just and humane conditions of work and maternity relief)

The State shall make provision for securing just and humane conditions of work and for maternity relief.

### iv. Article 43 (Living wage, etc, for workers)

The State shall endeavour to secure, by suitable legislation or economic organisation or in any other way, to all workers, agricultural, industrial or otherwise, work, a living wage, conditions of work ensuring a decent standard of life and full enjoyment of leisure and social and cultural opportunities and, in particular, the State shall endeavour to promote cottage industries on an individual or co operative basis in rural areas

### v. Article 43A (Participation of workers in management of industries)

The State shall take steps, by suitable legislation or in any other way, to secure the participation of workers in the management of undertakings, establishments or other organisations engaged in any industry.

### 2.3 Central Labour Laws under Ministry of Labour and Employment Ministry

In the second half of 19th Century, Workers of Textile and clothing mills around the cities Kolkata, Mumbai, Chennai, Surat etc made several protests against industrial work force in India. More than 1000 strikes were held by worker in between 1920 to 1924 and then British Government had to pass Trade Union Act (1926) and thereafter 'The payment of Wages Act, 1936' was also passed by British Government. After independence, following Acts were enacted in the India to secure the rights of workers:

- i. The Minimum Wages Act, 1948
- ii. The Payment of Wages Act, 1936
- iii. The Payment of Bonus Act, 1965
- iv. The Equal Remuneration Act, 1976
- v. The Trade Unions Act, 1926
- vi. The Industrial Employment (Standing Orders) Act, 1946.
- vii. The Industrial Disputes Act, 1947
- viii. The Weekly Holidays Act, 1942
- ix. The Factories Act, 1948
- **x.** The Plantation Labour Act, 1951
- xi. The Mines Act, 1952
- xii. The Building and Other Constructions Workers' (Regulation of Employment and Conditions of Service) Act, 1996
- xiii. The Motor Transport Workers Act, 1961
- xiv. The Beedi and Cigar Workers (Conditions of Employment) Act, 1966
- **xv.** The Contract Labour (Regulation and Abolition) Act, 1970.
- xvi. The Bonded Labour System (Abolition) Act, 1976
- xvii. The Sales Promotion Employees (Conditions of Service) Act, 1976

- xviii. The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979.
  - xix. The Cine Workers and Cinema Theatre Workers (Regulation of Employment) Act, 198120. The Dock Workers (Safety, Health and Welfare) Act, 1986
  - xx. The Child Labour (Prohibition and Regulation) Act, 1986
- xxi. The Working Journalists and Other Newspapers Employees (Conditions of Service) and Miscellaneous Provisions Act, 1955
- xxii. The Working Journalists (Fixation of rates of Wages) Act, 1958
- xxiii. The Employees' Compensation Act, 1923
- xxiv. The Employees' Provident Funds and Miscellaneous Provisions Act, 1952
- xxv. The Employees' State Insurance Act, 1948
- **xxvi.** The Maternity Benefit Act, 1961
- xxvii. The Payment of Gratuity Act, 1972
- xxviii. The Unorganized Workers' Social Security Act, 2008
- xxix. The Building and Other Construction Workers Cess Act, 1996
- xxx. The Mica Mines Labour Welfare Fund Act, 1946
- xxxi. The Cine Workers Welfare (Cess) Act, 1981
- xxxii. The Cine Workers Welfare Fund Act, 1981
- xxxiii. The Limestone and Dolomite Mines Labour Welfare Fund Act, 1972
- xxxiv. The Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare (Cess) Act, 1976
- xxxv. The Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labor Welfare Fund Act, 1976
- xxxvi. The Beedi Workers Welfare Cess Act, 1976
- xxxvii. The Beedi Workers Welfare Fund Act, 1976
- xxxviii. The Labour Laws (Exemption from Furnishing Returns and Maintaining Registers by Certain Establishments) Act, 1988
- xxxix. The Employment Exchange (Compulsory Notification of Vacancies) Act, 1959.
  - xl. Sexual Harassment of Women at Workplace Act, 2013

# **3.0 CONCLUSION**

Several provisions of Labour Laws have been laid down in the document, but real applicability of labour laws to secure rights of helpless workers is now debatable matter especially during Covid-19 crisis.

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### **CHAPTER 3**

# UNORGANISED WORKFORCE: EMPOWERMENT & SOCIAL SECURITY MEASURES

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#### **ABSTRACT**

The word 'social security' is related to the high ideals of human dignity and social justice and it is a basic human right so that everyone can lead a normal and decent life even under adverse circumstances. Under the international obligations and constitutional requirements, government has to provide social security benefits to every citizen. In India around 90% of India's workforce belonging to the unorganised category is not provided adequate coverage and if covered, the laws and schemes are often not implemented. The unorganized sector is massive and comprises the bulk of the country's workforce. In order to protect the social security, government had enacted various laws even then they have to spend out of their meager incomes for all contingencies and remain helpless in their old age. This paper relies on secondary data from the National Sample Survey Office and other literature available and explains the concept of Social Security, unorganized sector in India and Various protective measures extended to workers in Unorganised sector are also discussed here. The aim of this paper is to highlight the various protective measures extended to workers in Unorganised sector but these measures are not able to achieve their purpose despite genuine efforts made by the government and non-profit organizations. Some suggestions to overcome these problems are provided towards the end to ensure 'decent work' for unorganised sector workers.

Keywords: Social security, unorganized sector, rights of workers, policies, schemes

#### **1.0 INTRODUCTION**

The term "Social Security" was first officially used in the in the Social Security Act, 1935. According to Madhava Rao P (2002) economic security is included in social Security which is provided by the society generally or by the family, communities, organizations and other social groups to enable them to overcome various contingencies of life so that they can lead a dignified life. Social security means an important form of social protection that is required to certain class of people in the society all along their life. As per World Development Report, social security should be taken as an investment for the human development. Feeling of insecurity comes in mind of people due to fear of survival (like will they and their families have enough to eat or will they lose their job?). Now the approach of social security has been changed. It has been shifted from charity-based to rights-based. According to the national constitutions and international instruments the access to social security is the fundamental human rights. The term "social security" is a dynamic concept with various facets – philosophical, theoretical, humanitarian, financial, administrative, social, economic, political, statistical, actuarial, medical and legal. According to ILO, social security is the protection that society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a main source of income. These types of legislations cover a very less percentage of the total work force in the unorganized sector and the remaining workers of unorganized sectors such as the small and marginal farmers, the landless agricultural labours, the rural artisans, the handicrafts men and women, the fishermen and women the salt workers, and the building and construction workers etc. are not getting any privilege of protection under many Social Security legislations of the State. Government and non-government organizations should take initiatives to provide social security those work force of unorganised sector who have an urgent need of a comprehensive Social Security protection.

### 2.0 UNORGANISED WORKERS

Unorganised workers are those workers who are not able to organize themselves to pursuit their common interests because of some restraints like casual nature of employment, ignorance and illiteracy. On the basis of various characteristics Ministry of Labour, Government of India has categorised the unorganised labour workforce under four groups:

- i. Based on Occupation: Small and marginal farmers, landless rural workers, tenant farmers, fishermen, those occupied with animal cultivation, beedi rolling, labelling and packing, building and development laborers, leather workers, weavers, craftsmen, salt specialists, laborers in brick kilns and stone quarries, workers in observed factories, oil mills, etc. belong to this group.
- ii. **Based on Nature of Employment:** Connected agrarian workers, reinforced workers, migrant workers, contract and easy-going workers go under this gathering.
- iii. **Based on Specially Distressed:** Toddy tappers, foragers, transporters of head loads, drivers of creature driven vehicles, loaders and unloaders go under this gathering.
- iv. **Based on Services:** Midwives, homegrown specialists, anglers and ladies, hairdressers, vegetable and natural product merchants, paper sellers, and so forth., have a place with this gathering.

# 2.1 Characteristics of Unorganised workers

Unorganised workers have some basic characteristics which are listed as below:

- The unorganised labour is very number in number. They are omnipresent throughout India.
- Majority of the unorganised workers have unstable employment. Workers who seem to be employed are not substantially employed. Disguised unemployment exists there.
- Trade unions do not give sufficient attention to unorganised workers. They have to face so many problems like poor working conditions, seasonal unemployment, scattered and fragmented work place.
- Unorganised workers in urban areas are basically migrant workers from rural areas.
- Unorganised workers are not allowed or encouraged to imbibe and assimilate higher technologies for better production relations so that they have to dependent upon feudal production techniques.
- Unorganised workers are very much exploited by the society. They have to work in poor conditions and even their wages are also very less than in the formal sector.
- Unorganised workers follow outdated social customs like child marriage, excessive spending on ceremonial festivities etc. which lead to indebtedness and bondage.
- Formal employer-employee relationship does not exist in case of unorganised sector.

### **3.0 DATABASE AND RESEARCH METHODOLOGY**

### 3.1 **Objectives**

These are the objectives of this paper:

- i. Intricate the concept of 'informal economy', 'unorganised economy' and 'decent work' for unorganised sector.
- **ii.** Represent the condition of unorganised workers in the context of social security, wages, and work conditions as well.
- iii. Key initiatives taken by the Government of India for unorganised sector workers, particularly the implementation of "The Unorganised Workers' Social Security Act", 2008.

## 3.2 Methodology

This paper depends on auxiliary information that originates from the Ministry of Labour and Employment, National Sample Survey Office and writing accessible on specific points too. The analysis in this paper is mainly focused on the condition of unorganised workers. This paper suggests that measures taken by the Government of India are not yielding enough effects in alleviating the hardships looked by the workers in the unorganised segment. Accordingly, some further strides at the level of officials and leader are required.

### 4.0 PROBLEMS OF UNORGANISED WORKERS

Unorganised sector of the work force has a crucial role in economy in terms of employment even though it has been neglected. There is no a single or primary criterion to define this sector. Hence, an attempt has been made to address the problems faced by the unorganised workers resulting in vulnerability are as follows:

- i. Insecurity of Job: The informal sector workers perform multiple jobs because of insecurity in jobs. They have to face the risk of loss of employment as they are varied by nature and location. For instance, agricultural labours are mostly unemployed and suffer from starvation because of irregular and unassured type of job. They have availability of work only for about three months and the remaining nine months, they are mostly unemployed and suffer from starvation.
- ii. Less Wages: Minimum Wages Act defines the minimum wage, which an employer has to pay to their worker, but the worker fails to get minimum wages. The Supreme Court of India ruled that if an employee works at wage rates below the statutory minimum wage

levels then that will be considered as the forced labour but economic compulsion might drive one to volunteer to work below the statutory minimum wage.

- iii. Prolonged Working Hours: In the unorganised sector working Hours are large beyond the labour and regulatory norms. Maximum number of workers and the labourers are not educated therefore, the employers exploit the labourer by forcing them to work for extra hours. In the agricultural sector, there are no laws to act as guidelines for the working conditions of agricultural labourers therefore there is no limitation on working hours. In case of non- agricultural sectors such as fireworks, match making, power looms and so on, the work is organised in such a way that wages were based on 12-15 hours work per day.
- iv. No Information About the Trade Union or Labour Union: Trade Union is established to settle the dispute between the employer and employee but unorganised sector workers are not aware about this trade union so they cannot avail the benefits of trade union.
- v. Less Wages- Every person/employer works only for wages. According to the Minimum Wages Act some amount has been decided as minimum wage, which an employer has to be paid to his workers, but the fact is that the worker fails to get this minimum wages. The Supreme Court of India ruled that if a worker work at wage rate which is below the statutory minimum wage levels then it will be considered as the forced labour and violation of Article 23 of the Constitution of India even though economic compulsion of an employee might drive one to volunteer to work below the statutory minimum wage.
- vi. Deplorable Conditions: Maximum workers live in unsanitary conditions and likewise battle with sewer seepage framework overflowing drainage system, flooding and storms. They live in a slum area. The standard of the facilities such as washing, urinal, toilets which are provided to workers at work are found to be below standard. In other words, we can say that no such facilities were provided to workers in the industries

# 5.0 SOCIAL SECURITY MEASURES TO EMPOWER THE UNORGANISED SECTOR WORKERS

Social security measures not only develop the feeling of surety among the workers but also increase the production level of industry. Social security is a basic human right. During the process of the 12th Five Year Plan a social security working group has been constituted by The Planning Commission. Various acts have been constituted for the organised sector workers like Employees State Insurance Act, 1948, employees Provident Funds, Miscellaneous Provisions Act, 1952. Some social security measures are also taken by the government for the unorganised sector.

# 6.0 UNORGANISED SOCIAL SECURITY ACT, 2008

With the introduction of the Unorganised Social Security Act, 2008 the government attempts to change the scenario of unorganised workers. The government enacted much social security legislation for the welfare of unorganised workers and also formulated many schemes but some key steps, yet to be taken (some of them are already on progress), to improve the condition of unorganised workers as proposed in the Unorganised Workers' Social Security Act of 2008.

Under this act, there is a three-tier system for the implementation of the law: -

### 6.1 National Social Security Board

National Social Security Board is constituted by the Union Government. In this board union minister for Labour and Employment plays a role of Chairperson. Board consists of seven each representing workers and employers from unorganized sector, an eminent person from civil society, two members from the House of the People, one member from the Rajya Sabha and also five each member representing Ministries from the Central and the State Governments. Boards performs the following functions which are listed below: -

- Various suggestions given by this board to the Union Government about suitable schemes for the unorganised workers.
- Social security schemes which are formulated for unorganised workers are monitored by the board.
- Prompt the Union Government on issues emerging out of the implementation of the act.
- Functions performed by the State Government at the state level are evaluated by the board.
- Expenditure from the funds under various schemes are audited by the board
- Attempt another work as allotted by the focal Government.

# 6.2 State Social Security Board

The State Government constituted the Social Security Board for the proper implementation of the Act. State Social Security Board by nature and Composition is like the National Social Security Board. The Board has no power to take decisions on their own. It just gives the suggestions; it is up to the Government to accept the recommendations of the board or not. A well-defined administrative mechanism is very essential for effective Implementation of any Act and consistent delivery of social security rights to the workers but the Unorganized Social Security Act has missed it.

### 6.3 Workers Facilitation Centres

State Government also constitutes the "Workers Facilitation Centres" under this Act to disseminate information about the social security schemes. WFC assist unorganized workers for the registration and facilitate the enrolment of the registered unorganized workers for social security schemes. WFC perform various functions which are listed below: -

- i. WFC registered the workers and giving them social security numbers with identity cards.
- **ii.** Set up the committees with the consultation of the State Board for the resolution of labour disputes through conciliation and arbitration
- iii. Constitute employment exchanges for the unorganised sector and also provide linkages for financial services marketing linkages to workers so that they can increase their skill and productivity.

The various social security schemes for the unorganised workers under the Act includes, Indira Gandhi National Old Age Pension Schemes, National Family Benefit Scheme, Janani Suraksha Yojana, Handloom Weavers, Comprehensive Welfare Scheme, Handicraft Artesian Comprehensive Welfare Scheme, Pension to Master Craft person, National Scheme for Welfare of Fishermen and Training and Extension, Janshree Bima Yojana, Aam Admi Bima Yojana, Rashtriya Swathya Bima Yojana. Though the Unorganised Worker Social Security Act was passed in 2008, there has been dismal progress.

#### 7.0 RECOMMENDATIONS

Though the Unorganised Workers' Social Security Act was endorsed in 2008, there has been miserable growth on the base level. There are some reasons behind it:

- lack of a definite minimum social security floor
- Not providing the institutional powers to ensure effective monitoring and execution of the law.
- National Social Security Board for unorganised Workers Constituted in August 2009 plays a role of an advisory body, it does not possess substantial powers to execute, monitor or enforce social security regulations.

• Many of the states such as West Bengal, Chhattisgarh, and Karnataka, Andhra Pradesh, Odisha have not even set up their state-level welfare boards.

To advance the competency and smooth functioning of the unorganised workers, Unorganised Social Security Act, 2008 was constituted. There are some suggestions which should be implemented to ensure effective results:

- Act should have a clear definition of migrant workers, women workers, and groups in the initial coverage for informal workers who will cover under this.
- It must be focused on the hard-ships which are faced by these types of workers and addressed these challenges appropriately.
- The Act should have a specific section focused on the existence, nature and legal authority of the National Social Security Fund. There should also be an appropriate mechanism at the state level to ensure that there's clear financing support for the unorganised workers too.
- A transparent mechanism should be there to grievances redressal of unorganised workers and powers to penalize the law-breakers.
- For dispute settlement, there should be an all-party model, involving workers, employers and official representatives from concerned Governments. This step will definitely save the resources which are wasted due to unnecessary litigation
- Last but not the least, worker help centres should be equipped with modern facilities to update workers regarding labour laws and their rights as well as to take care of their needs at the times of hardship.

### 8.0 CONCLUSION

Social Security is as an essential part of the development process. It provides protection against loss of income, whether it is for short periods of unemployment or sickness or maternity or for a longer time due to invalidity or employment injury. Only five percent people has adequate social security coverage. More than half population lacks any type of social security protection mainly the Unorganised sector. Various schemes have been formulated for the betterment of majority of the citizens but these are unable to meet their objectives. For effective functioning, it is necessary that informal workers should be aware about their rights. The social security mechanism needs to be expanded effectively in remote areas and places far away from administrative centres. In this way, the dignity of nation's hardworking citizens, who are the backbone of this expanding and thriving economy can be preserved.

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### **CHAPTER 4**

# AN EMPIRICAL STUDY: CHILD LABOUR IN UNORGANIZED SECTOR IN DISTRICT LUDHIANA OF PUNJAB

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### ABSTRACT

Child labour is not a critical issue in India, it is a global phenomenon. Day by day child labor is growing in different sectors and different children are involved in difference activities in different sectors to earn. Its magnitude and dimensions, however, vary widely from country to country. According to an estimate there are over 60 million children labour is in India constituting nearly 25 per cent of the working children of the world. India possesses the largest child labour force in the world despite various measures undertaken by the government and non-governmental agencies to tackle this issue. Irrespective of the presence of various Govt. policies, laws for the protection of children from labor, abuse, still children are working everywhere in the unorganized sector. But inspite of this children are forcefully put to work throughout the world about 250 million children are child labourer. Due to poverty poor parents put their children to work in order to supplement the family's economic status. Hence, there is a need to focus on child labour issue. This study is an attempt to find out the main causes of child labour in three districts (Ludhiana and Amritsar) of Punjab in unorganized sector and how this problem can be solved. Random sampling technique is used. Sample size of 100 respondents is fixed and a pre structured schedule which divided into three parts and meant for child laborers (containing 11 questions), their parents (containing 1 question) and owners as well ( containing 1 question ) has been used. The result reveals that poverty, population and illiteracy are the major causes of this burning issue. Keywords: child, labour, unorganized sector

### **1.0 INTRODUCTION**

We always heard about that today's 'Child Is Foundation of Future', but we never think over it."Child Is the Father of Man" the famous lines by William Wordworth. It reveals the significance of children in building a healthy and awaked nation and society. Childhood is the first stage after infancy (0-5 age group) when children makes castles in the air and see dreams in day light. Child is a person who has completed him/her 15<sup>th</sup> year of age. In this age children are like the clay in hands of potter (Parents) and potter can make with it either god or a devil. So it has to be shaped in a right manner. A child normally has to enjoy its childhood days with its parents, teachers, friends, etc. It is the age where fine and long lasting impressions gather in child's mind. Childhood is the best time to develop spiritual, intellectual, emotional support. It is the formative period in men's life. Every child has his right to enjoy his childhood. Their minds are very soft, receptive and plastic at this tender age. But this rule of nature has been crippled by the perilous child labour. Poor Children in India begin working at a very young and tender age. This conceals the talent and interests in them. Their urge to go to school is dismissed by their parents and the persons those recruit them for work. This makes the nation lose a few creative minds. The children are deprived of education. They are made to work under threatening conditions. They are overworked and under paid children are made to shine shoe on footpaths, they work as brick maker, pot maker, tea stall servants, poultry firms servant, milk boys, rag pickers, house maids, cleaners in hotels, labor in construction industry, electricians, drummers, cleaners, agriculture labor, lorry cleaner, hotel server, saloon worker, porter, painter and even sometimes they are used to beg money from peoples at public places as bus stops, chowanks, railway stations and in front of religious places. In our daily life we see children selling newspapers on highways. All such adverse practices are to be abolished once for all, without leaving its traces for future generations.

### 1.1 Who is a Child?

International conventions define children as aged 18 and under. The Factory act 1948, defines a child as a person who has completed him/her 15<sup>th</sup> year of age. Individual governments may define "child" according to different ages or other criteria. "Child" and "childhood" are also defined differently by different cultures and situations. A "child" is not necessarily represented by a fixed age. Social scientists point out that children's abilities and maturities vary so much that defining a child's maturity by calendar age can be misleading. The Child Labour

(Prohibition and Regulation) Act, 1986 defines a child as a person who has not completed fourteen years of age. The Motor transport workers Act 1961, and the Beedi and Cigar workers (condition and of Employment) Act1966, both define a child as a person who has not completed fourteen years of age. Article 45 of Indian Constitute states that the state should provide early childhood care and education to all children below the age of six and fourteen should provide them with opportunities for education. There is no universally accepted definition of "child labor". Varying definitions of the term are used by international organizations, non-governmental organizations, trade unions and other interest groups.

# "Child labor" is, generally speaking, work for children that harms them or exploits them in some way (physically, mentally, morally, or by blocking access to education).

Some 180 million children aged 5-17 (73 per cent of all child laborers) are now believed to be engaged in the worst forms of child labor, comprising hazardous work and the unconditional worst forms of child labor. This amounts to one child in every eight in the world. Of the some 171 million children engaged in hazardous work, nearly two-thirds are under 15 years of age and therefore require immediate withdrawal from this work and rehabilitation from its effects. While 67 million children in the 5-14 age group are engaged in nonhazardous child labor that they should not be undertaking by virtue of their age, many more children (111 million) are involved in work that actually jeopardizes their wellbeing. Among older children aged 15-17 years (who are above the minimum age for employment), the estimates indicate that 59 millionaire involved in hazardous work (Rao and Omnamasivayya, 2012).

### **1.2** What is Child Labour?

Child labour is steadily become a unifying social economic problem amongst developed and developing countries. The International Labour Organisation (ILO), reports that based on a nation-wide survey of child trafficking, approximately 19 percent (%) of school children and 40 percent (%) of street children have been forced into child labour. According to the ILO standards, all forms of work by children under the age 12 should be considered as 'child labour'. Children in the age group 12-14 years, engaged in work, productive or unproductive in System of Natioanal Accounting (SNA) sense, for 14 or more hours in a week, would be considered as child labour. Children in the age group 15-17 years, working more than 42 hours in a week would also be branded as 'child labour'. Some studies show every fourth child in the age group 5-15 is employed. It is estimated that over 20% of the country's GNP is contributed by child labour. The figures released by the non-governmental agencies are much higher than those of the state. UNICEF cites figures from various resoures that put child labour in India at between 75-90 million. When children, especially young ones are exposed to long hours of work in harsh and dangerous environments, which threatens their lives and limbs as well as jeopardize their normal physical, mental, emotional and moral development, it is termed child labour. As a result, they cannot imagine bettering something. A broad definition of child labour would generally include all working children, paid or unpaid, below the age of 15. In developing countries child labour is defined as work that impairs the development and well – being of children. Economists generally viewing child labour as those participating in some kind of economic activities have now come to realize that ignoring the time spent by the children in collecting wood and water, tending the animals, preparing food and meals, caring for family members would imply that a child spending only two hours a day in agriculture work could be placed alongside twelve hours a day in the absence of their parents (Das and Biswal, 2012). A recent report states that in some developing counries nearly one thirs of the agricultural workforce is comprised of children. In india about 80 percent of child labourers are employed in agriculture and allied occupations. Children belonging to a meager family income are compelled to join the labour market to supplement the family income. Generally people from lower social strata of our society send their children for work instead of sending them to school for education. Hence the children's intellectual growth is hampered by depriving them of educational opportunities, minimising their chances for vocational training, and condemning then 1 to low wages all their lives as unskilled labour (Subramanian, 1990, p.263). Studies also reveal that about 86 percent of bonded labour is found in India's agriculture sector.

# 2.0 CHILDREN ENROLLED IN SCHOOLS BUT WORKING IS A NEW FORM OF CHILD LABOUR

In the context of globalization new forms of child labour are emerging in India. Children working in cotton seed farms are one such case in point. It is found that labour employed on advanced capitalist cotton seed farms in Andhra Pradesh – which is linked to national and multinational capital - involves the employment of labour which is mostly unfree and female and young (7-14 years) It is argued by Davuluri Venkateswaralu and Lucia Da Corta that in order to secure cheaper female child labour, employers segmented the female labour market via ideologies about the superiority of female children over adult females (Davuluri, 2001). Davuluri

(2007) cotton cultivation in India the incidence of child labour is likely to increase. For a more detailed account see Davuluri (2007). Children in cotton seed cultivation and Sumangali Scheme in Tamil Nadu, part time bonded labourers in beedi, matches and fireworks., in a recent study has estimated that there are 415390 children below the age of 17 are working in cotton seed farms in Gujarat, Andhra Pradesh, Karnataka and Tamil Nadu. Of these 223940 are children below the age of 14. While in Andhra Pradesh and Karnataka over 85 percent of the children are drawn from the local area, in Gujarat and Tamil Nadu over 80 percent of them are migrant labourers who work as camp coolies. Over two thirds of the workers are girl children. It is stated that over 65 percent of the children are school drop outs. Many others are enrolled in schools but they hardly attend schools as they migrate out for more than four months every year. However, in the official statistics they would have been counted as school going children. With the spread of cotton seed and cotton cultivation in India the incidence of child labour is likely to increase. Children in cotton seed cultivation and Sumangali Scheme in Tamil Nadu, part time bonded labourers in beedi, matches and fireworks. Reflecting the overall trend in the workforce participation, most of the child employment is concentrated in agriculture and allied activities in India.

Table 1: Distribution of Child Labour in Different Economic Activities in India
(in numbers)

Nature of activity	1961	1971	1981	1991	2001
Cultivators	7396190	3796294	3999769	4235710	3821660
Agricultural Labourers	3190855	4586411	4787548	5091266	4621878
Mining &Quarrying	1040046	909165	739959	789785	715393
House Hold Industry	1482911	338333	432983	485469	491267
Manufacturing	240962	315200	544290	650039	605966
Construction	66535	59675	85414	98919	91967
Trade & Commerce	153607	211346	249205	303761	281464
Transport & Storage	23438	41656	35348	43919	42959
Other Services	875231	405941	320826	382915	359362

Source: Chaudary, D.P.(1995), dynamic Profile of Child Labour in Indias

As revealed by the NSSO data 2004-05, this sector alone account for over two thirds of the child employment. This sector is followed by followed by manufacturing sector which account for 16.55 percent of child employment. Trade, hotels and restaurant accounts for a significant share of child workers with 8.45 per cent of the total child labour force. Most of these children are employed in the informal sectors of the economy on a casual basis with low wages and long hours of work as revealed by many empirical studies on child labour in India.

As per Census 2011, the total child population in India in the age group (5-14) years is 259.6 million.Of these, 10.1 million (3.9% of total child population) are working, either as 'main worker' or as 'marginal worker'. In addition, more than 42.7 million children in India are out of school.However, the good news is that the incidence of child labour has decreased in India by 2.6 millionbetween 2001 and 2011. However, the decline was more visible in rural areas, while the number of child workers has increased in urban areas, indicating the growing demand for child workers inmenial jobs. Child labour has different ramifications in both rural and urban India.

Year	Percentage of working children (5-14)			Total num	ber of workin	ıg children
				(5-	-14) (in millio	ns)
	Rural	Urban	Total	Rural	Urban	Total
2001	5.90	2.10	5.00	11.40	1.30	12.70
2011	4.30	2.90	3.90	8.10	2.0	10.10

Table 2: Total number of working children (5-14) (in millions)

\*Source – Census 2001 and 2011

### Table 3: Distribution of working children by type of work in 2011

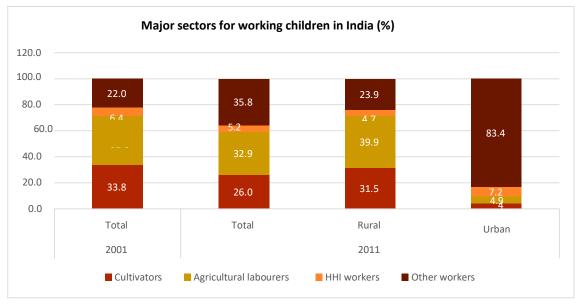
Area of work	Percentage	Numbers (in millions)
Cultivators	26.00	2.63
Agricultural labourers	32.90	3.33
Household industry workers	5.20	0.52
Other workers	35.80	3.62

\*Source – Census 2011 Note: 'Other workers': Workers other than cultivators, agricultural labourers or workers in household industries; https://www.ilo.org/wcmsp5/groups/public/--asia/---ro-bangkok/---sro-new\_delhi/documents/publication/wcms\_557089.pdf

### 3.0 UNORGANIZED SECTOR IN INDIA

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. Unorganized sector refers to those enterprises whose activities or collection of data is not regulated under any legal provision or do not maintain any regular accounts. The informal sector on the other hand can be considered as a sub-set of the unorganized sector. As per the National Sample Survey Organization (NSSO) 1999-2000, out of total workforce of 397 million, only 28 million workers are employed in the organized sector and remaining in the unorganized sector.

































We can see in the pictures shown above how child workforce is busy in different labour activities to earn income, at the age they would enjoy their childhood and go to school but they can't does it.

As per 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. About 370 million workers constituting 92% of the total workforce in a country were employed in the unorganized sector out of which a significant proportion is Child labor. There is over 60 million child labor population in India constituting nearly twenty five per cent of the working children of the world (Rao Srinivas M.V.K. and Omnamasivayya, B, 2012).

#### **3.0 DATABASE AND RESEARH METHODOLOGY**

The author of this paper was visited and studied unorganized sector with a sample of 100 child laborers, their parents and employer in three district of Punjab (Ludhiana, Hoshiarpur and Amritsar). A pre structured schedule which divided into three parts and meant for child laborers (containing 11 questions), their parents (containing 1 question) and owners as well (containing 1 question) has been used for the purpose of the study. The data is collected from children working as pot maker (5), working in poultry firms (5), rag picker (5), domestic servant (5), working as service provider as grocery store servant (5), shoe amender(5), vegetable seller (5), cosmetic shop servant (5), working as tea stall and hotel server (20), brick maker (5), milk boys (5), labourer in construction industry (10), agriculture labour (5), newspaper seller (5) and working in workshops and lorry cleaner (10). The research meet these children personally for collecting data and personal observation method is also used to make the study more reliable.

## 3.1 **Objectives of the Study**

The objective of this study was to find out the actual reasons of child labour, its negative effects and possible recommendations that could be helpful to the government for making new policies to remove the child labour from India.

## 4.0 DATA ANALYSIS

A total of 100 children participated are undertaken. Table 1 shows that 42 are at the young age group (5-9 years old) and 13 of them (table 3) are related to Other backward class. Table 4 shows that mostly the head (61) of the family is illiterate and 13 respondents (table 5) are orphan which are living with their parental or maternal relatives. Table 6 shows that majority of the respondents are boys employees (70). As the research has explained in the above that 10 questions are asked from children, in the answer of I question there is only 5 respondents that are only 3 children in the family, 80 respondents replied that they are 4 children and 15 respondents respond they are 5 children in the family. The respondents who replied that they are 5 or 4 children at home, 17 respondents replied that they are orphan and living with their relatives. 42 respondents replied that they started this work at very low age and 62 respondents replied that they never went to school. The child workforce replied that their guardians leave them at such workplace, some of them are working so far from their villages/home towns, so they live near workplaces in slum areas or within the workplace as within brick kiln, hotels, restaurant, poultry firms etc. The child workforce is often the least paid in the society and whatever they earn hand

over all their earnings to their parents or guardian, leaving nothing or a petty amount for themselves. Child domestic service is a widespread practice in India in every city. City employers and businessmen in the urban areas usually recruit children from their village homes through family, friends or contacts. Most of the child domestic workers come from the most vulnerable families, many of them being orphans who are cared and guided by their relatives or abandoned children. They are forced to work to fulfill their need and to earn money. The majority of child domestic servants are of age 10-14 years. In return employer give them a nominal amount and daily necessities like food, old clothes and some gifts etc on some special occasions or festivals. Domestic child servants perform a variety of household services for an individual or a family. They are doing cooking, doing laundry and ironing, washing utensils and floor, cleaning and dusting house and food shopping and other household works. Some migrant girls perform other responsibilities as providing care for children and elderly. Conditions for domestic workers are often long and miserable, no day off, whole day duty, very low wages, and unhealthy conditions.

Some children are involved with their traditional family jobs like pot making and clay modeling. Clay modeling was a tradition of our country earlier. To continue with their family traditional business children starts to do work with their families. In India large number of children is working as lorry cleaner, workshops servant and used by Bus helper or bus contractors at early age. Researcher identify that the ten respondents (working at workshops and as lorry cleaner) who are selected to collect data, they fill air from machines to vehicle's wheels and do very risky tasks and do work more than 8 hours and brings tea and food as lunch and dinner from hotels to bus conductors and drivers too, but receiving no overtime pay for this work. They get only Rs.800-1000 per month for their responsibility. Researcher observe that mostly the child labourer are lives in rural areas where they don't get the educational facilities and parents are also illiterate, and parents involve them their household chores or some serviceoriented sectors to earned money. During data collection it is observed that in India child are also used for activities such as household maintenance, care of siblings, sick, aged and disabled. Most of the children they are doing domestic very little family business as they sold vegetables, flowers and pot etc in the streets or fixed places near their home town/village. Especially when Researcher talked with some children why they children do not go to the school and sold vegetables, they replied that by doing so they get Rs.100-150 by selling these items. Finally it is

identified that they do not go to school due to poverty and lack of money and their parents also do not encourage them to go the school because children helps them to earn money to run family expenditure. At the poultry firms child labour is common the children put feed and water before the chicks and hens and clean their feces. Child labour clean the cages and poultry firms roofs and floors etc. when I talked some children they tell me that different age groups children get different pay from Rs. 1000- 4000p.m. The farmers generally recruit children under fourteen year age. The farmers give them food, tea, farm products as vegetables and sometimes clothes. Mostly children are underpaid. The child labours in the farm house put fodder and water before the cattle, clean the dung under the cattle and bathe them. They also clean the yard of the farm house. Mostly the migrant children (whose parents are from U.P., Bihar or some other states are leaving their children at the farm houses) do this work and they live within the farm house. Sometimes they drive a forklift in the fields. The children working in brick kiln are living a miserable life. They carry burden more than their shoulders strength. Children in the brick works lift crushing loads. This affects their inner soul and physical health (as physical injuries) in the short term and, almost certainly, disability, serious deeceases and arthritis in the long term. The small children make material to raw bricks, carry raw bricks and from one place to another place to do this work for the whole day they spend their night in the same kiln. In lieu of this work the owner of the kiln gives a petty amount to their parents the parents and the children feel happy but they don't estimate that they are spoiling the future of child and the nation as well. Five respondents are given their answers at "KAWADDI WALA" shop because they come to this shop twice a day, I think you understand I am talking about whom, and yes these are rag picker. Most of these rag pickers are young children of age 5-15 year. They replied that they have no source of income of their own or parents and are often orphans or street dwellers; rag picking seems to be their favourite pastime and their main source of income as well. They get up early in the morning loaf and pick as soon as the waste gets deposited at the main garbage centres. They pick the stuff from streets, garbage centres and sometimes go down drains and nallahs in search of the precious wastes as plastic, polybags, glass bottles, metal pieces, boxes of gift items and a host of other things and sell it to the 'kabaadi walla' shops. In return the rag picker earns at an average about Rs 10-80 a day. Many teens work in tea stalls, hotels and restaurants are at risk of burns and other kitchen-related injuries. Hot fryers and tandoores, knives, meat slicers, and wet, greasy floors can all combine to form a dangerous work environment. At these shops children have to wash utensils and they serve tea, food and other eatables to the customers and different shopkeepers in the market and then collect utensils for washing. In lieu of this work the children get a petty amount to run the family. The children continue to work in miserable conditions and are more exploited in a number of ways. If by mistake they eat, broken and drain something then children are ill-treated humiliated and even beaten. Employers are not permitted to interact child servants with the customers freely. Researcher identifies that at grocery and cosmetic shops young children work in a safe environment but perform unsafe tasks. They work whole day and carry items and product from different shelves. They pick and sell product which are harmful to children and are packed in glass bottles as acids used to clean toilets and washbasins in houses and parlours. They don't eat food on time and work from morning to night. Child labour is also involved in milk selling. Milk diary owner hire the children from the rural or backward villages. The milkboys children replied that they pick the cannes of milk from dairies and sell milk from door to door in urban area, in return they get monry from Rs, 1000-1500 p.m. Newpaper seller child labour replied that they come from home early in the morning collect newspaper from the agency holders and throw it in the houses of urban areas and in return they received Rs.1000-1500 per month from newspaper agency holder. Some replied that sit on the bus stand, railway station and sometimes at some public place to sell the newspaper. It is identified that the children who sell their newspaper at public place gained more than as compared boys throwing newspaper at homes. Child labour can also be seen at various public places as at bus stands, railway stations and parks etc. The five shoe shiner selected for the study replied that they are from OBCs class and live in slums area. They also tell that because in their slums area life facilities are not available and their parents are poor so due to lack of money they do this work. The construction industry is the single largest employer of migrant laborers, the poorest of the poor. The ten child labour force is selected from the construction industry and they replied that they are unskilled and low caste labourer. They live in temporary kacha houses, provided by the construction company, for the duration of the construction project for which they are working and then move to another site. They leave their native villages to get a job to escape themselves from the poverty. Because their parents have not a better job at their native village so they carry their belongingness and children and start working in the construction industry at different places. Because their parents alone cannot afford the expenditure of family so they also start work at an early age. Being migrants, they don't get registered and hence cannot basic

governmental facilities. The daily wages of the construction workers is between Rs.50 and 100. Girl child are given less than the boys as they are given only Rs. 60-70. The majority of the sites neither have toilets nor bathroom facilities and drinking water is often not available. They are not provided any electricity or sanitation facilities and live in tents built out of black rubber and metal sheets at or near the construction site. The parents of these children give only one reason that why they send their children to do work i.e. to earn money to run family smoothly. Only ten parents replied that due to the failure of their children in study they send their children to do work and they also explains if they don't sent them outside the home for job, children would either loaf here and there or involve in anti social activities. Now the parents are happy because their children are supplementing their income. They agree that government gas provide them many polices, laws and regulation but the accessories and stationary is very costly so they can not afford the education. Employer who employ the child labour when asked that why they select small children for tough and hazardous work they replied that they hire children because their own parents are willing and forced children to do work, so parents bring their children here and request to provide them any work. That is only reason that why employer hire them second reason that they get cheap labour by hiring them.

### 5.0 DISCUSSION

These children have to work in the harshest, Inhuman and sub human conditions of environments and yet find it difficult to make ends meet. Of the total number of respondents, most of them are engaged in keeping premises neat and clean, sweeping and mopping the floor, cooking, laundry, washing vessels and utensils, Bringing vegetables and other items from market as milk and grocery etc., fetching water, supplying, parcelling and cleaning urinal. Inhuman and sub human conditions, noisy and dustfull environment on the roadsides and inadequate rest, medical and toilet facilities etc. adversely affect their health and well being. Migrant children preferred to be servant to other work because they get food thrice a day, shelter and clothes along with wages. The status of girl child reflects serious gender-based differences, inequalities and discriminations. The girl child becomes the part of child labour much earlier than boys. Domestic burden of the girl child is always higher than the male child, both in rural and urban areas. Migration is one of the major causes for girl child labour in India. So at an early age they start work as domestic servant. No child labour is found at poultry firms, grocery store servant, cosmetic shop, tea stall, newspaper seller, workshops and hotels and working as newspaper seller, vegetable seller and shoe shiner but labourer in construction industry, agriculture, pot making, rag picking, at cosmetic shop and at brick kiln. Mostly girl child labour is found working as domestic servant in urban areas. Most of the children on construction sites are out of school children or drop out because the families frequently move from one place to another, making it difficult for the children to attend school regularly. For migrant workers, the problem is also the shortage of schools teaching other languages for these children. Parents feel it is safer they are with them.

#### 6.0 CONCLUSION

These children are the significant part of our society. We are already losing thousands of these children to terrible diseases or accidents every year. At the age where they should be playing in the open, they are made to work in the most inhumane, sub human and suffocating atmospheres. This conceals the talent and interests in them and their urge to go to school is dismissed by their parents and the persons those recruit them for work. The result shows that scarcity of financial resources to run family, high density of population and illiteracy of the parents are the main causes of child labor in our country. Therefore, to solve the problem in those families governments should be given interest free loan facility. In addition, parents should be encouraged to send their children to school. Simply by opening schools and providing books are not sufficient measures. We need to understand the reason behind child labour that is poverty and unemployment. Minimizing poverty and creation of more and more suitable jobs to parents are the only solution of eradication of majority of child labour problem. Our understanding should be little more practical as no parents want their children work at the age when children are to study and play. Child labour doesn't just deny children an education, it denies them a childhood. So the government has tried to do a lot for the young children. The Sarva Shiksha Abhiyan, the free mid-day meal programme and many other initiatives have been played a very significant role. Bu the implementation of compulsory education has fallen short in part because parents keep their children out of school, finding school accessories too expensive or preferring their children to be working for money or helping with household chores. The rag picker and other deprived section's child labourer can go to school if government provides them proper schools and other education accessories as free books, bags and stationery. Some serious steps need to be put by the government for this concerning the futures of lakhs of children who might otherwise have had great careers ahead but because of the wrong choice of profession; it was

nipped in the bud. The time is now to take action for the betterment of this child labourer else many of them will continue to sacrifice their lives.

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		-8-
Age	5-9	10-14
No. of Children	42	58

#### Table 1: Child Workforce's age

Age						5-9		10-14	
Gone to s	one to school 15 23						23		
Never go	ne to scho	ool				27		35	
Table 3: Child Workforce Participation Rates in India by Caste									
Age		STs	5	SCs	BCs	OBC	Ċs	Others	
5-9		11	:	5	10	13		8	
10-14		12		11	6	12		12	
Table 4: Household Head's Education									
Age	Illiterat	es Prin	s Primary Secondary Higher S				condary Graduate & Abov		
5-9	41	18		4	3	0			
10-14	19	9		3	2	0			
Table 5: Child Workforce has parents									
Age	Have parents				Orphan				
5-14		87		17					
		•	Tab	le 6: Gender of	f child work	force			
Gender			0	Girls		boys			
No. of Cl	nildren		3	30		70			

# Table 2: Child Workforce's education

# Schedule used for the study consists following questions.

# (For Children)

Q.1 How many bother and sisters are you?

Q.2 At what age you started to do such work?

Q.3 Who brought you at this work?

Q.4 Why your parents leave you here?

Q.5 How much amount do you get in lieu of this work?

Q.6 What do you do here?

Q.7 Do any of your brother or sister go to school?

Q.8 If No, then what do they do?

Q.9 What do you do the money you earn?

Q.10 Do you have any problem with present work.

## Q.11 do you know government has made many polices for child education?

## **Demographic variable**

Your age

Your gender

Your cast

Your

Educational qualification of your head of the family

Your father is a .....

Living with (a) parents (b) relatives (For parents)

Why do your Children work at this low age? (For owner)

Why do children do work at your work place such low age, which is totally banned by the government and against the child labour laws and legislation?

#### **CHAPTER 5**

# HANDICRAFT INDUSTRIES AND WORKFORCE IN KALIMPONG TOWN: A SOCIOLOGICAL STUDY

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#### ABSTRACT

Geographical detachment, non-availability of well-connected transportation, lack of resources, etc. are some of the key hindrances for the establishment of huge industrial development in the whole eastern himalayan region.

As a result, the whole region is mostly dominated by traditional handicrafts and cottage industries which play a very significant role in sustaining the economy, indigenous culture, environment and employment. This study is an effort to explore the potentiality, fragility and challenges faced by the traditional old handicrafts industries and engaged unorganised workers of Kalimpong Town. The Kalimpong is a tiny hilly district of eastern Himalaya lying on the northern part of west Bengal and has its own glorious rich history of the different handcrafts industries. The study also aims to recognize the role and function of the government for implementing appropriate policies in such industries. The entire work is based on empirical nature.

Keywords: Handicrafts, socio-economic, problem, self- owner cum worker, cultural diffusion.

## **1.0 INTRODUCTION**

Handicraft products are mostly defined as the crafts made by hand with the use of simple tools which are creative as well as traditional in nature. These products have not only the economic, social values but also are cultural i.e. artistic, creative, decorative and religious values (Hamid 2014). Handicraft skills have been sustaining several types of vocation through generations which provide employment and stimulate socio economic growth at the very grassroots level in the society. The handicraft industries offer livelihood opportunities to millions of people living in rural and semi-urban areas of the country with a low capital investment. 'The main aspect of the handicraft is the indigenous people's knowledge and culture' (Holmsrom 1976). The skills needed to perform everyday tasks were usually handed from master to beginner, parent to offspring, from one generation to next generation. Indian handicrafts distinctly from the part of the Indian heritage, culture and tradition which have value in both domestic and international markets (Borgohaim 2001). In other words, the common characteristic of such manufacturing industries as small size of the operating units, very low level of technology, lack of protection from government to these units/workers, perfect competition prevails in the product market, extensive use of contract labour through labour agencies, casualization of workers and finally lack of unionization among the workforce (Mitra 2006). It plays a significant role to sustain the economy, employment, culture, and empowerment of those regions where geographical fragility is one of the key hindrances for the establishment of huge industries (Kundu 2001). These industries offer prominent shares of employment opportunities particularly to the marginal section such as Dalits, Tribes, women, other backward classes and minorities of the region who have adequate skill and potentiality with the production techniques (Sharma 2013).

In the eastern himalayan region, especially Darjeeling and Kalimpong hills excluding Tea and Cinchona plantation, no large industries have been established till date due to its varied geographical structure. The region has a good capacity for generating handicrafts and cottage industries from its past (Subba 1989). So, in order to fill this gap, these industries have substantial possibilities to enhance. Some creative and traditional skills have progressed through ages from people's lifestyle and history which are very scarce distinct qualities and a representation of the rich cultural contextual of the region.

#### 1.1 Significance of Kalimpong Town and Handicrafts

Kalimpong, a hilly district of north Bengal situated in the eastern Himalaya at an elevation of 1247m (4,091ft), has its own rich diverse culture and glorious history of handcrafts, food, sweets, etc. (Pradhan 2004). Handicrafts industries of the region is producing number of traditional goods such as handmade paper items, Bhotay-dhoop wood carving, bamboo crafts, Lungta, khada, painting of Buddha's facial expression on cloth pieces, local jewellery items

including brooches and pendants carved in gems, many items of curios, traditional boots, hats, Buddhist statue, different ethnic traditional dress, woolen items including shawls, scarves, caps, leather items, silver smithy, etc. (Manjusha 1992).

Other unique artworks done by a local artisan are popularly known as 'Thangka' which depicts the life of Lord Buddha. Kalimpong is also a centre for traditional Tibetan carpets known as duns and wool is spun by Tibetan women on a traditional spinning wheel called casaba (Khati 2016). Handicraft industries of Kalimpong town have their own historical origin. These industries mostly evolved during the colonial period and it has been mainly influenced by the Tibetan Buddhist culture. After the Anglo-Bhutan War in 1865, Bhutan had to surrender the east bank territory of the Teesta River to the East India Company, and this region was assigned to a sub-division of the western Dooars by the British government. Kalimpong was then a tiny settlement. Subsequently, it was merged with Darjeeling district. Kalimpong's proximity to the Jalep La pass and Nathu La pass - offshoots of the age-old silk-road were an added benefit, and it soon became a momentous trading outpost in the trade of furs, wools and food grains between India and Tibet (O' Malley 1905, Bomjan 2008). With the Chinese invasion of Tibet in 1959, many Buddhist monks fled from Tibet to Kalimpong town and established monasteries and handicraft industries. The innumerable Tibetan immigrants in the region brought about the cultural diffusion amongst the local people of Kalimpong (Subba 1990, Viehbeck 2017). Distinct cultures of Tibetan, Bhutia, Lepcha and Nepalese ethnic origin have mixed together and thus created a number of unique crafts, which are widely accepted in the domestic and foreign markets. There is visible influence of Tibetan culture and food like 'Momo', 'Taipo', 'Thukpas' and 'Fing' in the larger society of Kalimpong. In fact, most of the local food industries existing in the region were established by the Tibetan people. The increase in the trade of handicraft products attracted a large number of Tibetan migrants and plains people of India, which ultimately led to the growth in the demographic structure and economic prosperity of the town (Subba 1989).

## 2.0 STATEMENT OF THE PROBLEM

The only route to Tibet via Jalep La Pass had been permanently sealed by the Indian government due to the Indo-Sino War of 1962. As a result, it directly impacted the trade of the region which led to the slowdown in production of many cottage industries in the early 1960s. Many handicrafts and handloom industries have been declined due to the closure of Jalep-Pass

and lack of positive support by the government (Khawas 2004, Khati 2016). The globalization and liberalization policies have made the business environment more competitive and created pressures on such industrial units to improve themselves (Subramany 2004). Due to this policy, there is a direct competition in the domestic market with the high quality imported goods from the developed nations and cheap finishing quality goods from the developing nations. As a result, such industries are collapsing due to its incapability of performance (Bhavani 2002, Breman 2013). One out of every 160 Indians is a craftsperson but it also revealed that each year India loses 10% of her crafts persons (Tyabji 2003). The low remuneration for a craftsperson with a great deal of labour has been the major problem of the region. The members of the new generation of many handicrafts families are hesitating to participate in their traditional old family business due to the influence of modern education and their preference for status-oriented jobs. This attitude of the new generation is another cause of the declining of such industries in the region (Santra 2014). On the other hand, the many lower-class unskilled plains people who have migrated to the town are now employing in such industries which would be directly threats to the local people. Globalisation is also a key factor for changing the shape and design of local products and intermingling of the local culture with modern skills (Watson 2003). The many ignorant craft people have been facing enormous problems to cope with these modern designs. However, some of the handcrafts industries are still surviving in places like Kalimpong and Darjeeling hills especially for sustenance of employment and preserving the indigenous local culture.

## 3.0 DATABASE AND RESEARCH METHODOLOGY

#### **3.1 Objectives of the study**

- i. To analyze the survival strategies and challenges faced by the handicraft industries and workers of Kalimpong town.
- ii. To study the socio-economic and cultural background of the handicraft workers.
- iii. To make policy recommendations based on the findings of the study.

## 3.2 Methodology

Most of the handicraft industries are operating at the household level where many industries are neither registered with DIC (District Industry Centre) nor with any other State or Central government agency. No particular secondary source on the handicraft industries stating the number of industries, employment, output, working capital etc. are available for the analysis. The present work is mainly based on empirical study. Respondents have been selected using stratified random sampling from different handicrafts industries of the town. Primary data have been collected by using a semi-structured interview schedule, face to face interaction followed by focused group interview, observing daily life experiences and case studies from 60 respondents consisting of both male and female workers. The secondary sources collected from different relevant published and unpublished work from libraries, Municipality office record and registered e-resources. The collected data have been analysed using a mixed method.

## 3.3 Data Analysis and Discussion

An attempt has been made to explain, as found by an extensive survey of literature, the current socio-economic status of the workers who are deteriorating fast because of numerous intervening factors. This socio-economic situation has generated many other factors which obviously affect the value of the workers.

Industries	Established by	Categories	No. of units	Estb.	
Thangka	Tibetan community	Private	03	19 <sup>th</sup>	
Silver Crafts	Nepali community	Private	10	20 <sup>th</sup>	
Handmade Paper	Nepali community	Private	02	20 <sup>th</sup>	
BhotayDhoop	Tibetan community	Private	15	19 <sup>th</sup>	
Lung-ta and Khada (scarf)	Tibetan community	Private	06	19 <sup>th</sup>	
Wood carving	Chinese community	Private	02	19 <sup>th</sup>	
Handlooms	Kalimpong Loom less Blanket Weaver's Society(1985-86)	State owned- District Industries Centre	01	20 <sup>th</sup>	
Kalimpong arts and bags	Scottish community	Co-operative society	01	19 <sup>th</sup>	
Thukpa (local noodles)	Tibetan community	Private	30	19 <sup>th</sup>	
Fing (food items)	Tibetan community	Private	12	20 <sup>th</sup>	
Lolipop (local sweets)	Scottish community	Private	04	19 <sup>th</sup>	
Bakery	Muslim community	Private	02	20 <sup>th</sup>	

 Table 1: Origin, total units and types of different handicrafts and cottage industries in

 Kalimpong town

Source: Field Work 2018

The above table mentions the origin of different handicrafts and cottage industries of Kalimpong town which was built in the 19th and the 20th century by different communities. Some of the industries have already completed their centenary and still exist in a very sustainable way. And conditions of some industries such as wood carving, Thangka, local incense and handmade paper are very susceptible to exist.

Sex	Male (%)	Female (%)	Total (%)
Age Group			
21-30	07 (11.6%)	08 (13.3%)	15 (25.0%)
31-40	09 (15.0%)	17 (28.3%)	26 (43.3%)
41-50	06 (10.0%)	08 (13.3%)	14 (23.3%)
51 Above	03 (5.0%)	02 (3.3%)	05 (8.3%)
Total	25 (41.6%)	35 (58.4%)	60 (100.0%)

Table 2: Age group of the Sampled Workers

Source: Field Work 2018

Age is a key demographic variable that not only determines an individual's physical and mental maturity but also illustrates one's life experiences. This table discusses the age groups of the sampled workers. The workers belonging to the age group of 21-40 years have the majority (68.3%) in number compared to other age groups.

Sex	Male %	Female %	Total %
Education			
Primary	4 (6.6%)	13 (21.6%)	17 (28.3%)
Secondary	19 (31.6%)	20 (33.3%)	39 (65.0%)
Higher Secondary	-	02 (3.3%)	02 (3.3%)
Graduate	-	-	0 (0%)
Post Graduate	02(3.3%)	-	02 (3.3%)
Total	25 (41.6%)	35 (58.4%)	60 (100%)

**Table 3: Educational Status of the Sampled Respondents** 

## Source: Field Work 2018

It has been found that the Majority (65.0%) of the workers have qualified the secondary level of education, whereas 28.3% workers dropped out at primary level of education. And it is

also interesting to know that 3.3% of workers have qualified the postgraduate level of education. Therefore, it can be concluded here that the majority of workers having less education have been involved in handicraft industries of the town.

Industrie	5	Khad	Hand	Local	Silve	Kali	Ha	Thang	Total no.
		a and	made	Incen	r	mpo	ndk	ka	of
		Lung-	Pape	se	Smit	ng	erc	Painte	workers
		ta	r		hy	Bag	hief	rs	(%)
Ethnic groups		Produ							
& social categor	ies	ction							
Tibetan		-	-	-	-	01	-	03	04 (6.6%)
Sherpa	S	-	-	-	-	01	-	-	01 (1.6%)
Tamang	Т	02	01	-	-	-	01	-	04 (6.6%)
Limbu		-	01	-	-	-	-	-	01 (1.6%)
Biswakarma	S	05	05	05	06	-	-	-	21
	С								(35.0%)
Sarki		02	01	-	-	-	-	-	03 (5.0%)
Rai	0	04	01	01	-	01	03	-	10
	В								(16.7%)
Mangar	С	01	-	-	-	01	-	-	02 (3.3%)
Bahun	-	-	01	-	-	-	-	-	01 (1.6%)
Chettri	В	04	-	02	-	-	-	-	06
									(10.0%)
Pradhan		01	-	-	-	-	01	-	02 (3.3%)
Khatun	OBC	01	-	-	-	-	-	-	01 (1.6%)
Knatun	-A								
Agrawal	U	02	-	-	-	-	-	-	02 (3.3%)
Majumdar	R	02	-	-	-	-	-	-	02 (3.3%)
Total	•	24	10	08	06	04	05	03	60
Courses Field W									(100.0%)

Table 4: Handicrafts Industries and worker's ethnic group and social category

#### Source: Field Work 2018

The table no. 4 indicates the ethnic group and social category of the handicrafts workers. It has been found that the ST workers (Tibetan, Sherpa, Tamang and Limbu) consists 16.70%, SC workers (Biswakarma and Sarki) comprises 40% workers, OBC- B workers (Rai, Mangar, Chettri, Bhaun and Pradhan) consists 34.9%, and remaining 8.2% workers comprises unreserved and OBC-A category who belong from non-hills communities.

Sex	Male %	Female %	Total %
Income level			
1501-3000	-	03 (5%)	03 (05%)
3001-5000	03 (5%)	30(50%)	33 (55%)
5001-8000	06 (10%)	-	06 (10%)
8001-12000	06 (10%)	-	06 (10%)
1201-16000	06 (10%)	01 (1.6%)	07 (11.7%)
16001 above	04(6.6%)	01 (1.6%)	05 (8.3%)
Total	25 (31.6%)	35 (58.4%)	60 (100%)

Table 5: Monthly income of Sampled Workers (in Rupees)

## Source: Field Work 2018

This table shows the monthly income of the different workers. The monthly incomes of the workers vary from one industry to another. The monthly income of a self-owner cum worker is much higher than the workers who employ under the owner. Majority of the workers monthly income has much lower than the minimum wages passed by the government.

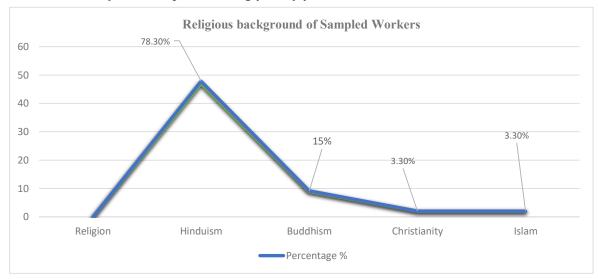
 Table 6: Generation Engaged in Handicraft Work

Generation	1 <sup>st</sup> gen	2 <sup>nd</sup> gen	3 <sup>rd</sup> gen	Total
Industries				(%)
Handmade Paper	10	-	-	10 (16.7)
Industries				
Khada and Lung-ta	24	-	-	24 (40%)
Industries				
Bhotay Dhup Industries	07	01	-	8 (13.3%)
Kalimpong bag	02	02	-	4 (6.7%)
Thanka Paints	01	02	-	3 (5%)
Silver crafts	05	-	01	6 (10%)
Handkerchief	05	-	-	5 (8.3%)
Total	54 (90.0%)	05 (8.3%)	01 (1.7%)	60 (100.0%)

## Source: Field Work 2018

The table no. 6 indicates the generation of ownership and workers involved in handicraft industries. It has been found that 90.0% ownership and workers belong to 1<sup>st</sup> generation workers

whereas only 10% belong to 2<sup>nd</sup> and 3<sup>rd</sup> generation. So, it can clearly reflect that the number of traditional family ownership is declining year by year.



Source: Field Work 2018

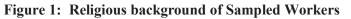


Fig no. 1 shows about the religious background of the sampled workers. The majority (78.3%) of workers belong to Hindu while, 15.0% workers comprises Buddhists and only 6.6% workers belong to both Christian and Muslim community.

Sex	Male (%)	Female (%)	Total (%)
Industry			
Handmade paper workers	03 (5.0%)	07 (11.7%)	10 (16.7%)
Thanka painters	03 (5.0%)	-	03 (5.0%)
Dhoop self-owners and Workers	03 (5.0%)	01 (1.7%)	04 (6.7%)
Dhoop Workers	02 (3.3%)	02 (3.3%)	04 (6.7%)
Khada and lung-ta self-owners and	01 (1.6%)	01 (1.7%)	02 (3.3%)
Workers			
Khada and lung-ta Workers	00	22 (36.0%)	22 (36.0%)
Bag maker self-owners and Workers	03 (5.0%)	-	03 (5.0%)
Bag makers	01 (1.6%)	-	01 (1.7%)
Silver and Coppersmith	06 (10%)	-	06 (10.0%)
Handkerchief Maker	03 (5.0%)	02 (3.3%)	05 (8.3%)
Total	25 (41.6%)	35 (58.4%)	60 (100.0%)

Source: Field Work 2018

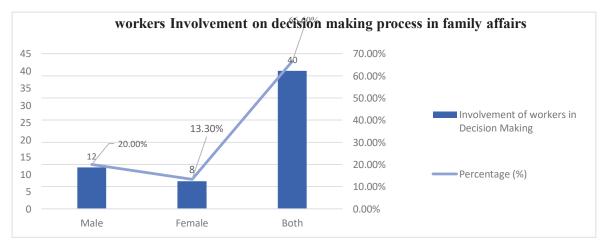
The table no. 7 depicts the work participation rate of males and females in different handicraft industries of Kalimpong town. It shows that 58.4% workers engaged in diverse handicraft production are female while 41.6% workers are male. In other words, female work participation rate is higher in comparison to the male participation.

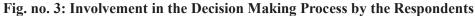


Source: Field Work 2018

## Figure 2: Dependency of workers with other Family members

The figure no.2 shows that the majority of the workers (65%) have to depend on their other family members to maintain the households due to their low monthly income. Out of which majority are female workers and only 35% workers are non-depended who come under the workers cum employer.





Source: Field Work 2018

The figure no.3 indicates that the majority (66.6%) of the workers take all their family decisions jointly by both husband and wife. While 20% male workers solely take decisions on family matters and 13.3% female workers take decisions of their families. So, it can be observed that women workers engaged in handicrafts industries also have a good share in the process of decision making on family affairs.

# 4.0 CHALLENGES OF HANDICRAFT INDUSTRIES IN KALIMPONG TOWN AND POLICY RECOMMENDATIONS

The basic challenges faced by the handicraft industries and workers of Kalimpong town are mention below:

- i. The growing competition in local, national and international markets is leading to the slowdown of these industrial productions. The products like bhotay dhup (local incense sticks), Khada, Lung-ta, Thangka, silvers crafts, local handmade paper, thukpa (noodles) etc. earlier their production had been only in Kalimpong town, but now they are producing in Siliguri, Sikkim, South India, Ladakh, Nepal and Bhutan with various designs and fragrances. Owing to this, the local crafts person are facing a very tough time in their own local markets.
- **ii.** Being a hilly district of the state, every time the regional industries and workers became backward due to unsuitability of the government policy. However, the same policy is aptly applicable in all the plains districts of the state. The government needs to do research on various industries and its location before passing any scheme, plan and policy in the state.
- iii. The handicraft items in the region have no support by the local people because they are mostly inclined to imported modern dresses and modern decorating items.
- **iv.** The repeated political agitations (Gorkhaland Movement) in the region have had a negative impact not only on the hill economy but also on all the handicrafts industries of the region. Therefore, the government should play a very positive role to make a peaceful political environment which can help to develop and sustain such industries in the region.
- v. Some of the industries such as Khada, Lung-ta, Dhaja, local incense sticks and handmade paper have to directly depend on the weather for drying its products. Therefore, during the rainy or severe winter months the production of these industries becomes slow. The dependency on weather is also the main problem for these industries.

- vi. The potentiality of these industrial products is very high. The lack of marketing and advertising policy is one of the key hurdles for Kalimpong handicrafts. These factors lead to the stagnation of many industries in the region. So, the government should provide an opportunity of marketing and advertisements to all the crafts of the region.
- vii. Some crafts such as handmade paper, silver craft, local incense, which holds very less importance for supplying to the European and other foreign countries by the middle agents at a double rate than supplied from Kalimpong. Therefore, if the local people would have known its real value in the world market, then the production and supply would be better
- viii. Handicraft products are closely associated with tourism and the culture of the region. Tourism can play a vital role to share valuable feedback to all the craft person from domestic and foreign tourists. A concept on the policy of crafts-tourism can be evolved for the development of domestic crafts and that will help the social upliftment of the artisans.
  - ix. The government should implement the skill development training or programme for the up-gradation of skill based on modern designs, quality improvement, manufacture of demand oriented products, up-gradation of technology, application of modern tools etc. to all existing industries and craftsperson with a view to increase revival of decaying crafts and employment opportunities.
  - x. The relevant machinery of the government, DICs (District Industrial Centre) of the region has been very apathetic to pay attention to such industries. DICs are unable to understand the real challenges faced by the regional industries and workers. Many schemes which have been announced by the government for the local craftsperson should be availed from the DIC, but here the relation between the local craftsperson and the Centre is very bad. Even some of the craftsperson do not have much information about the DIC. So, the regional DIC needs to change its role for the appropriate functioning of such Industries.
  - **xi.** The West Bengal government should consider the handicrafts as a part of our culture and should entirely exempt the tax on the produced handicrafts within the State.
- xii. Handicraft related education should be encouraged at school level as like the Kerala government to identify the talents of the younger generation. Training institutes,

handicrafts awareness programmes should be organised to increase the skill and productivity.

## 5.0 CONCLUSION

There is a preferred industry after agriculture due to the appropriate geographical conditions from the above discussion of handicrafts industries of Kalimpong town. These industries sustain occupational opportunities to all the local unskilled marginal people and weaker sections. It has been found that the living conditions of industrial workers are vulnerable to the condition of the environment, especially the women workers who are engaging in Khada, local incense, Lung-ta, and handmade paper Industries. The handicraft workers earn their livelihood by providing a very hard effort of labor. Low income and poverty are the continuing features found among them. The socio-economic status of the workers depends on their marginal earning along with their other family members' earnings which replicate their standard of living. Their lonely earnings cannot manage their household expenditures. This does not mean a reflection of their enthusiasm for this particular type of work/industry, but it is their poverty and unemployed status which compel them to join this industry. However, it has also been found that the self- owner cum workers are minor in number but have better earning and living conditions than other fellow workers who work under the employer. The majority (90.0%) of the owners and workers who are engaging in such industries are a new generation, which clearly reflects the ownership of traditional family occupation which is reducing day by day. The majority of the handicraft owners and self-employers are now facing many difficulties of finance, raw materials, transportation and marketing of their finished products. Suitable funding and training needs to be made available in the handicraft sector. This can help to alleviate two major problems of the region. Firstly, it may encourage maintaining the diversification of occupation which promotes employment generation and also can decrease the magnitude of environmental degradation in the region. Secondly, it can control the out-migration of the younger generation of the region. This subsidizes the attainment of sustainable development.

Handicraft industries not only benefit the craftsperson but also an extensive sustainability of the economy, employment, culture and environment of the whole region. Thus, there is an urgent need to pay attention to the handicraft industries and to improve the socio-economic condition of workers in Kalimpong town.

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#### **CHAPTER 6**

#### LIVING AND WORKING CONDITIONS OF PRIVATE TAXI DRIVERS OF PUNJAB

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#### ABSTRACT

The unorganized sector is an integral part of our economy. However, the importance of this sector has not been recognized in terms of its contribution to gross domestic products and employment. The review of this existing research studies reveals that the workers working in the unorganized sector are being exploited on account of wages, working conditions and denial of social security benefit. Therefore, there is a need to study the characteristics of the unorganized (informal) sector of the Indian economy. The census 2011 has estimated 24.8 % of marginal workers to total workers. According to NSSO survey 2004-05 the share of labour input in unorganized sector is 88.41. The length and breadth of this sector needs further research to understand the ground realities of this important sector of our economy. The present study has been planned to study the living and working conditions of unorganized sector workers with special reference to Taxi Drivers of Amritsar city. The study is based on primary data collected with the help of an interview schedule from a sample of 50 respondents. The study found that the workers join this profession at a very young age of 21 and last for above 50 years. This profession is dominated by male workers in India. The dominate share is controlled by the people from SC/ST community and backward classes. The study further found that educational level of Taxi Drivers is very low. The income level is also on the lower side which is not sufficient to support a dignified living. The study further highlighted that the drivers are not covered under the various labour legislation. The workers work for longer hours which are affecting their health. The taxi drivers are being exploited more on account of longer working hours. The level of satisfaction in regard to job security, working hours and availability of welfare facilities was found very low. The study recommends that there is an urgent need for the identification of the workers working in the unorganized sector. The existing labour legislation should be amended to cover the unorganized workforce which constitutes more than 90 per cent of the existing workforce. The workers of the unorganized sector must be given benefit of social security by setting up a national level fund. Keywords: Living &working conditions, taxi drivers, Punjab

#### **1.0 INTRODUCTION**

The labour force in all developing economies consists of two broad sectors, the organized and unorganized. The organized sector can be defined as the sector consisting of activities out by corporate enterprises and the government at the central, state and local levels. This includes solely wage paid labour, which, in a great measure, is unionnised. In this sector, labour productivity is likely to be high, incomes even of the unskilled category are relatively high, and they are protected by labour legislation. The unorganized sector, on the other hand, covers most of rural labour and a substantial part of urban labour. It includes so-called wage earners or the 'working poor', who are largely non-unionised due to constraints like causal and seasonal nature of employment and scattered location of enterprises. This sector is marked by low incomes, unstable ans irregular employment, and lack of protection either from legislation or trade unions. In the official records, the unorganized sector is defined as residual of the organized sector. Problems of the underestimation and insufficient coverage lead to problems in driving the residual estimate of the unorganized sector.

The definition based on this approach which considers the organized sector as that employing 10 or more workers and the unorganized sector on the residual is not dependable. Many efforts have been made to identify the characteristics of employment in this sector. Some of the characteristics, namely low level of organization, causal labour relation, small own account or family owned enterprises or micro enterprises, ownership of fixed and other assets by self, involvement of family members, easy entry and exit, free mobility, use of indigenous resources and technology, absence of fixed working hours, unregulated and unprotected nature of work, lack of employment security and social security, use of labour intensive technology, lack of support from government etc. the official definition of informal sector enterprises consists of directory establishment that employ between 6 to 9 person and non directory establishment which employ 5 person or less and own account enterprises. All workers who are not covered under the social security laws can be considered the part of unorganized sector. In the organized sector too permanent workers are getting casualised and contractualised as consequences of new economic and industrial policies. Such workers (causal or contract) in the organized sector in the organized sector can be considered to be included in the unorganized sector (Second Labour Commission Report 2002).

The above statistics support that the majority of the workforce in India is working in the informal sector and is unorganized. Therefore, the extent of social insecurity is higher in this sector. Insecurity of jobs leads not only to their economic exploitations, but also exposes them to a variety of occupational diseases and accidents. The law and regulatory agencies do not provide them adequate relief (Lakhni, 2004). Furthermore, there is no uniform pattern to determine the price of labour. It depends upon the nature in developed economies as compared to underdeveloped/ developing countries. We find substantial differences between the wages of manual workers and mental workers; wages paid to the unorganized/ informal sector and organized/ formal sector. Difference in the wages rate has been further widened in the era of information technologies. The wage rates are being linked to the level of skill. Furthermore, labour has become a commodity like the other commodities, where the forces of demand and supply determine value.

#### **SECTION-I**

The word informal sector and unorganized sector often used interchangeably. The distinction between two is easy to describe but difficult to define. Some other concepts such as underground economy and shadow economy are also used in the same sense. The informal sector acts as a double –edged sword. In the informal sector, workers lack both the legal entitlement to fair wages and other benefits, and at same time in a labour surplus context, lacking security of employment and a basis for unionization, the workforce is increasingly disempowed (Surpriva et. al. 2005).

At the international level, after several years of negotiations, an agreement was reached on the definition of the informal sector in the 15<sup>th</sup> International Conference of Labour Statisticians (ICLS), 1993. This definition has been adopted in the New System of National Account (SNA), 1993. The SNA (1993) characterizes the informal sector as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. They form part of the household sector as unincorporated enterprises owned by households. They are distinguishing from corporations and quasi-corporations on the basis of their legal status and the type of accounts they hold. These household enterprises do not have a legal status independently of the households or household members owning them.

As per the survey carried out by the national Sample Survey Organisation (NSSO) in the year 1999-2000, the total employment in both organized and unorganized sector in the country was of the order of 39.7 crore i.e. around 2.8 crore in the organized sector and the balance 36.9 crore (about 93%) in the unorganized sector. Out of 36.9 crore workers in the unorganized sector, there were 23.7 crore workers employed in agricultural sector, about 1.7 crore in construction work, 4.1 crore in manufacturing, 3.7 crore in trade and 3.7 crore in transport, communication and services. TheTable 1 below shows the Share of Labour Input in unorganized Sector (%) in 2004-05.

Tabulation category/Description	Share of Unorganised Sector in 2004-05
A: Agriculture and forestry	99.9
B: Fishing	98.7
C: Mining	64.4
D: Manufacturing	87.7
E: Electricity, Gas, Water supply	12.4
F: Construction	92.4
G: Wholesale and Retail Trade,	98.3
H: Hotel & Restaurants	96.7
I: Transport, Storage & Communication	82.2
Average	81.41

Table 1: Share of Labour Input in unorganized Sector (%)

Source: National Sample Survey Organisation (NSSO) in the year 2004-05

According to NSSO survey 2004-05 the share of labour input in unorganized sector is 88.41%. The Census 2001 has estimated the number of workers in the country as 40.2 crore, out of which 31.3 crore are main workers and 8.9 crore are marginal workers. The census of India estimated 59.6% as main workers to total workers and 24.8 % as marginal workers to total workers. Census 2011, estimated 11,,92,96,891 marginal workers out of which 10,28,48,265 were rural marginal workers and 1,64,48,626 urban marginal workers.

The present study deals with the living and working conditions of the unorganized sector workers. Some studies have been conducted in this area. Forastieri (1999) in his study highlighted that majority of urban informal sector workers live in poor areas, lack basic health and welfare services and social protection and work in a unhealthy and unsafe working environment. For many informal sector operators, their home and workplace are one and the same place. Vulnerability to diseases and poor health results from a combination of undesirable living and working conditions. Lal (2000) in his study talk about the another section of unorganized workers i.e (salt workers) taking data from eleven salt producing states reveals that the Salt Cess Act does not provides for the terms of protection or the service conditions of the salt workers. This study found that the life expectancy of the salt workers is quite low.

Singh, Navsharan (2000) in this study about the home based workers comes up with a conclusion that their conditions are worst and they are having no knowledge about the labour standards. Ray (2000-01) concluded in his study that the contribution of unorganized sector in manufacturing industry was much higher than organized enterprises (around 130 times ) while the size of wage bill for the unorganized sector was almost half of the organized sector workers wage bill. It shows about their poor working conditions and living conditions. Chen et. al (2001) in their study provide a conceptual and noramative framework with promising examples for developing an appropriate policy approach to the informal economy in different context i.e. what is the contribution of informal economy? What should be the role of government and social security to informal sector? Remesh Babu (2012) conducted a study on 'Rethinking Social Protection for India's Working Poor in the Unorganized Sector were low wages, poor working/living conditions, seasonality of employment, contractual employment, lack of social security as well as welfare procedures, repudiation of rights and privileges. Consequently, the sector has developed into "a competitive and low cost device to absorb labour which cannot be absorbed

elsewhere and any attempt to regulate and bring it into more effective legal and institutional framework is perceived to be impairing the labour absorbing capacity of the sector".

Kumar M. Dileep (2012) conducted a study on Inimitable Issues of Construction Workers: Case Study.Construction workers are available everywhere in all countries. The percentage of construction workers is more in developing countries like India as employment intensity is much higher in lower income countries than higher income ones. This study was conducted in 82 construction sites. Migrated construction workers faced some major problems like poor health condition, arduous working life, harassment, inadequate and unequal wage structure, long working hours, poor housing facilities, and atrocities on women workers, lack of safety measures and proper education for children of construction workers. The study stressed on the need to create awareness of all labour rights and recommended proper intervention programme as well as proper implementation of labour law for this sector.

This paper has been divided into four sections. Sections I explains the conceptual frame work of unorganized sector. Section II deals with the objectives and methodology of the present study. Findings of the primary survey are presented in section III. Summary and recommendations are carried out in section IV.

#### **SECTION-II**

# 2.0 DATA BASE AND METHODOLOGY

In the light of the above discussion the present study has been planned to test empirically the ground realities of the workers working in the unorganized sector. For this purpose, we have deliberately chosen the service sector. The review of literature reveals that very few studies have been carried out on the workers working in the unorganized service sector.

#### The present study will focus on the following objectives:

- i. To study the socio-economic characteristics of the taxi drivers.
- ii. To study the working and living conditions of the drivers of taxies.
- iii. To study the overall Working Conditions of the Taxi Drivers.
- iv. To study the level of satisfaction in regard to selected parameters.

The present study is based on the transport workers of Amritsar city of Punjab. We have deliberately limited our study to the road transport workers because employment in this sector has grown at a much faster rate as compared to other sector of the economy. According to study conducted by Chadda and sahu (2002), the growth of employment in transportation, storage and communication sectors was 8.55 per cent in rural and 10.52 per cent in urban sector respectively during the post reform period 1993-94/99-2000, where as the growth of employment (Usual Principle and Subsidy status UPSS) taking all sectors together was 2 per cent and 3.95 per cent in rural and urban sector during the same period. Furthermore, the transport workers are working in an environment where there is no regulatory mechanism for the protection of workers.

The present study is based on primary data. To achieve the above said objectives, a sample of 100 respondents was drawn from the various taxi stands of Amritsar city, Punjab. The distribution of sample is presented in table 2.

	Table	2:	Size	of	Sam	ple
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Particular of Respondent	Total number of Respondent
Taxi Drivers	100

#### **Primary Source**

A comprehensive structured interviews schedule is designed for the collection of primary data. We collected the required information by interviewing the respondents from various taxi stands of Amritsar city. All the questions are close-ended as yes –no type. Respondents were also asked to give their opinion on a five point likert type scale. The weighted average scores (WAS) are also calculated to compare the level of satisfaction among the two categories of workers on the basis of selected variables.

#### SECTION-III

# 3.0 DATA ANALYSIS

#### **3.1** Personal and demographic variables

The personal and demographic variables, namely age, religion, educational qualification, marital status, nature of family, place of residence, total income, job experience, family size, monthly income, caste, mode of payment, nature of residence, detail of accommodation, opinion being a union member, origin, assets and liabilities, amount of loan, cost of living, distance between residence and place of work, awareness of labour legislation, number of working hours, facilities at work place, types of social securities , Ration through the PDS system, availing Aata Dal Scheme, family members' facing any health problem and chronic decease, hospital they visit to medical treatment, Blood group and Welfare Association etc. is presented in the following discussion:

Age	Frequency	Percentage
21-30 yrs	20	20
31-40 yrs	44	44
41-50 yrs	26	26
above 50yrs	10	10

Table 3: Distribution of Respondents by Age

#### **Primary Source**

The age wise compositions of the sample respondents suggested that the majority of them fall in the middle age group. It is evident from table 3 that 44 percent fell in age group of 31-41 years and 10 percent were fall in the age group of above 50 years. This mean that the work in this sector requires stamina and energy as the income earned by the workers depends upon the hour of work done by them. The young people do not prefer to stick on a job that bond them and requires stamina so they moved out when they found another better job.

Religion	Frequency	Percentage
Hindu	42	42
Muslim	4	4
Sikh	52	52
Christen	2	2

Table 4: Distribution of Respondents by Religion

# **Primary Source**

Majority (26 per cent) of respondents were from Sikh religion followed by Hindu. The main reason behind higher share of the Sikh taxi drivers is that a major share of work force comes from Sikh community.

Table 3: Distribution of Respondents by Caste

Caste	Frequency	Percentage
General	18	36
BC	23	46
SC/ST	9	18

**Primary Source** 

Table indicates that out of 50 taxi drivers the majority i.e. 46 percent of taxi drivers were belonged to SC/ST castes. While 36 per cent taxi drivers belonged to general and the rest 18 per cent belonged to backward castes.

Educational Qualification	Frequency	Percentage	Educational Qualification	Frequency	Percenta ge
Below Metric	70	70	Graduation	4	4
Metric	14	14	Technical	2	2
10+2	8	8	diploma/certificate courses	2	2

Table 4: Distribution of Respondents by Educational Qualification

# Primary Source

The educational level of the sampled workers was presented in the Table 4. Education is a crucial input for development as it enables a person to understand his or her surroundings and environment in particular and to acquire information for promotion of his/her interests. Majority (35) of respondents were having education below 10<sup>th</sup> followed by 14 per cent having up to metric. Again 8 per cent and 4 per cent were having 10+2 certificate and Graduation degree. Rest 2 per cent had done diploma.

Table 5 Distribution of Respondents by Nature of family

Nature of family	Frequency	Percentage
Nuclear	72	72
Joint	28	28

## **Primary Source**

Composition on the basis of nature of family of sampled taxi drivers is showed in table

3.5. Majority (72 per cent) of respondents were living in nuclear family and rest in joint family.

 Table 6 Distribution of Respondents by Marital status

Marital status	Frequency	Percentage
Married	72	72
Unmarried	28	28

# **Primary Source**

Marital composition of sampled taxi drivers is showed in Table 6. Majority (72 per cent) of respondents were married.

# Table 7 Distribution of Respondents by Place of Residence

Place of Residence	Frequency	Percentage
Urban	52	52
Rural	48	48

# **Primary Source**

Composition of sampled taxi drivers on the basis of place of residence is showed in table

3.7. 52 per cent respondents belonged to urban areas and rests were from rural area.

# Table 8: Distribution of Respondents by Job Experience

Job Experience	Frequency	Percentage
6-10 years	24	24
11-15 Years	34	34
Above 15 Years	42	42

# **Primary Source**

Majority (42 per cent) of respondents having driving experience of 15 years, followed by 34 per cent having 11-15 years and 24 per cent have per cent have 6-10 years.

 Table 9: Distribution of Respondents by Family Size

Family Size	Frequency	Percentage
Up to 2	2	2
3-4	20	20
5-6	22	22
Above 6 members	56	56

# **Primary Source**

The family size of respondents was presented in Table 3.4. 20 per cent families had family size up to 4 members. 22 per cent are having 5-6 members. 56 per cent of the taxi drivers had above 6 members. It has been seen that the trend of having big family is not reducing.

# Table 10: Distribution of Respondents by Monthly Income

Monthly Income	Frequency	Percentage
Below 3000	12	12
3000-5000	58	58
5000-8000	30	30

**Primary Source** 

Monthly income of respondents was presented in Table 10. The taxi drivers were divided into three categories on the basis of monthly income. Table shows that, 8 per cent were getting below Rs. 3000, 58 per cent taxi drivers fell in the income level of Rs.3000 - Rs.5000. the study further found that only 30 per cent of the taxi drivers were earning between Rs. 5000-Rs. 5000 and rests are below Rs. 5000. It indicates taxi drivers were getting meager income in the present days.

Family Income	Frequency	Percentage
Less than 5000	70	70
5000-10,000	30	30

Table 11: Distribution of Respondents by Family Income

## **Primary Source**

Attempt was also made to calculate the total income of the family from all sources. The distribution of the taxi drivers on the basis of their total family income was presented in table 11. This table presented the variability of family income of the respondents. However majority (70) of them belonged to an income group of less than Rs. 5000. 30 per cent belonged to an income group Rs. 5000-Rs. 10,000. The amount of family income depends upon the number of factors such as family size, number of earners etc. we can see from table3.10 and 3.11 that the income level of the respondents were low on both accounts, whether it was individual income or total family income.

Table 12: Distribution of Respondents by Mode of Payment

Daily basis	14	14
Weekly Basis	8	4
Monthly basis	82	82

## **Primary Source**

The majority (82 per cent) respondent received their payment on monthly basis and 4 per cent receiving on weekly basis.

## Table 13 Distribution of Respondents by Nature of Residence

Own House	70	70
Rented	30	30
Total	100	100

**Primary Source** 

Table 13 showed distribution of the taxi drivers on the basis of the place of their living. 30 percent taxi drivers lived in rented house and 70 per cent lived in their own house.

# 3.2 Social/ Economic Status of Respondents

## Table 14 Distribution of Respondents by Details of Accommodation

<b>Details of Accomm</b>	odation					
	Frequency	Percentage		Frequency	Percentage	
Independent	70	70	Shared	30	30	
Details of Accommodation of Drivers Live in			Details of Accommodation of Drivers Live			
rented houses			in own houses			
Rent of House	Frequency	Percentage		Frequency	Percentage	
Rent upto2000	20	20				
2000-4000	10	10				
No. of Rooms	Frequency	Percentage	No. of Rooms	Frequency	Percentage	
1 room	16	16	1 room	16	16	
2 room	10	10	2 room	26	26	
3 or more than 3	4	4	3 or More than 3	24	24	
rooms	-	-		24	24	
(Own House) 9	70	70	4	4	4	
			(Rented House) 9	30	30	
<b>Toilet Facility</b>	Frequency	Percentage	Toilet Facility	Frequency	Percentage	
yes	30	30	yes	70	70	
(Own House) 9	70	70	(Rented House) 9	30	30	
Total	100	100				
Kitchen	Frequency	Percentage	Kitchen	Frequency	Percentage	
yes	26	26	yes	70	70	
No	4	4	(Rented House) 9	30	30	
Material of house	E D (		Material of		Donconta aa	
	Frequency	Percentage	house	Frequency	Percentage	
Brick	30	30	Brick	70	70	

### 3.3 Details of Accommodation of Drivers have own houses

The details of quality of accommodation of the taxi drivers were presented in Table 14 which showed that majority 70 per cent of the taxi drivers lived in independent houses and 30 per cent shared residence. The 16 percent and 26 percent taxi drivers out of 70 per cent having own houses having one room and 2 rooms and rest 24 per cent having 3 or more than 3 rooms. Furthermore all taxi drivers had separate space for kitchen and toilet. All taxi drivers living in houses made of Bricks.

#### **3.4** Details of Accommodation of Drivers Live in rented houses

The details of quality of accommodation of the taxi drivers were presented in table 14 which showed that majority 70 per cent of the taxi drivers lived in own houses and 30 per cent lived in rented houses. Table shows that 20 per cent out of 30 per cent taxi drivers lived in rented house paying monthly rent up to Rs.2000 and 5 per cent of taxi drivers were paying monthly rent between Rs.2000-Rs.4000.

Actually the taxi drivers who living in the urban areas paying monthly rent between Rs. 2000-Rs.4000 because the cost of living is relatively high in urban areas. Furthermore,16 per cent out of 30 per cent of the taxi drivers were living in rented houses having one room only followed by 10 per cent having two rooms and rest are having 3 or more than three rooms. Toilet facility was available to all taxi drivers. Separate space for kitchen is available to the 26 per cent out of 30 percent taxi drivers and rest 4 per cent use a part of their room as a kitchen. However, taxi drivers living in rented house share toilet with other. All taxi drivers living in houses made of Bricks.

Member of any union	Frequency	Percent
yes	78	78.0
no	22	22.0
Total	100	100.0

Table 15: Distribution of Respondents by Member of any Union

### **Primary Source**

Apart from other reasons taxi drivers join a taxi drivers union basically to secure, security of job, good salary and proper working conditions. Table15 reveals that 78 per cent of the taxi drivers are member of any taxi drivers union.

Name of union	Number of Member(frequency)	Percentage
Station Taxi Union	18	18
Golbagh taxi union	16	16
Amritsar taxi union	14	14
Shahida Sahib Taxi Union	12	12
Majitha Road Taxi Union	10	10
Chhehrta taxi union	8	8
Non-Member	22	22

Table 16: Distribution of Respondents by Name of Union

## **Primary Source**

There were six main taxi drivers unions operating in different units under study as shown in table 3.16. The largest percentage of taxi drivers were member of Station Taxi Union i.e. 18 per cent. Membership of Golbagh taxi union, Amritsar taxi union, Shahida Sahib Taxi Union, Majitha Road Taxi Union and Chhehrta taxi union was 16,14,12,10 and 8 per cent respectively.

Table 17: Distribution of Respondents by Experience as Member of Taxi Union

Years of Membership	Frequency	Percentage
5-10 years	12	12
10-15 years	54	54
more than 15 years	12	12
9 (Non-Member)	22	22

**Primary Source** 

The extent of participation in the taxi driver's union activities also depends upon the years of membership of the members concerned. Table 3.17 shows that 12 per cent of the respondents were the member of a union from five years, while 54 per cent are from the last 10-15 years, 12 per cent of respondents were the member of a union from more than 15 years.

Table 18: Distribution of Respondents by Opinion being a Union Member

<b>Opinion being a Union</b>	SD	D	NDNR	А	SA	Non-	WAS
Member						Member	
I provides protection to my job	10(10)	14(14)	12(12)	24(24)	18(18)	22(22)	2.67
I provides protection from	14(28)	30(30)	12(12)	2(2)	6(6)	22(22)	3.93

public							
It provides awareness from the	20(20)	20(20)	8(8)	20(20)	10(10)	22(22)	2.04
legal problems							
It provides help at the time of	22(22)	28(28)	14(14)	8(8)	6(6)	22(22)	3.67
problem (family/work)							
It provide help to improve	26(26)	28(28)	6(6)	14(14)	4(4)	22(22)	3.75
working conditions							

**Primary Source** 

### 3.5 Opinion being a union member

Taxi drivers join the union when there is need and keep away at other times. So it is difficult to comment on their membership. Table 3.18 indicates the level of agreement of taxi drivers about the member being a union member. In case of "provides protection to my job" a large majority of (12) taxi drivers were agreed. Again, the weighted average score of 2.67 showed high degree of agreement on the part of taxi drivers with regard to provides protection to job.

In case of "provides protection from public" by the taxi union for taxi drivers only one (2 per cent) were found agreed, 6 (12 per cent) were found neither agreed nor disagreed, 15 (30 per cent) were disagreed and 14 (28 per cent) were strongly disagreed. The Weighted average score of 3.93 clearly indicates low degree of agreement on the part of taxi drivers.

Furthermore, 20 per cent of taxi drivers were found agreed with taxi union efforts to provide them awareness about labour laws. But 20 per cent taxi drivers found disagreed and 20 per cent taxi drivers are strongly disagreed with the issue. The Weighted average score of 2.04 shows below average degree of agreement on the part of the taxi drivers with regard to awareness about labour laws.

In case of "it provides help at the time of problem (family/work)" 28 per cent of taxi drivers were found disagreed and 22 per cent found strongly disagreed with union's role in this regard. The Weighted average score of 3.67 clearly indicates below high level of disagreement on the part of the taxi drivers pertaining to taxi union's role in the it provides help at the time of problem (family/work)".

Majority of taxi drivers were disagreed with regard to union's role in improving the working conditions. Again, 14 per cent taxi drivers were found agreed and 4 per cent found

strongly agreed with regard to union's role relating to improving the working conditions. The WAS of 3.75 showed a very low level of agreement on the part taxi drivers with regard to improving the working conditions.

Origin of Taxi drivers	Frequency	Percent
Local	74	74.0
Migrant	26	26.0
Total	100	100.0

Table 19: Distribution of Respondents by Origin

## **Primary Source**

Table 19 showed the composition of sampled taxi drivers on the basis of origin. Majority (74 per cent) of taxi drivers are local and rest were migrant.

Nature of Migrant	Frequency	Percent
Rural to Urban	12	12.0
From other state	14	14.0
Local	74	74.0
Total	100	100.0

 Table 20: Distribution of Respondents by Nature of Migrant

## **Primary Source**

Table 20 showed a half of them migrated into Amritsar from other states. It is important to note that a half of them migrated from rural areas.

Table 21: Distribution of Respondents by Possession of Items

Assets	Yes	No
Own House	7070)	30(30)
Personal Ornaments	12(12)	88(88)
Computer	24(24)	76(76)
TV	88(88)	12(12)
Refrigerator	70(70)	30(30)
Cycle	26(26)	74(74)
Motor Cycle/Scooter	46(46)	54(54)

### **3.6 Possession of Items**

As shown in Table, while more than half (70, 88 and 70) of taxi drivers had their own houses, own Television, own fridge and all taxi drivers have gas connection at home. Majority (38, 27) of them did not have own durable goods like computer and vehicle, while just 12% have own personal ornaments.

Liabilities	Have	Don't Have
Outstanding Loan	12(12)	86(86)
Borrowed from Bank	26(26)	72(72)
Borrowed from Money Lender	12(12)	88(88)
Borrowed from Employer	4(4)	96(96)
Borrowed from Relatives	22(22)	76(76)
Borrowed from Friends	16(16)	84(84)

Table 22: Distribution of Respondents by Outstanding liabilities

**Primary Source** 

## 3.7 Outstanding liabilities

12 % of them had outstanding liabilities. Only 26 % of them had borrowed from formal credit sources like banks. On the other hand, 54 out of 100 had borrowed money from informal sources like money lenders and relatives. 4 per cent had taken loan from the employer. Actually, the employers give loans to only those workers who were working with them from a long period because they believed that new and young worker will leave them when they get another better option or job and will not return the loan's amount.

Table 23: Distribution of Respondents by Amount of Loan

Amount of Loan	Frequency	Percent
Less than 50,000	12	12.0
51,000-1,00,000	30	30.0
Above 1,00,000	32	32.0
(not taken any Loan) 9	26	26.0
Total	100	100.0

12 per cent taxi drivers had taken loan of amount less than Rs. 50,000 and 15 per cent and 16 per cent had taken loan of amount between Rs. 50,000-100,000 and above Rs. 100,000. 26 per cent taxi drivers had not taken any loan from any source.

#### Table 3.24 Distribution of Respondents by Distance

### between Your Residence and Place of Work

Distance between your residence and place of work	Frequency	Percent
Upto 2 Kms	15	30.0
2-5 Kms	29	58.0
5-10 Kms	6	12.0
Total	50	100.0

### **Primary Source**

#### 3.8 Distance

Majority of respondents (58 per cent) live 2-5 Kms far from their taxi stand. Only 30 per cent live up to 2 Kms from their taxi stand. While just 4 per cent live more than 10 Kms.

### Table 25: Distribution of Respondents by Mode

of Taxi Drivers to Reach their Working Place

Mode of Taxi Drivers to reach their working place	Frequency	Percent
Bus	20	20
Local Train	12	12
Walk	6	6
Taxi	62	62
Total	100	100.0

**Primary Source** 

### 3.9 Mode of reaching at work place

More than half (64 per cent) of sample taxi drivers reach work place by taxi they drove, followed by (12 per cent ) local train, (10 percent) local bus and 6 per cent percent reach work place by walking.

### Table 26: Distribution of Respondents on the basis of Awareness about Labour Legislation

Awareness about labour legislation	Yes (Percentage)	No(Percentage)	
The Workmen's compensation act, 1923	80(80)	20(20)	

The Industrial dispute act, 1947	32(32)	68(68)
The factories act, 1948	14(14)	86(86)
The minimum wage act, 1948	20(20)	80(80)
The trade union act, 1926	90(90)	10(10)
The employee's state insurance act, 1948	78(78)	22(22)

**Primary Source** 

### 3.10 Awareness about labour legislation

Majority of respondents (80 per cent, 90 per cent and 78 per cent) had awareness about "The Workmen's compensation act, 1923; The trade union act, 1926 and The employee's state insurance act, 1948". Only 32 percent had awareness about "The Industrial dispute act, 1947"; 14 percent about "The factories act, 1948" and 20 per cent about The Minimum Wage Act, 1948.

Source of Information	Frequency	Percent
At y my own	28	28.0
Through friends	44	44.0
Trade Unions	24	24.0
Employer	2	2.0
Coworkers	2	2.0
Total	100	100.0

**Primary Source** 

## 3.11 Source of awareness of labour legislation

44 per cent of taxi drivers got awareness about these Acts through friends, followed by 28 percent at their own, 24 per cent through trade union. While just 2 percent awaked through employer and co-workers.

 Table 28: Distribution of Respondents by Working House

Taxi Drivers' working hour during 24 hours	Frequency	Percent
Upto 8 Hours	5	10.0
Upto 12 Hours	6	12.0
Upto 16 Hours	18	36.0
Above 16 Hours	21	42.0

## 3.12 Working hour during 24 hours

Table 28 revealed that majority (42 per cent) of taxi drivers' worked above 16 hours, followed by 36 per cent works upto 16 hours. Only 10 per cent works upto 8 hours.

Social Securities	Yes	No
LIC	40(40)	60(60)
Saving Account	60(60)	40(40)
Other Form Of Social Security	38(38)	62(62)

Table 29: Distribution of Respondents by Types of Social Securities

## **Primary Source**

## 3.13 Social securities

40 (40 per cent) and 60 (60 per cent) taxi drivers had LIC policy and Saving Account in bank. While just 19 (38 per cent) had other form of Social Security as account at post office etc.

## Table 30: Distribution of Respondents who get Ration

Ration through the PDS system	Frequency	Percentage
Yes	88	88
No	12	12
Total	100	100
Availing Aata Dal Scheme	Frequency	Percentage
Yes	70	70
No	30	30
Total	100	100

through the PDS system and Availing Aata Dal Scheme

## **Primary Source**

## 3.14 Ration through PDS system and availing Aata Dal Scheme

Table 31: Distribution of Respondents by taxi Drivers'

## family members facing Health Problem

Taxi Drivers' family member have health problem	Frequency	Percentage
Yes	74	74.0
No	26	26.0
Total	100	100.0

Majority 88 (88 per cent ) and 70 (70 per cent ) taxi drivers were getting ration from Public distribution System and availing Aata Dal Scheme.

Due to meager income and large family sizes, taxi driver could fulfill only basic needs of family's very hardly and they could not provide better health facilities to themselves and families. It is question of health. In the present study majority 74 (74 per cent) taxi drivers respond that their family members were suffering from health related problems.

## 3.15 Number of years taxi Driver's family members facing health problem

38 (38 per cent) family members were suffering from 2-5 years, followed by 26 (26 per cent), 20 (20 per cent) and 16 (16 per cent) from 9 years, 5-10 years and 0-2 years.

Table 32: Distribution of Respondents by number of year's taxi

Number of years Taxi drivers have health problem	Frequency	Percentage				
0-2	16	16.0				
2-5	38	38.0				
5-10	20	20.0				
9	26	26.0				
Total	100	100.0				

Drivers' family members facing Health Problem

#### **Primary Source**

### 3.16 Distribution of Respondents by health problem drivers' family members facing

Distribution of respondents by health problem taxi **Drivers'** family members facing is shown in Table 33.

### Table 33: Distribution of Respondents by Health Problem

### Taxi Drivers' family members facing

Health Problem	Yes	No	Health Problem	Yes	No
Chronic decease	12(12)	62 (62)	Diabetes	50 (50)	50 (50)
Cancer	20 (20)	80 (80)	Asthma	16 (16)	84 (84)
Blood Pressure (BP)	44 (44)	56 (56)	Tuberculosis	10 (10)	90 (90)
Cardiac disease	26 (26)	74 (74)	Physical or mental Disability	12 (12)	88 (88)
			Others disease	54 (54)	46 (46)

50 per cent were suffering from Diabetes, followed by 44 per cent family members were suffering from BP, 26 per cent were suffering from Cardiac Disease, 16 per cent were suffering from Asthma, 12 per cent and 12 per cent family members were suffering from Chronic decease and Physical or mental Disability, 10 per cent and 10 per cent family members were suffering from cancer and Tuberculosis, and Majority 27 (54 per cent) of family members were suffering from some other diseases.

### 3.17 Medical treatment

A half 50 (50 per cent) taxi drivers got their medical treatment from Government/Municipal Hospitals followed by 36 (36 per cent) from NGO/Trust Hospital, 12 (12 per cent) from Private Clinic and only one got medical treatment from Medical Store.

### Table 34: Distribution of Respondents by hospital Taxi Drivers'

	Frequency	Percentage		Frequency	Percentage
Government/municipal	50	50.0	Private	12	12.0
Hospital	50	50.0 Cli	Clinic	12	12.0
NGO/Trust Hospital	36	36.0	Medical	2	2.0
	50	30.0	Store	2	2.0

family member get their medical treatment

#### **Primary Source**

## 3.18 Distribution of Respondents by knowing their BG

All taxi drivers know their blood groups.

## Table 35: Distribution of Respondents by knowing their BG

Drivers knowing their BG	Yes	No
	100	0

**Primary Source** 

## 3.19 Wages, if taxi drivers fall Sick

36 (36 per cent) taxi drivers does not get any wages if they fall sick and who get they are

paid at half of normal rate.

### Table 36: Distribution of Respondents by wages and rate of wages if Taxi Drivers fall sick

Wages if Taxi Drivers fall sick		Rate of wages if taxi	drivers fall sick
Yes	No	Half	Normal
64	36	64	0

## 3.20 Medical expenditure if drivers get injured during driving

46 per cent taxi drivers responded that employers paid the medical expenditure if the drivers got injured during driving. If employers had not taken medical insurance policy for the drivers then they didn't provide the medical expenditure to the taxi drivers. 4 per cent who were member of welfare organization replied that they were not provided medical insurance by the employer that is why, they got help of welfare organization. 50 per cent taxi drivers were not covered under any type of insurance policy, so they took medical treatment at their own cost.

## Table 37: Distribution of Respondents by medical expenditure

### in case they get injured during driving

Medical expenditure paid	Frequency	Percent
Employer	46	46.0
Any Other Organization/Agency	4	4.0
9	50	50.0
Total	100	100.0

#### **Primary Source**

## 3.21 Welfare Organization formed by Taxi Drivers

Majority 58 (58 per cent) taxi drivers were not member of any welfare organization formed by taxi drivers.

### Table 38: Distribution of Respondents who formed any welfare Organisation

Taxi Drivers formed any welfare organization		
Yes	No	
42	58	

**Primary Source** 

## 3.22 Duties Welfare Association performs for its member

Table 39 explained the duties of welfare association which it performs for its member. 26 out of 42 taxi drivers responded that welfare organization provides financial assistance in case of illness, 20 out of 42 taxi drivers responded that it provides compensation in case of causality and 22 out of 42 taxi drivers responded that it provides finances on the marriage of the children.

Duties your Welfare Association performs for its member		No	Non-
			Member
Provide Financial Assistance in case of illness	26 (26)	16(16)	42
Provide compensation in case of causality	20(20)	22(22)	42
Provide finances on the marriage of the children	22(22)	20(20)	42

## Table 39: Duties Welfare Association performs for its member

# **Primary Source**

## 3.23 Facilities available at taxi stand

All the taxi drivers respond that they park their taxies at specific taxi stands and nobody could stops them doing so because they pay taxes for using space.

## Table 40: Car Parking

	Yes	No		Yes	No
Park taxi on a specific taxi	100	0	Pay to get place at taxi	100	0
stand			stand		

**Primary Source** 

# Table 41: Facilities available at Taxi Stand

Facilities available at Taxi Stand	Yes	No
	Frequency (percentage)	Frequency (percentage)
Shed Open or Close	100(100)	0(00)
Sitting Arrangements	100(100)	0(00)
Platform for Rest	0(00)	50(100)
Availability of Drinking Water	36(36)	32(64)
Availability of Electricity/Fan	0(00)	50(100)
Medical Facility	20(20)	40(80)
First Aid	24(24)	38(76)
Canteen	32(32)	34(68)
Transportation	100(100)	0

### 3.24 Facilities Available at taxi stand

Table 41 shows that all taxi drivers responded that they had facility of shed and sitting arrangements. Table revealed that majority (36 per cent) of taxi drivers were not satisfied with drinking water facility. This is also a health question so it is necessary to ensure that workers get pure drinking water. All taxi drivers replied that they didn't have facility of platform for rest and electricity so the question of fans didn't arise. Other facilities as canteen, rest rooms, first aid, medical facilities and transportation were available to 32 (32 per cent), 0 (0 per cent), 24 (24 per cent), 20 (20 per cent) and 100 (100 per cent) taxi drivers.

	Frequency	Percent
Good	22	22.0
Fair	20	20.0
Poor	50	50.0
Very poor	8	8.0
Total	100	100.0

**Table 42: Overall working conditions** 

**Primary Source** 

## 3.25 Overall working Conditions

Table 42 reveals that majority (50 per cent poor and 8 per cent very poor) of respondents replied their overall working conditions were poor. 22 per cent taxi drivers replied their overall working conditions were good and 20 per cent respond that working conditions are fair.

Sr. No.	Statements	WAS	Rank
1.	Wages are sufficient	2.6	3
2.	Level of Safety measures	2.36	6
3.	Nature of Job	2.8	2
4.	Status of job	2.1	9
5.	Level of Job security	1.6	12
6.	Level of Working conditions	2.0	10
7.	Availability of welfare schemes	1.8	11
8.	Behavior of employer	2.52	4

 Table 43: Level of Satisfaction of Taxi Drivers

9.	Behaviour of co-workers	2.84	1
10.	Work & life space	2.25	8
11.	Hours of Work	1.5	13
12.	Facilities at out station	2.5	5
13.	Provision for medical check-up	1.25	14
14.	Provision for financial assistance	1.2	15
15.	Provision for leave/holiday	2.3	7

**Primary Source** 

### 3.26 Level of satisfaction of taxi drivers

To study the extent of satisfaction among the Taxi drivers' fifteen statements were listed. The respondents were asked to give their opinion on five point likert type scale ranging from highly dissatisfied to highly satisfied and value above 3 showed satisfaction of respondents. On the basis of the responses the weighted average score (WAS) were calculated. The hypothesis that higher is the WAS the higher is the level of satisfaction in regard to that particular issue. The study found that highest WAS 2.84 was calculated in regard to the behaviour of co-workers. The second rank on the basis of WAS (2.8) was given to nature of job followed by Wages are sufficient (2.6), Behavior of employer (2.52), Facilities at out station (2.5), Level of Safety measures (2.36), Provision for leave/holiday (2.3), Work & life space (2.25), Status of job (2.1), Level of Working conditions (2.0), Availability of welfare schemes (1.8), Level of Job security (1.6), Hours of Work (1.5), Provision for medical check-up (1.25) and Provision for financial assistance(1.2). So hypothesis that higher is the WAS the higher is the level of satisfaction in regard to that particular issue was rejected because all values were below 3. It indicates that taxi drivers were not satisfied with their job and living and working conditions. They were working under miserable conditions.

#### **SECTION-IV**

#### 4.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

The forgoing discussion leads us to the conclusion that there is no clear consensus in regard to the definition of unorganized sector. Without entering in any controversy the existing literature on the unorgasised sector had made the things more clear to define an unorganized sector (Informal Sector). In our opinion, an unorganized sector is that which is more vulnerable to the exploitation in regard to wages, job security, hours of work, social security, decent living

conditions, access to education, access to health and lack of unionization etc. The present study has attempted to highlight the working and living conditions of the Taxi Drivers, which determine the quality of life in the era of globalization.

- i. Majority of taxi drivers were fell in the age group of 31-40 years. It is astonished to note that there was 26 per cent taxi drivers in the age group 41-50 years, followed by up to 21-30 years and above 50 years which amply clear that only young and energetic workers can continue in this profession. The study further found that this profession was dominated by BC community belonged to Sikh caste and majority of Hindus belonged to upper caste. The share of SC/ST was negligible.
- ii. Another important finding of the study is that the large majority of taxi drivers were educated below 10<sup>th</sup> standard only. While, there was only four graduates. Majority (36 per cent and 38 per cent) of taxi drivers were lived in nuclear families and were married.
- iii. Large number of taxi drivers come from large sized families of 4, 5 and above 6 member. 56 per cent taxi drivers belonged to families whose size was above 6 members. Just 20 per cent respondents had 3-4 family members. It is clear from the findings that taxi drivers were not adopting family planning scheme in general.
- iv. Majority of respondents were having above 15 years experience as a driver.
- v. The analysis of social/economic status of respondents further substantiates the low earning of the drivers. The study further found that large majority of the taxi drivers was earning Rs. 5000-8000. So, the study highlights that the large majority of the drivers were living with the meager income in the present days of high cost of living.
- vi. Majority of respondents got salary on monthly basis and lived in their own houses and all houses made of bricks. The taxi drivers who shared accommodation were living in poor colonies without their own houses and with poor amenities and taxi drivers lived in rented houses used a part of their room as kitchen.
- vii. Another important finding of the study is that Taxi drivers were worked for unlimited hours of work. All the respondents mentioned that there was no limit of working hours for them which leads to fatigue and early decline in health and as a result of this, they hardly find any time for their personal and social responsibilities.

- viii. 30 per cent taxi drivers were lived in rented houses and 30 per cent taxi drivers share accommodation. All taxi drivers had kitchen and toilet facility, while two taxi drivers use a part of their room as kitchen.
  - ix. The analysis of their monthly expenditure reveals that they spend major share of their earning on food, clothing and other household expenditure (including rent and Electricity etc). As a matter of fact they failed to spare money to spend on education, health and entertainment.
  - **x.** The extent of satisfaction among the taxi drivers in regard to wages, nature of job, job security, working conditions, and availability of welfare facilities and status of job reveals that respondents were more satisfied in regard to status of job, wages and nature of job. While the job in security and non-availability of welfare facilities were their concern of worry.
  - xi. In addition to these findings the field observation during the survey reveals that the Taxi Drivers were working under miserable conditions. The data reveals that canteen, rest rooms, first aid, medical facilities and transportation are available to 32 (32 per cent), 0 (0 per cent), 24 (24 per cent), 20 (20 per cent) and 100 (100 per cent) taxi drivers. It shows that working conditions of taxi drivers were miserable. Taxi stands are without the basic amenities, namely, water, toilets and rest rooms etc.
- xii. The analysis indicated that 78 per cent taxi drivers were members of some trade union. The weighted average score of 2.67 showed high degree of agreement on the part of taxi drivers with regard to provides protection to job. In case of "provides protection from public" the Weighted average score of 3.93 clearly indicates low degree of agreement on the part of taxi drivers. Furthermore, the weighted average score of 2.04 shows below average degree of agreement on the part of the taxi drivers with regard to awareness about labour laws. In case of "it provides help at the time of problem (family/work)" the Weighted average score of 3.67 clearly indicates below high level of disagreement on the part of the taxi drivers pertaining to taxi union's role in the it provides help at the time of problem (family/work)".Majority of taxi drivers were disagreed with regard to union's role in improving the working conditions. The WAS of 3.75 shows a very low level of agreement on the part taxi drivers with regard to improving the working conditions.

- xiii. As per the awareness about the labour legislation were concerned taxi drivers not at all aware of labour legislation. Only 32 percent have awareness about "The Industrial dispute act, 1947"; 14 percent about "The factories act, 1948" and 20 per cent about The Minimum Wage Act, 1948. Trade union and their friends were helpful in this regard. Moreover, their comparative higher educational level might have helped them in getting knowledge about labour legislation.
- **xiv.** Another important finding of the study is that taxi drivers were working for unlimited hours of work. All the respondents (taxi drivers) mentioned that there was no limit of working hours for them which leads to fatigue and early decline in health. Majority of taxi drivers were working above 16 hours a day. As a result of this, they hardly find time for their personal and social responsibilities.
- xv. Majority of respondents were local and came at work place by the taxi they drove. More than half of taxi drivers had their own houses, own Television, own fridge and all taxi drivers had gas connection at home. Large number of taxi drivers did not have own durable goods like computer and vehicle, while just 12% had own personal ornaments. And all taxi drivers have taken loans from one or other source means they all were under debt.
- xvi. Majority of respondents had saving accounts and got ration through Public Distribution System and Aata Dal scheme.
- **xvii.** Large numbers of taxi drivers' family member were suffering from various diseases and took treatment from Government hospitals. Employer gave medical expenditure and wages to those taxi drivers who covered under medical insurance provided by them and employer provided medical insurance to only those who were their trustworthy and old driver.
- **xviii.** The study reveals that the working and living conditions of the taxi drivers were very poor. They work and live in unhygienic atmosphere. There was not provision of medical, rest room, pure drinking water and canteen facilities. They shared their accommodation and not to talk about of comforts, majority of them were not having basic necessities of life, so the overall working conditions of taxi drivers were very poor.
  - **xix.** The study further found that taxi drivers were not satisfied even with single parameter of satisfaction. It indicates that they were living in miserable conditions.

#### 5.0 **RECOMMENDATIONS**

In the light of above discussion the study recommends the following:

- i. There is an urgent need of identification of the sector/workers in the unorganized sector. The 34<sup>th</sup> session of the Indian Labour Conference (ILC) held in 1997 recommended that government should issue identity cards to workers in organized and unorganized sector in phased manner. Commission has categorically recommended that all type of workers should be issued identity cards. It needs only will, it hardly put any financial burden on the government or administration. If ration cards can be issued, voters' lists are prepared there is hardly any reason why the workers working in different sectors cannot be identified. It is easier in case of road transport workers who cannot work without a driving license.
- **ii.** As road transport workers are not covered in the preview of the large number of labour laws which further add to their problems. The researchers are of the opinion that though it is difficult to bring all the unorganized workers under the various labour laws; but there is hardly any problem to cover the Taxi drivers in regard to the application of EPF and ESI facilities and many other social security benefits. The ILC in its 34<sup>th</sup> session recommended the setting up to the welfare funds for the unorganized workers.
- **iii.** There is a need of simplification of the judicial procedure, particularly to enable the unorganized workers to obtain legal redress. The present study found that the taxi drivers are facing hardship to get any benefit in case of accidents.
- iv. Our constitution, ILO conventions that we have ratified and the existing laws together guarantee some rights to the workers. The universal declaration of Human Rights, proclaimed by the general assembly of United Nation on 10<sup>th</sup> December 1948 is an assertion of universal right to freedom and life with dignity. Article 23(1) of the declaration stats, "Everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment". This United Nation declaration is one of the basic documents on human rights and justice that has become a standard bearer or standard setter for people, communities and nations.
- v. National Accounts Statistical Report 1995 confirms that nearly 65 per cent of the national income is contributed by the unorganized sector. The existing labour law does not define most of them as workers because a principle employer is not easy to identify in these

kinds of works. If proper conceived and effectively implemented, a law for unorganized sector workers will made a definite contribution to the eradication of poverty. The unorganized sector cannot be wished away. The national divide between the organized sector/ formal sector and the unorganized sector/informal sector of the country's economy and the workers/ labour engaged in terms are unreal because these sector are interdependent, therefore, existing legislation cannot be effective unless it integrated their needs for protection and welfare with those of the rest of our society and economy.

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#### CHAPTER 7

#### **PROBLEMS FACED BY FARMERS IN INDIA**

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#### **1.0 INTRODUCTION**

Unorganized workers (UW) in India have increased many folds post independence. Around 52% of UW's are engaged in agriculture & allied sector and they constitute more than 90% of the labour work force. UW also contributes 50% to GDP (according to National Commission for Enterprises in the Unorganized Sector i.e NCEUS). So it is of utmost importance to look into the plight of this poverty-stricken and downtrodden class of India.

- i. As per "Ministry of Labour and Employment " definition : Unorganized sector means an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever, and where the enterprise employs workers, the number of such workers is less than ten. "Unorganized worker" (UW) means a home-based worker, self-employed worker or a wage worker in the unorganized sector and includes a worker in the organized sector who is not covered by any Acts mentioned in Schedule II of the Unorganized Workers Social Act 2008.
- *ii.* Labour is a subject under concurrent list.
- iii. Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA): flagship program is not implemented through Labour and Employment Ministry (LEM) but is by Rural Development Ministry. LEM has no say in MNREGA.

India is a developing country, the majority of its population belongs to the rural area, and their primary job is agriculture. But it's been decades these rural people are living the same way they used to live 30 years ago. It is because agriculture in India is not a profit-making job anymore. In this article, we are going to list out the problems which are faced by the farmers these days. The main aim of this paper is to study the problems faced by Indian farmers.

### 2.0 MAJOR PROBLEMS FACED BY FARMERS IN INDIA ARE AS FOLLOW.

## 2.1 Introduction to Problems faced by Indian farmers

Indian agriculture is being plagued by several problems. These problems, directly and indirectly, affect the life of a farmer. Indian farming practices and other activities of agriculture consume time as well as the efforts of a farmer. The problems faced by Indian farmers go unnoticed in the entire process of extracting food and harvesting crops. The main problems facing Indian agriculture are;

#### 3.0 PREVAILING PROBLEMS OF INDIAN FARMERS

The inadequacy of farm equipment is a handicap in the lives of farmers and modern technology has adapted the needs of modern farming practices. If they are trained in using this equipment, the lives of farmers can develop significantly. Implementation of the equipment is essential. Hence, a team of professionals must be appointed for these farmers for the welfare of the agricultural division of the economy. On the other hand, ignorance of farmers can hinder their successful agriculture and crop harvesting practices.

For instance, if a farmer wants to harvest 10 types of mustard, then know the maturity period of the crop. There are certain facts about crop yielding, harvesting, and agricultural sectors. If farmers get familiar with the information related to advanced agricultural procedures and safety measures, they can get rid of various problems.

### 3.1 List of several problems faced by Indian farmers

### i. Loss of agricultural land

Main problem facing the agriculture sector is the loss of agricultural land because as more land is lost, it will become more difficult to produce the amount of food required to feed the growing human population. When discussing the area of land, the term hectare is used, and this term is a unit of area that is equivalent to 10,000 square meters, or around 2.5 acres.

### ii. Lack of infrastructure in the agriculture sector

The major problem responsible for low agricultural productivity is that the soil is contaminated by the increasing level of river and canal pollution which is mainly caused by high industrial effluents and toxic metals day by day. Soil erosion which is one of the significant causes of land degradation is also taking place at a rapid pace by ravine and gully formation, waterlogging, and shifting cultivation. Inappropriate use of fertilizers and pesticides causes a lack of nutrients in the soil that are necessary for healthy agricultural productivity. India lacks a modernized infrastructure for promoting agriculture.

### iii. Duplicate seeds

The seed is a basic input for attaining higher crop yields and sustained growth in agricultural production. Distribution of assured quality seed is as critical as the production of seeds. Good quality seeds are out of reach of the majority of farmers, particularly small and marginal farmers mainly because of exorbitant prices of better seeds.

To solve this problem, the Government of India established the NSC (National Seeds Corporation) in 1963 and the SFCI (State Farmers Corporation of India) in 1969. Thirteen State Seed Corporations (SSCs) were established to augment the supply of improved seeds to the farmers. High Yielding Variety Programme (HYVP) was launched in 1966-67 as the main thrust plan to increase the production of food grains in the country. The Indian seed industry had exhibited impressive growth in the past and is expected to give further potential for growth in agricultural production. The role of the seed industry is not only to produce an adequate quantity of quality seeds but also to achieve varietal diversity to suit different agro-climatic zones of the country.

#### iv. Manures, fertilizers, and biocides

Indian soils have been used for growing crops over thousands of years without caring for replenishing. This has led to depletion and exhaustion of soils resulting in low productivity. The average yields of almost all the crops are among the lowest in the world. This is a serious problem that can be solved by using manures and fertilizers. Manures and fertilizers play the main role with soils as good food with the body. Just as a well-nourished body is capable of doing any good job, a well-nourished soil is capable of giving good crop yields. It has been estimated that about 70 percent of plant growth in agricultural production can be attributed to increased fertilizer application. So, an increase in the consumption of fertilizers is a barometer of agricultural prosperity. The practical difficulties in providing sufficient manures and fertilizers in all parts of a country. And, cow dung provides the best manure to the soils.

But its use as such is limited because much of cow dung is mainly used as kitchen fuel in the shape of dung cakes. Reduction in the supply of firewood and increasing demand for fuel in the rural areas due to the increase in population has complicated the problem. Chemical fertilizers are costly and are beyond the reach of the poor farmers. Then, the fertilizer problem is, therefore, both acute and complex.

#### v. Irrigation problems

The irrigation-agriculture helped to enhance agricultural production and ensured more income to the Indian farmers. Compare to the pre-irrigation period a significant majority of the farmers' income has increased but due to several hurdles, farmers are not able to get income that commensurates with expenditure.

The main issues and challenges in the irrigation sector in India are as follows;

- Rainfall and Water availability has huge Regional Imbalance in India
- Farmers suffer from Sub-optimal utilization of created facilities
- India's Irrigation Efficiency is very poor
- We have a faulty Groundwater Policy
- Competing demand for water is increasing rapidly
- Overexploitation of surface water leading to some drainage problems
- Water Resources Face challenges from Climate Change

## vi. Other Problems

There are various other problems of Indian agriculture.

These are related to:

### A. The Systems and Techniques of Farming

#### (a) Neglect of crop rotation

Successful conduct of agricultural operations depends upon a proper rotation of crops.-If cereals are grown on a plot of land its fertility is reduced to some extent. This can be restored if other crops such as pulses are grown on the same plot on a rotational basis. Most farmers in India are illiterate and do not understand this important point. Since they are not aware of the need for crop rotation they use the same type of crop and, consequently, the land loses its fertility considerably.

### (b) Inadequate use of manures and fertilizers

Inadequate use of manures like cow-dung or vegetable refuge and chemical fertilisers makes Indian agriculture much less productive than Japanese or Chinese agriculture.

#### (c) The use of poor quality seeds

In India, not much use has been made of improved varieties of seeds. The main cereals (rice, millets and pulses) are still grown chiefly with unimproved seeds.

### (d) Inadequate water supply

Farmers also suffer due to lack of irrigation facilities. Moreover, ordinary varieties of seed can be replaced by better varieties if there is an assured supply of water. The need for the construction of minor irrigation works of a local nature is both urgent and pressing. In fact, the total water potential in the country is more than adequate to irrigate the whole areas under cultivation. However, the present problem is one of discovering cheap and easy methods of utilising these vast supplies of water.

### (e) Inadequate use of efficient farm equipment

The methods of cultivation in most areas of India are still primitive. Most farmers continue to use native plough and other accessories. However, the problem is not one of shortage of modern machinery. The real problem is that the units of cultivation are too small to permit the use of such machinery.

### B. Agricultural Marketing

One of the major causes of low income of the Indian farmers is the difficulty in marketing their crops. Due to the small size and scattered nature of agricultural holdings, the productivity per acre is low. Consequently, the collection of these surpluses for the purpose of marketing presents a serious problem.

Agricultural marketing problems arose due to the lack of communications, i.e., connecting the producing centres with the urban areas which are the main centres of consumption. The difficulty of communication prevents the farmer from marketing his own produce. So he has to rely on a number of middlemen (intermediaries) for the disposal of "his crops at cheap prices.

## C. Agricultural Credit

The typical Indian farmer is almost always in debt. The farmer is a perennial debtor. Once the farmer falls, into debt due to crop failure or low prices of crops or malpractices of moneylenders he can never come out of it. In fact, a large part of the liabilities of farmers is 'ancestral debt'. Thus, along with his landed property, he passes on his debt to his successors.

### There are four main causes of rural indebtedness:

- (a) Low earning power of the borrower
- (b) Use of loan for unproductive purposes
- (c) The excessively high rate of interest charged by the moneylenders
- (d) The manipulation of accounts by the lenders

### **D.** Agricultural Prices

In order to increase food production, it is necessary to ensure that prices of Foodgrains set by the Government from time to time give sufficient incentive to farmers so that they can earn reasonable incomes. In India, bumper crop leads to fall in revenue of farmers.

### a) Need for price stabilisation

In view of the rising and fluctuating trends in agricultural prices, there is need for stabilisation of prices of agricultural commodities. Price fluctuation in any direction may spell disaster since both rising and falling prices have had harmful consequences.

The Agricultural Prices Commission (now it is called Agricultural Cost and Price Commission) takes up a number of aspects of price policy, such as minimum support prices (MSP), procurement prices (PP), issue prices of food-grains (IPF).

In recent years while the well-to-do farmers have benefitted from the hikes in support prices, small and marginal farmers, faced with difficulties in the matter of credit and obtaining the right type of inputs, have been in trouble. Paradoxically two years of an upswing in agriculture (1999-2000) have led to a sharp fall in prices and added to the distress of farmers in most parts of the country. At the same time, an unprecedented pile-up of procured food-grains held by State agencies totaling over 50 million tones has added to the burdens on the budget.

Given the low off-take in the public distribution system (PDS), accumulation of foodstocks is resulting in a large burden of food subsidy. The low off-take in PDS is due to the fact that market prices are lower and supplies are plentiful. The Government has also not been able to utilise any large volume of surplus stocks in food-for-Work programmes in drought areas. Truly speaking, if agriculture is to be a viable long-term economic base for the farming community, it is important to recognise that the farmers' interests are better served by a more efficient system of production, rather than high prices. Planners should take note of this point.

### 4.0 PROBLEMS FACED BY FARMERS DURING THE LOCKDOWN PERIOD

The major problem faced by the agriculture sector in the lockdown is the fleeing of farmers to their homes due to the fear of the pandemic. Lockdown extension is a burden to the agriculture sector. Even with the bumper harvest, farmers facing problems due to various restrictions. India's ongoing lockdown to control the spread of pandemic is threatening agriculture as it overlaps with the time of harvest. Farmer leaders and agriculture experts criticized the relief package announced by the Indian government to aid farmers impacted by the pandemic. They expressed fear that once the lockdown is lifted the crash in prices would severely impact the income of millions of farmers.

The pandemic lockdown will adversely affect the agriculture and farmers in India. The agriculture sector is facing a lot of trouble with laborers and movement of the farm produced goods. Talking about ground reality, even if agriculture is exempted from lockdown directives, policemen are creating problems. Recently due to heavy rain, India's agriculture faced disruptions and crop damage. And now it is facing another hit due to disruptions formed by the pandemic. Rabi harvest season approaches, farmers are worried about standing crops as how to harvest. Several farm machines are not available for crop harvesting. Indian farmers growing wheat, mustard and pulses already got their crops damaged due to untimely heavy rainfall recently.

In the case of Rabi crops, such as wheat, and including Mustard, Potato, Chickpea, Jowar, Soya, Paddy, and other crops, the harvest has been impeded due to the lockdown for different reasons. Availability of labor, lack of family labor, availability of machines, practicing physical distance, and fear of police have emerged as the main hurdles in the harvest of rabi crops across the states in India. Another problem faced by the agriculture sector in the lockdown is the fleeing of farmers to their homes due to the fear of the pandemic. Our food production depends on the availability of human resources, farm inputs, and free movement of agricultural produce. And all these are restricted at this time due to lockdown and these problems will lead to weak food production and high food price inflation. Also, if this continues for more days, food production can decrease later this year.

The farm economy faced a severe hit when lockdown halted transportation, thus stagnating the harvest. Also, the unavailability of migrant laborers, intercepting the harvest and post-harvest crop operations. The pandemic has given rise to some challenges in procurement operations as well. That apart, the sale of dairy products such as milk, and egg, etc is also facing problems. This is because of various operational restrictions.

As a result, the cultivators and related professionals lose their income while facing the wrath of unemployment. Accordingly, small and marginal farmers, landless farm laborers, small and medium-sized enterprises (SMEs) dependent on raw materials from agriculture, and so on experience extreme challenges. Therefore, the government is striving to provide alternative revenue until the economy falls back into its place.

With Rabi harvest approaching in some states, the farmers have to get back to work amid lockdown. For instance, Mustard, the second most crucial Rabi crop that needs manual harvesting, and without migrant laborers that becomes a problem. Also, lentil, maize, and chilies follow closely.

Additionally, its sugarcane peak season and it requires manual planting in the north. Therefore, in this peak harvest season, farmers tend to sideline the global criticality. Therefore, to keep both in check that is farmer's welfare and lockdown, the government sets the parameters. Owing to the unlikely rains, farmers delayed their crop harvest. In the case of horticulture, mango is due at the fruiting phase and farmers are taking adequate precautions to prevent the spread of infection. Also, for rice fallows, the cultivators should adapt whitefly management to avoid yellow mosaic virus incidence.

That's all folks about problems faced by our Indian farmers. We wish them good luck and hope their lives become better in the coming days!.

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#### **CHAPTER 8**

# FOOD SECURITY IN INDIA- PROBLEMS FACED BY BENEFICIARIES UNDER PUBLIC DISTRIBUTION SYSTEM

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### **1.0 INTRODUCTION**

Food Security is the backbone of national prosperity and well being. The health of any nation is directly linked to food security. Food security is the availability, accessibility and affordability of food to all people at all times. Food security depends upon the Public Distribution System and Government vigilance and action at times, when this security is threatened. The World Food Summit of 1996 defined food security as existing "when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life". Commonly, the concept of food security is defined as including both physical and economic access to food that meets people's dietary needs as well as their food preferences for an active and healthy life. In many countries, health problems related to dietary excess are an ever increasing threat, In fact, malnutrition and food borne diarrhoea are become double burden. Food security is built on three pillars, Food availability, Food access, Food use. Thus, food security is ensured in a country only if enough food is available for all the persons and they have a capacity to buy food of acceptable quality .lastly there is no barrier on access to food. Food security is a complex sustainable development issue, linked to health through malnutrition, but also to sustainable economic development, environment, and trade.

#### 1.1 Food Security Act, 2013

The enactment of National Food Security Act, 2013 marks a shift in approach to food security from welfare to right to food. National Food Security Act is more efficient and desirable way to secure food security for all because this offers universal targeting without using below poverty line targeting (Sen, 2011). According to the act 75.00 per cent of rural and 50.00 per cent of urban population under AAY and PHH are to receive subsidized food grains under TPDS. AAY families are entitled to 35kg of food grains per family per month and PHH are entitled to 5 kg per person per month. Two third of population is covered under the Act. States are responsible for determining eligibility. Emphasizing on women empowerment, this act provides the eldest women in the household, age 18 years or above, is to be the head of the family for the purpose of issuing of ration card to the family. The act has been implemented in all states/ UT's, on all India Basis.

National Food Security Act covered 80 crore BPL population out of total 81.34 crore. These beneficiaries are receiving highly subsidized food grains. Pregnant women, lacting mothers and children in the age group of 6 months to 14 years are entitled to receive free hot meals or "take home ration" free of cost through a widespread network of Integrated Child development Service (ICDS) centers also called as *Aganwadi* centers. Pregnant women and lacting mothers are further entitled to receive maternity benefit of not less than Rs. 6000 for six months for compensation of wage loss during pregnancy and to supplement nutrition. If in any case beneficiaries do not get food grain under NFSA, they are entitled to get Food security allowance which is to be paid to every person. These provisions are governed through Food Security Allowance Rules, 2015. There is a provision for state- and district-level redress mechanisms. State Food Commissions are also to be formed for implementation and monitoring of the provisions of the Act.

The Food allocation, in case of AAY families was 185,926.83 Wheat (in MT), 2,30,211.50 Rice (in MT) and 150.491 Coarse Grains under National Food Security Act and as concerned to PHH 8,92,213.51Wheat (in MT), 9,93,607.11Rice (in MT) and 3,294.13 Coarse Grains were allocated under National Food Security Act. Further as far as use of ePoS devices were concerned , under AAY 2,26,119.00Wheat (in MT), 2,41,287.57 Rice (in MT) and 52.00 (MT) Coarse and under PHH 3,84,912.97 Wheat (in MT), 4,42,141.83 Rice (in MT) and 2,283.17(MT) Coarse Grains were distributed under National Food Security Act to beneficiaries

without using ePoS devices (annavitran.nic.in/stateunautomted). Further, at central level, wheat is the major item which is allocated and distributed as compared to rice and coarse grains. 64.23per cent of wheat (11, 29,493.03), 60.43per cent of Rice (11, 08,436.59) and only 30.73per cent of Coarse grains (4,100.41) were distributed to the card holders from the total allocated (36, 06,139.19) food grains. These figures show that entire allocated stock was not distributed (annavitran.nic.in). There were 5.33 lakh FPSs and 23 crore ration card holders in the country as on March, 2019 (GOI, 2018-19). Table 1 depicts the comparison of TPDS provision before and after implementation of NFSA.

Provisions of PDS	Pre- National Food Security Act	Post- National Food Security
		Act
Population	BPL Population (29.5 per cent in	813.4 million (75.00 percent in
Coverage (by	2011-12)	Rural and 50.00 per cent in
Central		Urban areas)
Government)		
Criteria of Selection	BPL Survey- Rural (2002) Urban	Determined by the State
	(2007)	Government
Quantity of Ration	APL- 15 kg	APL- Excluded
Items	BPL- 35 kg	BPL- 5 kg per member
	AAY- 35 kg	AAY- 35 kg
Price of Ration	APL-Rice-Rs. 8.30 Wheat- Rs.6.10	APL- Excluded
Items	BPL- Rice-Rs. 5.65 Wheat- Rs 4.15	BPL- Rice-Rs.3 Wheat- Rs 2
	Coarse Grains – Rs. 3	Coarse Grains – Rs. 1
	AAY- Rice-Rs.3 Wheat- Rs.2	

Table 1: Comparison of TPDS before and after National Food Security Act	t, 2013

Source: Department of Food and Public Distribution (https://dfpd.gov.in)

### **1.3 Food Security in the Indian Context**

A large section of population in developing countries like India largely in backward states has limited access to food in terms of their entitlements or supply of food grains in the food deficit areas. Although a large section of people suffer from food and nutrition insecurity in India, the worst affected groups are landless people with little or no land. The food insecure families in the urban areas are those whose working members are employed in ill-paid occupations and casual labour market. These workers are largely engaged in seasonal activities and are paid very low wages that just ensure bare survival. It therefore requires a strong public policy to arrange procurement and proper distribution of essential items to meet the necessities of general public at their affordable price and fulfil their nutritional needs.

The most important medium through which Government ensures food security is the Public Distribution System (PDS). It is evolved as a major instrument of Government's economic policy. PDS is an important constituent of the strategy for poverty eradication and is intended to serve as a safety net for the poor and are nutritionally at risk. India has a largest programme of public food distribution in the world mainly through network of Fair Price Shops (FPS's) both in rural and urban areas. The commodities are Wheat, Rice, Sugar & Kerosene.

The PDS in India is more than a half a Century old as rationing was first introduced in 1939 in Bombay by the British Government as a measure to ensure equitable distribution of food grains to the urban consumers in the face of rising prices. In 1965 Food Corporation was established to function as an autonomous organisation working on commercial lines to undertake purchase, storage, movement, transport, distribution and sale of food grains and other food stuff. Study team on Fair Price Shops headed by Shri V.M. Dandekar (1966) observed that foreign supplies had proved inadequate in meeting increasing demand for food grains through FPS's. So it was recommended to pricing in FPS's should be market oriented. In 1984 Government of India created Ministry of Food and Civil supplies with two departments namely – Department of Food and Department of Civil Supplies; the latter being of PDS.

Until 1992 access to PDS was in theory but not in practice Corruption and high operational costs were among the reasons that were used to justify the move to the Revamped public Distribution System, it was based upon principle of geographical targeting in tribal, arid hill and remote areas in 1992 and afterwards to Targeted Public Distribution System (TPDS) in 1997.Under TPDS, households were classified as Above Poverty Line (APL) or Below Poverty Line (BPL) based on economic status of households.BPL households continued to receive subsidised food grains through the TPDS whereas subsidies for APL households have been gradually phased out. The impact of these changes can be evaluated on several criteria including selection into or exclusion from TPDS utilisation of PDS quota. Correct identification ensures that the programme have improved in terms of better targeted subsidies. Access to cheap food grain could make a more diversified and nutritious diet affordable for poor households. Further,

in 2000, two special schemes were launched that is Antyodaya Anna Yojna (AAY) and the Annapurna Scheme (APS) with special target groups of 'Poorest of the poor' and 'indigent senior citizens' respectively. The functioning of these two schemes was linked with existing network of PDS. Indian Government is running the schemes to ensure food security Firstly ICDS – Integrated Child Development Schemes launched in 1975 aims at the development of children up to 6 years of age with a special focus on children up to two years besides expectant and nursing mothers and Secondly MDMS – Mid Day Meal Scheme .MDMS has been revised and universalised at the primary level from 1 September 2004 and extended to upper Primary school from 1 October 2007.MDMS is supposed to cover 18 Crore children by 2008-09.

It has 4.99 lakh FPS's distributing annually commodities worth more than Rs. 30,000 crore to about 16 crore families (Parikh-2001). A committee on allocation has been constituted under the chairmanship of Secretary, Department of Consumer affairs & Public Distribution System to consider and finalise allocation of PDS commodities to Sates / Union Territories month wise. Secretaries in the Ministries of Food ,Coal & Petroleum & Natural Gas are members of committee. Actual implementation of distribution schemes rest with the State Govt. Food Corporation of India (FCI) as a nodal agency of the centre govt functions as the custodian of all stocks.

India currently spends Rs. 60,572 crore for existing food supply programme under Targeted Public Distribution System (TPDS) for needy. On the basis of 2011 census and updated poverty estimates for all future entitlements the food subsidy would risen Rs.1,09,795 crore . The Government need to spend nearly Rs. 1,12,205 crore for nearly 63.5% or 800 million Indians (Hindustan Times- 2012). The food subsidy will rise for three reasons firstly higher quantity of procurement secondly lower prices to the consumers than the current BPL and APL thirdly higher provision for cooked meals and maternity benefits under the Integrated Child Development Scheme and other programmes. According to National Advisory Council (NAC) the procurement needs are expected to increase from the current level of 55 million tonnes to about 64 million tonnes ( The Hindu-2012). Distribution through the PDS has grown by 215 %. Despite all leakages and corruption in the system , the growth remains laudable . There is a tremendous potential for the PDS to grow all these years. The %age of food grain distributed through the PDS as a %age of total procurement has grown from 37% in 2000 to 68% in 2009.

## 2.0 KEY ISSUES OF CONCERN- IMPEDIMENTS

India's Rationing system has not worked well enough, not for lack of good intentions but the reason is insufficient attention to the details of the delivery mechanism. In India the food subsidy is handed to poor households through Ration Shops. Subsidised grain is available at subsidised price at FPS's. A new research by Hyderabad – based Naandi Foundation on the status child malnutrition in India reveals shocking results for children's nutritional status. It states that 59% children were stunted , 42% underweight and 11.4% are wasted (The Tribune-2012).India made substantial progress in terms of overcoming national food insecurity by giving priority to self sufficiency in food grain production. However chronic food insecurity exists in various parts of India despite mounting buffer stock.

- i. Climate Change: Impact of climate change on agriculture is likely to lead to a loss of stability in productivity and an overall decline in food production. This has worsened global food security especially in developing country like India. Global estimates indicate that climate change could put 63 million more people at risk of hunger by 2020. A relatively cultivable land is going to become uncultivable due to water shortage and some land in the coastal belt is going to be inundated due to sea level rise. The earth has warmed little more than 0.7 degree celsius during the last century and is expected the possibility of globe warming to 2.5 to more than 5 degree celsius by the end of this century. India's per capita water availability is expected to fall from 1820 million cubic metre per year in 2001 to 1140 in 2050 (Kallarackal-2010). This will derail the agriculture and thereby food security.
- ii. Leakages and Diversion: A major cause of diversion from the PDS is the lack of functional system of "last mile" authentication. In the current system the movement of food grain is tracked till it leaves the godown for a ration shop (Khera 2011). The dealers fudge information in the sales registers. They cheat cardholders by underselling and make them sign for full quota. About half a million FPS form the PDS. Illegal sale of PDS food grain in the open market creates shortage of food grain in the villages. A recent study by Khera (2010) shows that 67% of the wheat meant to reach the poor end up missing the target, being pilfered or sold on the open market en route.
- iii. Underutilisation of TPDS by Eligible poor households: Poor households holding BPL or AAY ration cards purchased on average less than half the TPDS grains they were

allowed. At the same time they bought about 70% of their total grain (around 50kg per month) at market prices that were almost twice as high as the subsidised prices in the FPS's (Svedberg 2012). This indicates serious dysfunction in the system. Many FPS open only for few days in a month and beneficiaries who do not visit the FPS on these days are denied their right. The FPS also use multiple excuses to both charge higher rates and deliver reduced quantity of food grains. Unavailability of funds and temporary migration are among the reasons for underutilisation of TPDS.

- iv. Identification of Poor: It is often said, "Programmes for the poor tend to be poor programmes" The poorer areas and poorer people were bypassed by economic growth. The poor at the bottom were bypassed or could not participate in growth because they had no or low productive assets, have less or no access to bank credit to buy productive assets, they lacked skills or education to participate and belonged to low caste / tribes and suffered from social backwardness and isolation along with economic constraints. Poor frequently found it difficult to access these programmes because Two sets of problems are seen as major hurdles in reaching the poor namely hurdles in identifying the poor as poor and hurdles the poor faced in accessing the pro- poor programmes even after getting recognised as poor (Hirway 2003). There is still no consensus on how to identify the poor, how to make food available to them without its midway pilferage and who should be given or denied subsidised food.
- v. Faulty BPL Lists: BPL families can have access to old age pension, widow pension, free food grain, life insurance and other social assistance. Once a household is listed as BPL household it can enjoy several benefits and opportunities. Therefore there is a mad rush in the villages to be enrolled as BPL households. The households at the bottom which are the weakest, the poorest and most vulnerable usually find it difficult to put themselves in the BPL lists. Any BPL census, no matter what methodology and measurement has therefore a built –in bias in favour of the non-poor. PDS suffers due to duplicate and ghost beneficiaries.

Over 2.21 bogus ration cards have been detected .Table 2 shows that Bengal state has maximum bogus cards while Andhra Pardesh , Maharashtra and Tamil Nadu have significant number that shows food is not reaching to the vulnerable. Punjab, Haryana and Chandigarh comparatively less bogus cards in circulation.

State	Bogus cards	State	Bogus Cards
Bengal	59.67 lakh	Andhra Pardesh	27.27 lakh
Maharashtra	42.20 lakh	Chandigarh	8,000
Tamil nadu	29 lakh	Punjab	7,990
Haryana	3,000		

Table 2:Bogus Cards

#### Source: The Tribune – 2019

There are two kinds of errors in BPL lists, Firstly Errors of Inclusion of non- poor households occurs through the loopholes of the methodology of identification of BPL households and through the use of power and control over the machinery that prepares BPL lists to get included. The rich and powerful in a village frequently pressurises the Sarpanch to include their names in BPL lists. About 62% of all BPL and AAY cards were in the hands of non poor household. Secondly Errors of exclusion of the poor occur when poor households have no information about BPL lists that is they do not know how to get into these lists, poor households are not in a position to get required documents and forms and they do not have money to pay service charges for getting included in BPL lists. Hence , almost two- thirds (63%) of the poor households were not covered by the system (Svedberg 2012). One important source of exclusion errors is the absence of arrangements to update the BPL list over time

- vi. **Poor Quality & Irregularity:** Grain and Rice available at FPS's are of poor quality. Some households have to pay more and get better quality rice than get free or cheap rice of poor quality. Illegal sale of grain in the open market by the store owners give push to sell some adulterated grain to deserving poor households. The availability of items other than wheat is uncertain and irregular.BPL families could not get what they are entitled to. This irregularity indicate that power of information because the additional PDS entitlements are not clear to the recipients or even to the dealer .Transportation of food grains and appointment of dealers of FPs have also become difficult issues.
- vii. **Storage capacity:** Poor storage threatens Food Security. Improper and inadequate storage facilities results in 5 to 10% losses of stored grains worldwide due to moulds and insects. The losses may increase to 50% if caused by birds and rodents. The Government

need to ramp up storage capacity for the record procurement. Currently it has storage capacity of 62 million tonne which is expected to go up at 78 million by 2015-16 (Economic Times-2012).

viii. Grievance Redressal Mechanisms: There are various entities established by the Government of India for the smooth functioning of PDS like Vigilance Committee, Anti-Hoarding Cells. Their impact is virtually non-existent on the ground and as a result, malpractices abound to the great discomfiture of the common man.

#### **3.0 POLICY IMPLICATIONS**

The Right to Food is an achievable right, with some qualifications carefully spelled out. The Government will try to ensure that as long as some people have enough to eat, everybody should have the right to certain basic amount of food. Food Security for all does not entail the false promise that there will be food for all at all the time but simply that government will ensure that everybody has access to a certain minimal amount of food and in case of shortage of food in nation everybody will share in the shortage. Governments have to design a delivery mechanism which can work in the kind of world that we have. Union Minister K.V. Thomas has suggested "an end- to- end computerization" of the PDS, creation of additional safe storage space of 15 metric tonnes by 2013 and a special purpose vehicle for the movement of food grains. To achieve sustainable food security natural resources (Water and Soil) must be protected. The synergy between procurement and PDS would highlight the efficiency of India's food policy. The greater proportion of food procurement going into the PDS would mean greater efficiency, less storage costs. It would result in lower wastage of food grain stored in the open-affected by the element, sun and rain. Food security in developing nation can be achieved through increased and stabilised food production on economically and environmentally sustainable technologies. Diversification in agriculture is highly required. Government policies need to be redesigned in order to meet the present demand and fill the gap of exiting system in order to ensure food security to every citizen of the country.

## i. Food Coupons to BPL Families

The subsidy should be directly handed to the poor household instead of through FPS's. Food coupons can be used as money to buy food from any store. The store owner can take the coupon to any bank and change it back for cash (Basu, 2011). The subsidy is lump sum amount for list of goods not a fixed amount for wheat and rice. Under this private trader will have a much larger part in the delivery system.

#### ii. Information, Communication & Technology Platform

The PDS system should be switched over to ICT enabled platform by connecting all the key offices of the Food Department including the Secretariat, Commissioner cell, District offices Tehsil /Block offices and whole sale points. Software should include a ration card management system. The State Government shall ensure monitoring of the functioning of PDS at the FPS level through the computer network. The computerisation of PDS would easily cost around Rs. 10,000 crore with recurring annual cost of Rs. 2000 crore (Economic Times-2012).

## iii. The Direct Cash Transfers

The States should decide to go for Cash Transfers. Bihar has expressed its desire to adopt for cash transfers, Bihar is forerunner in using technology in MGNREGA implementation using smart cards and Adhaar to plug leakages and corruption. The state may prefer to do a cash transfer to eligible households for say Rs. 500 per month backed by Adhaar based authentication. The key benefit for cash transfer model is it will help to save the Government embarrassment in times of drought and other calamities. This can save the country over Rs 2, 00,000 crores over 3 years. Saving comes largely from the need to procure and keep much lower level of stocks, lower level of investments needed for agriculture and much lower costs associated with cash transfers compared to physical delivery of grains by the state dominated agency (Economic Times-2012).

## iv. Unbundle Food Security Operations

Unbundling the food security complex into procurement, stocking and distribution, and introducing competition and transparency at each stage could bring in more accountability and efficiency in each function and reduce cost. Govt can decide about some functions that need to be privatised and some can be under its own control. Procurement can be done by one who offers services at least cost while ensuring MSP.NGO's ,SHG's , Corporate and producer companies can provide services who can charge a fees from FCI this will minimise operational costs. This can possibly bring down the procurement incidentals by about 15% , saving of about Rs. 6000 Crore annually. Stocking and distribution can be privatised and large warehousing companies

can be encouraged to take over the FCI facilities through public – private partnership programme This will reduce FCI's stocking role. Logistics Can be handled by warehousing companies. The resultant savings of around 10-15% in the distribution, incidentals cost can be brought down by Rs.3000 Crore (Economic Times-2012).

#### v. Plug Leakages

Leakages need to be plugged in order to save the precious resources for investments. The innovations can range from cash transfers at one end of the spectrum to bringing in multiple players in each of the functions of procurement, stocking and distribution of grains. The Planning Commission has suggested that subsidised food for BPL population should be linked to the UID based smart card .this will curb leakages.

vi. Farmer is Key to Farm Growth Enhancing earning power through farm growth is the right strategy, supplemented with cash transfers to the poor. Food security and economic growth depend upon healthy farm sector whose pillar is the Farmer. Agriculture needs should be promoted as business. Agriculture scientist Mr. M.S. Swaminathan emphasised that Facilities should be provided to farmers which will in turn help them to build self esteem. Youth should be attracted towards agriculture by making it intellectually satisfying (The Tribune-2012).

## 4.0 CONCLUSION

Food security is the major concern in this era. Problems of beneficiaries, fair price shop dealers should be addressed with the proper implementation of Food Security Act,2013. Leakages should be plugged so that diversion of food grains can be revoked. Level of literacy should be emphasised.

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## **CHAPTER 9**

## HEALTH STATUS OF SELECTED MARGINALISED GROUPS IN INDIA

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#### ABSTRACT

Marginalization is a symbol that refers to processes by which individuals or groups are kept at or pushed beyond the edges of society. The term outsiders may be used to refer to those individuals or groups who are marginalized. This research paper is an endeavour to study the health status of marginalised groups and communities - women, children, persons with disabilities, migrants and also the health status of aged in India. The paper also aims to highlight the discrimination and exploitation of these marginalised groups especially in terms of their health. In India there are multiple socio-economic disadvantages that members of particular groups experience which limits their access to health and healthcare. Some of the prominent factors on the basis of which individuals belonging to marginalised groups are discriminated in India, i.e., structural factors, age, disability, mobility and stigma that act as barriers to health and healthcare. Sometimes each group faces multiple barriers due to their multiple identities. In India there are multiple socioeconomic disadvantages that members of particular groups experience which limits their access to health and healthcare. Some of the prominent factors on the basis of which individuals belonging to marginalised groups are discriminated in India, i.e., structural factors, age, disability, mobility and stigma that act as barriers to health and healthcare. Sometimes each group faces multiple barriers due to their multiple identities.

Key words: Woman, children, person with disabilities, migrants and older population

## **1.0 INTRODUCTION**

The concept of marginality was first introduced by Robert Park (1928). Marginalization is a symbol that refers to processes by which individuals or groups are kept at or pushed beyond the edges of society. The term outsiders may be used to refer to those individuals or groups who are marginalized. The Encyclopaedia of Public Health defines marginalization as, "to be marginalized is to be placed in the margins and thus excluded from the privilege and power found at the centre". Ghana S. Gurung and Michael Kollmair mention that the concept of marginality is generally used to analyse socioeconomic, political, and cultural spheres, where disadvantaged people struggle to gain access to resources and full participation in social life. In other words, marginalized people might be socially, economically, politically and legally ignored, excluded or neglected and therefore vulnerable to livelihood change. Human rights are universally applicable to all. The process of identifying vulnerable groups within the health and human right generated from the pressing reality on the ground that stemmed from the fact that there are certain groups who are vulnerable and marginalized lacking full enjoyment of a wide range of human rights, including rights to political participation, health and education.Vulnerability within the right to health framework means deprivation of certain individuals and groups whose rights have been violated from the exercising agency. Certain groups in the society often encounter discriminatory treatment and need special attention to avoid potential exploitation. This population constitutes what is referred to as vulnerable or what now adays called marginalized Groups. Vulnerable groups are disadvantaged as compared to others mainly on highest attainable standards of health. Vulnerable groups are disadvantaged as compared to others mainly on account of their reduced access to medical services and the underlying determinants of health such as safe and potable drinking water, nutrition, housing, sanitation etc. For example, persons with disabilities often don't get employment or adequate treatment or people living with HIV/AIDS, face various forms of discrimination that affects their health and reduces their access to health services.

The present paper is based on secondary sources such as books, reports, journals, committees, articles, papers and other different sources of internet. The objectives of the present paper are to study the health status of marginalised groups- women's, children's, persons with disabilities, migrants and also the health status of older population in India; the violation of their rights; the double exploitation which women's face in their home and at the work place and also

to study how the different factors affecting the health of the marginalised groups.

## 2.0 WOMEN

Gender inequality is a characteristic of various health inequalities in many countries, developed and developing, and is a product of several factors. Gender disparity in various fields like education, work participation rate, average wage rate and participation in political activity is a common phenomenon in India, and gender disparity in all these aspects tends to have a cumulative effect upon the health status of women. The factors determining women's health status in India are mainly class, caste and region. Variables like age at marriage, fertility rate and preference for sons vary between classes, castes and regions and are functions of other socioeconomic variables like literacy, education level, economic independence, autonomy in decisionmaking, etc. Therefore, nutritional status and access to health care facilities can be expected to vary between economic, social and cultural groups. Such variations can be observed over geographical space as well.

Women's access to health care needs is influenced by social factors to a large extent. These include attitudes towards the health condition, women's lack of control over household resources, less power in decision making, women's caregiving role, lack of autonomy and low levels of education, less exposure to mass media and less access to money and mobility. Illiteracy and lack of awareness also impose constraints on access to medical treatment. While women's access is anyway affected by gender disparities, rural women's access is additionally affected by rural– urban disparities. Women in the rural areas suffer particularly because there is lack of a proper health care infrastructure where they live. To compound matters, women of poor rural households suffer much more from lack of access because of poor economic circumstances. Poor rural women can be identified as one of the most vulnerable groups of Indian society and their vulnerability (social, economic and physical) is multifaceted in terms of health care (see Figure 1). This is an important issue. India is a vast country and the socio-economic and cultural set-up is different in different states.

So women in rural areas of various states do not suffer from lack of access to the same extent. A woman in Kerala, for example, will not experience lack of access to the same degree as a woman in Bihar. As women's access to health care needs has an impact upon their children's access to health care facilities as well, the utilisation of health care facilities by rural women and children is an enormously significant issue.

Disparity	Condition	Vulnerable Group
Male – Female Disparity	Social Inaccessibility	Woman
		of
<b>Poor</b> – Rich Disparity	Economic Inaccessibility	Poor
		Households of
<b>Rural</b> – Urban Disparity	Physical Inaccessibility	<b>Rural Areas</b>

## Figure 1: Vulnerability among women

## 3.0 CHILDREN

However much a mother may love her children, it is all but impossible for her to provide high-quality child care if she herself is poor and oppressed, illiterate and uninformed, anaemic and unhealthy, has five or six other children, lives in a slum or shanty, has neither clean water nor safe sanitation, and if she is without the necessary support either from health services, or from her society, or from the father of her children (Ramalingaswami et al. 1996).

The early childhood mortality is the best indicator to understand the child health situation in any country, the Table 1 clearly shows that 46% of SC neonatal mortality, 39% for STs as compared with other caste groups that means STs and SCs child are at greater risk of neonatal mortality; as for as infant and under five year age mortality are concerned the disparity among SCs and STs not much but compared with other caste groups, it is high, this means socially excluded group children are at greater risk dying before completing their childhood (Baru et al. 2010).

Caste Groups	Neonatal Mortality	Post Neonatal Mortality	Infant Mortality	Child Mortality	Under Five Mortality
Scheduled caste	46.13	20.1	66.4	23.2	88.1
Scheduled tribe	39.9	22.3	62.1	35.8	95.7
Other backward class	38.3	18.3	56.6	17.3	72.8
Other	34.5	14.5	48.9	10.8	59.2
India	39	18	57	18.4	74.3

Table 1: Early Childhood Mortality by Social Groups in Percentage

Source: National Family Health Survey 4

#### 4.0 OLDER POPULATION

Projected estimates of population structure in 2025 for North India retain a "pyramidal" shape, while for south India, the share of the elderly population is expected to expand considerably. Of the 7.5% of the population who are elderly, two-thirds live in villages and nearly half are of poor socioeconomic status (SES) (Lena et al., 2009). Half of the Indian elderly are dependents, often due to widowhood, divorce, or separation, and a majority of the elderly are women (70%) (Rajan, 2001). Of the minority (2.4%) of the elderly living alone, more are women (3.49%) than men (1.42%) (Rajan and Kumar, 2003). Thus, the majority of elderly reside in rural areas, belong to low SES, and are dependent upon their families. While the southern states (Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu) may be considered the biggest drivers of aging in India, other Indian states (notably Haryana, Himachal Pradesh, Maharashtra, Orissa, and Punjab) are also experiencing an elderly population boom, largely in rural areas (Alam and Karan, 2010).

Large-scale studies of the health behaviors of this growing elderly Indian population are scarce. However, information gathered from numerous surveys and regional and local studies point to the high prevalence of several risky behaviors, such as tobacco and alcohol use (Goswami et al., 2005; Gupta et al., 2005; Mutharayappa and Bhat, 2008), and physical inactivity (Rastogi et al., 2004; Vaz and Bharathi, 2004). With these stressors, predictably, aggregate data comparing the 52nd (1995–1996) and 60th Rounds (2004) of the National Sample Survey (NSS) suggest a general increase in the reports of ailments and utilization of healthcare services among the elderly (Alam and Karan, 2010; Rao, 2006). Access to services, however, is uneven across the country. A key physical barrier to access is that many elderly require homebased care, a need arising from illness-related confinement following an age gradient. Elderly confinement to the home is consistent in both rural and urban areas (Aliyar and Rajan, 2008). Sample survey data suggest that as many as 64 per 1,000 population in rural areas and 67 per 1,000 population in urban areas are confined to the home. For those aged 80 and older, as many as one in five are confined. Reduced mobility hinders health-seeking.

Apart from individual-level socioeconomic issues that adversely affect affordability, a number of systemic factors underpin the reduced ability of people, particularly the elderly, to pay for healthcare. Although all forms of healthcare payments are available in India, 83% of healthcare expenses are private out-of-pocket (OOP) expenditures (Duggal, 2007). India's

relatively unaccountable and inefficient public system of healthcare has led to the evolution of a highly varied, unregulated, and mostly expensive private sector that provides most healthcare, rendering Indians increasingly vulnerable to catastrophic health expenditures and poverty (Pal, 2010).

## 5.0 PERSON WITH DISABILITY

There are two broad perspectives on disability—the medical and the social models. Crudely, the medical model holds that individuals' impairments are the problem, while the social model locates disability in society rather than in individuals. Though the Disability Discrimination Act defines disability primarily in line with the medical model, its concept of making "reasonable adjustments" does in practice shift the focus towards dismantling the disabling barriers in society. Addressing disability from the civil rights and social model perspectives is consistent with the public health approach of achieving improved health through organised efforts of society. Many disabled people are systematically excluded from aspects of life known to promote good health, such as education, employment, leisure, and exercise. But the disabling effects of society are not usually included in public health debates.

A paper on the health implications of transport policies, for example, does not address the barriers disabled people face. Travelling (to work, to the shops, for social events) is essential for full social inclusion. Walking and cycling are not options for everyone, and public transport is currently not fully accessible. This must be addressed when promoting healthy transport or travel will become harder for disabled people, increasing their social exclusion

The number of people with disabilities is growing rapidly as the population ages and as modern medicine expands its ability to save and extend the lives of people who have experienced disabling disease or trauma. On average, individuals with such conditions have higher rates of health care use, account for a higher percentage of national health care expenditures, and have poorer access to private health insurance than the other members of the population. However, the disabled population is also diverse, with great variation in patterns of use, costs, and ability to pay; thus, the amount of needed subsidization for these persons under a national health insurance scheme would have to be highly individualized.

People with certain conditions such as diabetes, spinal cord injury, and acquired immunodeficiency syndrome (AIDS) statistically have higherthan-average health care costs. People with other disabilities such as blindness, deafness, and mental retardation have close-to-

average costs but are often perceived and treated by health insurers as costing more than average. Individuals in both groups find it difficult or impossible to obtain affordable health insurance unless they have access to a group policy.

## 6.0 MIGRANTS

Migration is a global phenomenon; nearly one-seventh of the world's population now live in another place than where they were born. The number of international migrants continues to increase; from 173 million people in 2000 to 258 million in 2017 and more than half (150.3 million) are migrant workers. Migration can have major development implications at the individual level but also at the national and global level. Migration-related health risks are also widely recognised. Recent bibliometric analysis of global migration health research documents a large body of work around migration and health. Another umbrella review about migrant workers health identified various risks including infectious diseases, cardio-metabolic diseases and risk factors, injuries, respiratory diseases, sexual risks, substance misuse and malaria.

The Sustainable Development Goals (SDGs) include several targets that mention migration largely within non-health goals (e.g., 4b, 5.2, 8.7, 8.8, 10.7, 10c, 16.2, 17.18), recognising the wider impact of migration. The low socio-economic status is often reflected in the poor quality of their accommodation and workplace, putting migrants further at risk of various diseases. Furthermore, discrimination faced by these migrants at workplace, place of residence or while utilising heath care services, adds to the already deprived state.

Vulnerability can be understood as a state of being exposed to or susceptibility to danger or abuse. It comprises of weakness of physical and mental strength, defenselessness, unprotectedness, fragility and exposure to undesirable conditions/ factors.

i.	Migrants are disadvantaged relative to the native population	
ii.	They often have a low socio-economic status with no access to either healthcare or	
	social services	
iii.	They suffer from mental and emotional vulnerability and low self-esteem	
iv.	Lack of provision of social goods, education and health, impedes the integration of	
	migrants into the local population	

**Table 2: Vulnerability among Migrants** 

#### Source: Literature Review

In addition to the health environment in the place of origin, transit and destination

(including disease prevalence), they include patterns of mobility (regular, circular, seasonal, etc) that define the conditions of journey and their impact on health; the status of migrants in destination areas that determines their access to health and social services; and familiarity with the culture and language of the host community.

## 7.0 CONCLUSION

Thus it can be concluded that marginalized groups are defined as those who are subject to unfair treatment or are, relative to other age groups or sections of society, more dependent on others and therefore find it difficult to maintain their subsistence on their own and protect their rights. Besides this, certain groups in society are also subject to discriminatory treatment and feel marginalized. They need special attention to avoid exploitation. In India the women, children, scheduled castes and scheduled tribes, persons with disabilities, migrants and aged are regarded as marginalised or vulnerable groups. In this paper, we tried to explore the health related issues of 4 major marginalized groups, namely, woman, children, person with disability and migrants. These people are socially, economically, politically and legally ignored and excluded in Indian society. It has been seen from the data that in Indian patriarchal society the women's especially the rural and tribal face domestic violence, physical and sexual abuse, nutritional and psychological problems which has a profound effect upon their health status. The health status and utilisation patterns of older population give an indication of their social exclusion as well as an idea of their linkages between poverty and health. Besides this, migrants become mostly the victims of malnutrition, parasitic diseases including malaria, diarrhoea, respiratory disorders etc and genetic disorders including STD, HIV AIDS and so on. From a human right perspective, all citizens should receive adequate health, education, food and nutrition, housing, participation, equal treatment, and freedom from discrimination and violence. However these marginalised groups (Woman, children, disabled and elderly) are often marginalized over looked in the public delivery system and also subject to multidimensional problems whose underlying factors are intertwined. Sometimes these people have to suffer from double jeopardy. Despite of this the rights of disabled and migrants have been violated and sometimes they are discriminated and medical personnel are not ready to treat them because they are unable to pay such a huge amount for medicines. No proper attention has been given towards their health condition. Finally it can be said that the health status of these marginalised groups are very poor as compared to other sections of population.

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#### **CHAPTER 10**

#### APATHY OF MASS MEDIA IN UNORGANISED SECTOR

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## **1.0 INTRODUCTION**

Mass Media is considered as the fourth pillar of our democracy. Mass Media refers such communication that covers a large numbers of people in a short time through Newspapers, Magazines, Television, Radio, and Internet. Mass Media have the duty to show the true picture of our society. About half of the population of India work as labour in different sectors. There are two types of worker- one is organised and another is unorganised. Generally, most of the workers of unorganised sectors are not properly educated, skilled and belong to poor economic classes. In spite of having several problems in their work places, they could not draw attention to the Government due to lack of their knowledge of Labour Laws. They are not aware about labour welfare Government's schemes. The labours of unorganised sector are the most neglected ambit in our country in spite of having different laws and schemes. But the information is not reach to the unorganised labour. As a part of civil society, it is our duty to lay bare their problems in the interest of social progress. In this regards, Mass Media have important role to illuminate the issues of unorganised sector. This paper discusses how much mass media pay their attention for poor and unorganised workers. This paper examines whether mass media have any negligence in the case of unorganised sector and make a comparable studies about activities of mass media.

## 2.0 WORKERS IN UNORGANISED SECTOR & THEIR DEPRIVATION

Unorganised sector is a private enterprise where number of non permanent workers is less than ten, or self employed workers and engaged in the production or sale of goods or providing service to the society. Generally, we see unorganised workers in micro enterprises, casual labours, migrant labours, street vendors etc. According to the report of the economy survey released in 2019, 93% of the total worked forced of the country is from the unorganised sector. As per report of NITI AAYOG, this figure was 85% in 2018.In 2017-18, Periodic Labour Force Survey report reveal the fact that 71% of workers in informal sectors (non-agriculture) do not have a written job contract. 54.2 % workers did not get paid leave and 49.6 % workers did not have any social security scheme. More than 82% of work force in India is employed in unorganised sector as noted by the international labour union in its India labour market update of 2016.

Sector	People working for unorganised sector in
	India
Construction	48.92
Trade, Hotel And Restaurant	50.17
Education	6.31
Health	2.68

Source: https://geographyandyou.com/the-unorganised-workforce-of-india/

## 3.0 MAJOR PROBLEMS OF THE WORKERS IN UNORGANISED SECTORS

The major problems are –

- i. Excess work load.
- ii. Lower purchase and inflation.
- iii. Insufficient medical facilities
- iv. Unfair wages
- v. Unhealthy environment for work
- vi. Security of job
- vii. Lack of proper education
- viii. Socio- Economic Problems

## 4.0 ROLE OF THE MASS MEDIA

In the modern time, Mass media is very power full in the fields like politics, sports, economic, film, social etc. It is also like mirror which express the bare truth. It plays a crucial role in shaping public minds. But the mass media of our country is not expressing the original condition of unorganised sector. More over mass media of our country is not emphasizing the prime problems of workers engaged in unorganised sector.

Undoubtedly, Media plays a very important role in organising people opinion. That apart, Media have the power of communication to communicate people and deliver information or data. It can change the way of thinking of the people and change their views. So It should be duty of media to reveal the true story about the workers in unorganised sector.

## 5.0 SCOPE OF ACTIVITIES OF THE MEDIA IN UNORGANISED SECTOR

Mass media should take more initiative about the workers engaged in unorganised sector. Scopes of activities are –

- i. To make true article on unorganised sector.
- ii. To publish interview of unorganised sector labours.
- iii. To make documentary on unorganised sector
- iv. To publish welfare schemes for workers.

#### i. Popular Sections covered by Media:

In the following sections, Media published regular articles to increase their TRP ignoring problems of unorganised sectors, although number of workers in India is half of the population. Sections are

- i. Politics
- ii. Entertainment
- iii. Game
- iv. Current affairs and Crime

Print Media and Electronic Media focus on the problems of unorganised sectors occasionally and publish those articles mechanically, but there is lack of empathy. Main focus of media is to cover politics, films and sports. We never notice the story of unorganised sector in the front page of any Newspaper in India, though the labours of unorganised sector are the back bone of our nation. It has been noticed that excess use of machines reduces job opportunity.

## 6.0 CONCLUSION

Mass Media plays vital role in forming and reflecting public opinion and social learning process. In our democratic country, Mass media should play vital role in every corner of our society and nation. Our nation and society be benefitted by workers directly and indirectly. It is true that labours are the integral part of our Society. Mass media could push the state and society to change their views on unorganised labour.

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#### **CHAPTER 11**

## PUSH AND PULL FACTORS RESPONSIBLE FOR MIGRATION AND CHALLENGES FACED BY MIGRANT LABORERS

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#### ABSTRACT

Migration can be defined as "a process of moving, either across an international border, or within a state and includes any kind of movement of people, it includes refugees, displaced persons, uprooted people, and economic migrants". They propose a cheap, reliable (supply is more than demand) and easy accessible service. This paper makes an attempt to study how low-skilled migrant labourers keep pace with life in an urban setting and faced challenges in destination place. In addition, it will be elaborated several push and pull factors why these migrant labourers choose to make the move, and why they in most cases do not bring their families along. Furthermore it will also be discussed how low-skilled migrants adds to the economic development witnessed in modern India. In this study it is also studied that whether low wage received by urban migrants help poverty alleviation or is it purely an exploitation of the migrants by the contractors or enterprises. There is a general agreement that the low-wage labourers do not earn enough to make a better living for a whole family in an urban situation. It was many a time pointed to the lack of sufficient work opportunities in the countryside where most families practice within subsistence farming. It was observed migrant offer a significant contribution to the development taking place in modern Punjab. The availability of adequate housing arrangements and essential amenities of life as pure drinking water and lavatories etc. has been of great concern in the past few decades and various housing policies and schemes were also formulated in the past, but these policies and programmes never approached housing issues of floating population who has a short period of stay at their destination, which worsened their situation creating unhygienic working and living conditions. Moreover, some government legislation and policies existing welfare schemes, labour laws and policies and programmes for migrant labourers in india and suggestion to improve working and living conditions of migrant workers has been also provided in this paper.

Keywords: Migrant labour, challenges, policies

#### **1.0 INTRODUCTION**

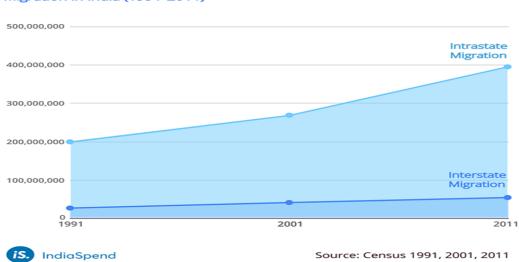
Migration is a "process of movement of an individual from his place of birth to a new place of residence"- S.K Das (Gopal, 2004).

Before starting the detail discussion it is pertinent to explain that who is a migrant. According to the Inter-State Migrant Workmen Act, 1979 an inter-state migrant workman/ labour as "any person who is recruited by or through a contractor in any state under an agreement or other arrangement for employment in an establishment in another state, whether with or without the knowledge of the principal employer of such establishment". Encyclopeadia Britannica defines "labour, casual and unskilled workers who move about systematically from one region to another offering their services on a temporary, usually seasonal, basis". In a country like India with exploding population, increasing urbanization rate and regional disparities in development interstate migration is increasing at a fast pace. In developing countries it has for long been the trend that only single migrants participate in the extensive rural-urban migration. In developing countries like India, as well as in other countries, migrants play an important role in the urban workforce.

Migration of workers for the search of work and better livelihood is a common matter today both Internal and International, especially in case of unorganized sector which has an impact on the social, economic and political conditions of the region both at the displacing and placing ends. According to research every second out of tenth Indian is an internal migrant and labour migration is mostly male dominated, the trend of female migrants is also increasing significantly with the spurring hypermarkets, malls, showrooms and factories. The migrant labour faced many challenges as inability to cope up with the diversity of culture, language, access to identity documentation, social and political exclusion, social entitlements, housing and exploitation. In unorganisation the migration can be permanent, semi permanent, seasonal or circular. Internationalization, Urbanisation and the search for better employment has led to an increase of migrant labourers. There are so many factors which are responsible for the increase in the migration rate of labourers as increasing unemployment conditions, environmental conditions, lack of resources, degradation of natural resources. These are also push factors which forces the people to move like better employment opportunities, good educational facilities, wages, urbanization, commutation factors, better communication, life styles and economic factors. It mean these push factors are in contrast with the pull factors are more pressurizing people to move in a better place or area.

## 1.1 Post Reform Period

Various studies on internal migration have indicated a decline in population mobility up to 1990's (Srivastava, 1998). On the other hand the post reform period shows an increase in the internal population movement.



How Interstate And Intrastate Migration Have

Migration in India (1991-2011)

Source: Census 1991, 2001, 2011; http://www.censusindia.gov.in/2011census/population\_enumeration.html

Evolved Over 20 Years In India

However, notwithstanding all the barriers, interstate migration has increased in the past two decades from 11.08% as per Census 1991 to 12.06% per Census 2011 in India. Yet, intrastate migration is not as popular as interstate. This increase is in part because of falling poverty levels – wealthier people migrate across states more. Unluckily, it is also a mirror image of the widening interregional income and wealth gaps in India than of an improvement in migration policy (https://scroll.in/article/935178/indian-states-flourish-because-of-internal-migrants-but-rarely-give-anything-back-to-them).

## **1.2** Reasons behinds Migration

Migration is certainly not a recent phenomenon; on the contrary, it has been part of the human history since its very beginning. People have migrated from one continent to the other, from country to country, or internally inside the same country. The primary motive for migration, recorded by the census as well as the NSS in India, is an important indicator of how mobility is influenced by conditions of the labour market. The proportion migrating for economic reasons is greater among long-distance migrants, not only male but female migrants moving between states do so for economic reasons. An analysis of the occupational division of migrant workers (other than cultivators and agricultural labourers) shows that among males, 43% are engaged in production related work. Migration has both positive and negative impacts for the places of origin and destination. The floating population as mentioned refers to the migrant labourers belonging to Low Income Group (LIG) or Economically Weaker Section (EWS) of the society who migrate from one state to the other in search of better jobs, facilities and better quality of life (Thomas and Ashoke, 2014).

With high inequality between incomes & wealth and increasing aspirations, households are migrating longer and further in search of alternative occupations, living standards and lifestyles. Most interstate migrants end up in urban destinations where most of the alternative jobs and lifestyles are available. While intrastate migration is typically into other rural areas within the state so that better wages can be received and minimum level of living can be maintained. There are two major reasons behind rural labour migration: (1) migration for survival and (2) migration for continuation. The rural labourers faced severe social and economic hardships so migration becomes essential to stay alive. Another reason for migration is to supplement income in order to fill the gaps of seasonal and circular employment. Seasonal migrant often migrate for shorter periods and do not ordinarily travel very far from their home towns (Mishra, 2011).

From reports and literature it is clear that majority of migrant labourers are engaged in building construction, agriculture, brick kilns, stone quarries, carpet weaving, street vendors, waiters in hotels etc. In recent years huge unplanned squatter settlements of ISM workers are seen in the areas were construction works are prominent. Hence housing is a major issue regarding the floating population. Due to arrival of migrants to a particular state, underestimation of demands and lack of planning of resources and infrastructure, there is overburdening of infrastructure, formation of unhygienic conditions, outbreak of epidemics like cholera, tuberculosis, viral fever etc, as such an intervention is found necessary to curb the situation (Ashoke and Thomas, 2014).

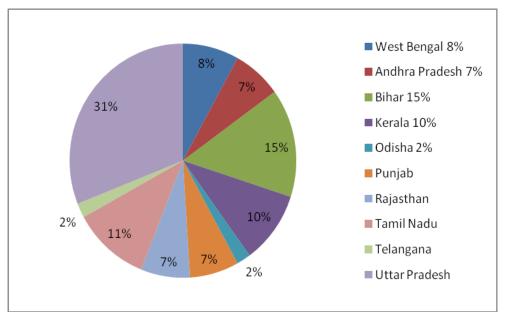
## **1.3 Recruitment of Migrant Workers**

Every organized and unorganized sector depends upon the intermediaries. These conventional methods of recruitment through intermediaries or agents have still not lost their importance in India. The labourers when fail to find the adequate means of livelihood in their home – state / native place they leave their home state or native place and go to other states, other places through the intermediaries for employment. In Modern age, the intermediaries are called as contractors / agents (Labour investigating committee 1944). In India 840 million population eats one time meal in a day. Indian agriculture is also non remunerative resulting 100,000 peasants suicide during the period from 1996 to 2003. Official records reveal one Indian peasant suicide in every 45 minutes. Hence, the rural people from backward states such as Bihar, Orissa, Uttar Pradesh travel from one place to another seeking employment at the lowest wage rates in construction sites, irrigation projects, commercial and residential complexes. These unorganized workers play a big role in making the "shining" India. The higher wage rates in destination states or countries also attract the skilled and semiskilled workers i.e. called pull factors. Migration of professionals such as engineers, medical practitioners, teachers, managers etc. to developed countries constitutes another dimension of migration which we call "braindrain" (Sahu).

## 1.4 Magnitude of Inter-State Migration in India

According to the State of World Population report, more than half of the world's population lives in urban areas, and the number is steadily growing every year. India, where the

majority of the population is still dependent on agriculture, is no exception to this trend. As per the census, the level of urbanization in India has increased from 27.81% in 2001 to 31.16% in 2011. Urbanization in India is a consequence of demographic explosion and poverty-induced rural-urban migration. The Economic Survey of India 2017 estimates that the magnitude of interstate migration in India was close to 9 million annually between 2011 and 2016, while Census 2011 pegs the total number of internal migrants in the country (accounting for inter- and intrastate movement) at a staggering 139 million. Uttar Pradesh and Bihar are the biggest source states, followed closely by Madhya Pradesh, Punjab, Rajasthan, Uttarakhand, Jammu and Kashmir and West Bengal; the major destination states are Delhi, Maharashtra, Tamil Nadu, Gujarat, Andhra Pradesh and Kerala (https://www.weforum.org/agenda/2017/10/india-has-139million-internal-migrants-we-must-not-forget-them/). High poverty levels, unemployment rates and wage differences between source and destination play an important role in infl uencing migration choices. High-migration zones and specifi c districts within each of these states usually contribute the bulk of emigrants to the GCC region (Kumar and Rajan, 2014).





## 2.0 OBJECTIVE OF THE STUDY

The paper is an attempt to discuss various push and pull factors which compels migrant labourers in India to move challenges and challenged faced by low income Inter- State Migrant (ISM) labourers. This paper is an attempt to study the challenges faced by the internal migrant Labourers and the policies that have been formulated to deal with the problems associated with Migrant Labourers in India.

## 3.0 RESEARCH METHODOLOGY

This paper is descriptive study and relies on secondary data. This paper is based on secondary and qualitative data collected from various research papers, articles and essay on websites and observations of various unorganized sector workers on sites. The author has also interviewed low-skilled labourers on the streets, buildings and construction sites. Migrant domestic workers who work in middle class homes/hotels/restaurants, drivers working for private taxi companies, the construction worker engaged in various construction sites as plumber, carpenter, masons, welders etc.and agricultural labourer in are considered in this paper.

## 4.0 PUSH AND PULL FACTORS RESPONSIBLE FOR MIGRATION

The factors in the native state that provide the basis for people to move to another state are known as Push factors, whereas the factors in the destination state that catch the attention of people to it are known as Pull factors. From the last two decades the increasing trend of urbanization reveals that there is larger migration from rural to urban parts of India. The major reasons behind the rural to urban migration of these ISM labourers push and pull factors, which arise due to regional disparities among the states in India (Gopal, 2004). The major push factors for migration in native place are low daily wages, lack of better and highly paid job opportunities, water scarcity, family problems, migration of spouses etc. whereas the pull factors in destination cities or urban areas are high wages, immense job opportunities, access to basic amenities like water, comfort and convenience, and better quality of life. Moreover through literature data it was revealed that states like Maharashtra, Andhra Pradesh, Kerala and Karnataka experienced more number of in- migration, mostly because of higher job opportunities, high daily wages, better quality of life and other economic and social reasons (Gopal, 2014). For example the cities like Mumbai in Maharashtra and Ludhiana in Punjab are large dwelling of urban slums and these slums were formed as a result of extensive in - migration over the last decades. It was also implicit that majority of migrants were working in construction sector as helpers and masons, as it is one of the major industries that require large labour force, especially migrant laboures from U.P and Bihar states come to other states for construction work. Apart from construction sector, a large number of these migrants also worked in brick factory,

textile and fabric industries, restaurants, as house maids, hospitality sector etc (Narayana and Venkiteswaran, 2013). Mostly child migrant labourers are found in hotels and houses as dish, clothes and floor cleaning, and other house hold activities.

Majority of studies found that migration earnings are used mainly to fulfill basic needs i.e. food, clothing, house repairs, social commitments and religious pilgrimages. But this underestimates their importance in improving family nutrition and reducing the need to borrow from other people for basic needs. Further, new evidence shows that migration earnings are being invested in agriculture, small enterprise, education of children, health and housing all of which add to improving household wellbeing. But for getting these benefits migrant have to face so many challenges in destination areas which are discussed below.

## 5.0 CHALLENGES FACED BY MIGRANT LABOURERS

## 5.1 Unhygienic Health and Living Conditions

The migrant labourers live in unhygienic and polluted environment are vulnerable to health problems and sickness. Migrant Labourers working in unorganized sectors work and mostly employed in construction sites, metro projects, quarries, mines and highway projects live in hazardous environment and are more vulnerable to air and water pollution leading to kidney and lung disorders. In spite that employer or contactor should provide the suitable living arrangements, most of the workers live in open areas or make shift shelters. Apart from Seasonal Workers, some workers who move to get a job are living in parks and pavements in big cities. Slum dwellers who are mostly migrants, stay in deplorable conditions with inadequate water and bad drainage (Srivastava and Sasikumar, 2000). Inadequate safety measures and ignorance of safety gadgets lead to accidents which may be fatal.

The local newspapers reveal some facts on the migrant labourers and their problems. The labourers live in rented accommodations, untidy dwellings and tents which are having insufficient water, sanitation and infrastructure facilities. A large number of criminal and civil cases are reported on murder, suicide, accidents and forcing harshly injured persons to work. Further migrant labourers also suffer from problems like food poisoning, heart ailments, insufficient treatment etc in destination hospitals due to their migrant status. Due to their migrant status even doctors do not treat them as human beings they treat them like as migrant are create a offence by visiting the hospital. Since they are not treated well and it hurts their dignity and respect (Shruthi Ashok, 2014).

#### 5.2 Spread of communicable diseases

Each state has a unique epidemiological prone of communicable diseases. For example, Orissa is hyper-endemic to malaria. When labourers from Orissa migrate to some other state, such as Kerala, where the potential vector is available but the disease is not present, they introduce the disease in the state. Several new cases of malaria have been reported in regions where the disease was absent, and this has been attributed largely to migration (Pai et al, 1997).

#### 5.3 Violence against Women

In past women have to migrate with their husbands to assist them in house hold chores but now trend has been changed recently women are migrating independently in search of better work opportunities. In India, more than 50 per cent women workforces are interstate migrant and out of which 90 per cent are working as domestic servants. It was found in a previous study out of these 50 per cent women migrant 20 per cent are below the age of 14 years (Banerjee et al, 2009). In construction industry, more than 33.33 per cent workforce form by women and faced various gender-based problems like discrimination at work in regards to wages and physical violence. Due to the lack of a supportive environment, social system & social safety and security women suffering from poor physical and mental health (Raj and Silverman, 2002). Furthermore, due to lack of privacy in housing accommodation and lack of toilet facilities, families with women and children are at very discomfort. Further, they have to live in plastic covered tents. They are forced to bathe and defecate out in the open. Women migrant labourers are often subjected to sexual harassment, abuse from recruiting agents, mental harassments from contractors which lead to mental disturbances among the labourers (Shruthi Ashok, 2014).

## 5.4 Child Labour

Migration also affects the life of the children of migrating parents because they are deprived of the facilities like free and subsidised educational offered by the native state (own state)to the resulting in Child Labour in the migrated state (another state). Even if they get employment, they have to work under inhuman conditions. They have to work in occupations which are not suitable to their age and strength and as dangerous as those in which the adults are engaged.

Most of the migrant girls and children are domestic workers and less than 14 years of age, as per a study conducted by the organization "Social Alert". They are travelling very long distances even for short-term employment either individually or in groups. Even in the absence

of any hope or promise of employment, still they are migrating and become the victims of sexual abuse. This is a disturbing trend. Thus, the children are also exposed to those health problems and occupational hazards that are faced by the adults. This obstructs the overall growth and development of the children. It also contributes to increased childhood morbidity and mortality (Mansuri G, 2006).

## 5.5 Anxious relations

Migrant labourers feel anxious to join the company of domestic workers. They have to work at fewer amounts than those who are local worker. This creates embarrassment among migrant workers. They are sufferers of constant bullying and yelling and work without any grievance mechanisms. Due to discrimination at work place workers come under depression and feel fierce in relations.

## 5.6 Psychosocial Disorders

Migrant workers do not enjoy the same status as they can enjoy their own state like social capital and social support structures in the place to which they have migrated. They uproot themselves from their native place and move to a totally new environment, and initially, they face problems adjusting to the new socio-cultural milieu. This gives birth to a good deal of psychological distress and disorders. The absence of strong social support and psychosocial distress labourers has an adverse effect on their mental health (Rogaly B et al, 2002).

## 5.7 Occupational diseases

Migrant workers are usually employed in the 3-D jobs – dangerous, dirty and degrading. The jobs which the local population of the developed cities and states would not take up to performed and hence, labour is brought in from another state at the same or less wages. These jobs are contains more occupational hazards than other jobs. According to Schenker migrant labourers working on construction and highways sites generally suffer from falls, injuries caused by dangerous machines, amputations and crush injuries. Due to their temporary status migrants cannot have right to use various health and family care programmes.

Free public health care facilities and programmes are not easily accessible to them because they have to maintain and display various documents even after that they are not eligible for the same. Due to their scattered and temporary nature of job, women workers are not eligible for the provision of maternity leave. Hence, women labourers have to take leave and lack of facilities forcing them to rejoin work almost immediately after childbirth. According to NCRL (1991) Labourers, especially those working in tile factories and brick kilns suffer from occupational health hazards such as body ache, sunstroke and dermatological problems. Children of labourers often accompany their families to the workplace as there are no crèche facilities and are exposed to health hazards near the construction sites.

Children are also deprived of education, the schooling system at migrated state does not take into account their migration pattern and their temporary status in the destination areas they are not entitled for schooling (Rogaly et al, 2001; 2002).

If a male member migrated from a family it also have significant impact on a women, children and family relations. The absence of male member leads to material and psychological insecurity which contributes to pressures and negotiations with wider family (Rogaly et al, 2001; 2002). On the other hand, studies by health departments show that migrant labourers often visit hospitals to treat diseases like Jaundice, malaria, viral fever, AIDS and cholera. Often criminal cases are registered against these migrant labourers with regard to murder, physical clashes, sexual assault, supplying fake currency notes, smuggling of brown sugar & banned drugs, theft cases etc (Shruthi Ashok, 2014).

#### 5.8 Gender discrimination

Women form the major chunk of interstate migrant workforce. Majority of domestic workers are women and children. Women also constitute more than one third in the construction industry. Yet masonry is a male-dominated skill as are carpentry and other skilled jobs. Women labourers carry head-loads of brick, sand, cement, stone and water to the masons. Although they work equal to men even then their wages are less than those paid to men. Women workers take leave if any problem happens at home as ill health of children or husband because of which they have to lose wages and sometimes may lose employment for taking leave. They are subjected to sexual harassment for getting their arrears wages. According to a report only 15% of the cases of sexual assault are registered.

## 5.9 Documentation and Identity

Migrant labourers face major problems due to the lack of access of identification when they arrive in a new place that can persist for years or even decades after they migrate. For getting a secure citizenship status Identity documentation that is authenticated by the state is indispensable and can hamper from the rights and protections that the state provides which results in a loss of access to entitlements and, social security and services. Lack of identification proof means migrants are unable to access provisions such as subsidized food from fair price shops, fuel, health services, or education that are intended for the economically and socially vulnerable sections of the population.

#### 5.10 Unable to access banking facilities

Migrant labourers do not possess acceptable proofs of identity and residence, they not succeed in meeting the conditions to satisfy the Know Your Customer (KYC) standards as stipulated by the Indian banking regulations. They are thus unable to open bank accounts in cities. This has implications on the savings and remittance behaviors of migrant workers (Annie Jane, 2016). They have to use the bank account of their other companion living from decades or use money order system of banking which take long time to remit the money in other state. Migrant workers do not possess pass books, prescribed by law, and forming the basic record of their identity and their transactions with the contractor and employers (NCRL 1991, GVT, 2003).

## 5.11 Lack of inclusion of migrants in the socio-political dynamics

Since migrants workers are not entitled to vote outside of their place of origin and some are simply unable to cast their votes. Migrant workers are also deprived of many opportunities to exercise their political rights. According to a study 22 percent of seasonal migrant workers in India did not possess voter IDs or have their names in the voter list and are often left unable to make political demands for entitlements or seek reforms (Amrita Sharma and her coauthors, 2011). Voting is a problem as there is loss of votes to parties in state of origin. Moreover, Their presence creates a sense of fear, threat and mental dilemma to local people due to which local people do not allow them to live in their community resulting migrant have to live in far from residential areas and in slum areas.

#### 5.12 Exploitation by Agents

Contractors and middlemen play their role as agent who performs the critical function of sourcing and recruiting workers. Most often older migrants who are belong to same regional or caste-based social network in the rural areas serve the purpose of providing migrants with information and subsequent access to work opportunities in developed cities, they largely functioned in the unorganised economy where no written contracts and enforceable agreements regarding wages or other benefits. In informal or unorganized economy there is no commitment regarding regular provision of work. They have to dependent on agents for getting information about work and have to work at low wages.

They are constantly subject to exploitation with little or no opportunity for legal recourse and have to operate hard and risky manual labor. Their bear exploitative work practices such as manipulation in wage rates and work records, nonpayment or withholding of wages, long work hours, awful work conditions, and verbal and physical abuse. They are not covered under any insurance scheme and accidents and deaths at workplaces are also very common in the construction sector. Hence, migrants are aggravated by the absence of any kind of social protection.

#### 5.13 Lack of access to public services and social protection

Migrant are not respected by public service providers as they can not avail the public services. Whenever they stand in a queue/line local residents put them out. Even during the travelling from one place to another transport service provider as drivers and conductor do not provide allow them to get seats and comments on them. They cannot get municipal corporations services by their own or they have to take support of employer and sometimes authorities get bribe from migrants to help them. Further, they have to live in make-shift tents with plastic covers. They are forced to bathe and defecate out in the open. Migrant workers do not possess Public Distribution System (PDS) Cards and hence they have to buy food items at higher prices.

## 5.14 Increased work burdens for women

Other negative side of migration is male migration from nuclear families can lead to loneliness and increased work burdens for women who take care of family in the absence of her husband. They have to take care of children alone. Agricultural women have to face more problems.

#### 6.0 GOVERNMENT LEGISLATION AND POLICIES

# 6.1 Existing welfare schemes, Labour laws and Policies and programmes for Migrant labourers in India

The Indian Constitution Article 23(1), Article 39, Article 42, Article 43 contains basic provisions relating to the conditions of employment, nondiscrimination, right to work etc. India being a member of the ILO and has ratified many of the ILO conventions. The pressure from workers' organisations, have also found expression in labour laws and policies for the favour of labourers. Migrant labourers face additional problems and constraints as they are both labourers and migrants. Many of the problems faced by migrant labourers are covered by respective laws and policies as Minimum Wages Act, 1948, the Contract Labour (Regulation and Abolition) Act,

1970, the Equal Remuneration Act, 1976, the Building and Other Construction Workers (Regulation of Employment and Conditions of Service), Act, 1996, the Workmen's Compensation Act 1923, the Payment of Wages Act 1936, the Child Labour (Prohibition & Regulation) Act, 1986 and the Bonded Labour Act, 1976. Acts that include temporary migrants are The Employees State Insurance Act, 1952, The Employees Provident Fund Act, 1952 and The Maternity Benefit Act, 1961. Apart from these acts, Parliament passed the Inter State Migrant Workmen (Regulation and Conditions of Service) Act 1979 especially to deal with malpractices related with the recruitment and employment of workers who move across state limits.

In practice, however, this act is devastatingly ignored by state governments. As such, it defines ideal working conditions for interstate migrate labourers. But implementation of these provisions has not been used to create a better policy environment in practice. Actually these Labour laws which were aiming to protect migrant labourers have remained largely on papers only. Few contractors and enterprises have taken licenses for employing and have registered interstate migrant labourers under the Act. The record of prosecutions and dispute settlement has been very weak and complex. Following the recommendations of the Second National Commission of Labour (NCL, 2002), the central government has mooted a draft law (The Unorganised Sector Workers Bill, 2003) in order to identify workers employed in the unorganised sector and to provide them with basic social security. Mahatma Gandhi National Rural Employment Guarantee (MGNREGA) is a national government scheme put together to help employ villagers in non-agricultural sectors.

Government of India had carried out welfare and infrastructure programs for urban poor in its various five year plans like BSUP under JNNURM, RAY, VAMBAY etc (ICSSR,2011). These programs were developed to provide basic amenities to urban poor like shelter, water, toilets, sanitation, access roads and other infrastructure facilities. Furthermore, the Government of India had also provided acts like the Inter-State Migrant Workmen (Regulation of employment & conditions of service) Act, 1979 (ISMW Act 1979) to protect migrant labourers from exploitation and protection of their rights (Gopal, 2004). In rural and less developed areas like Chhattisgarh, Orissa states under NREGA employment programmes and special aids in agriculture sector were provided to reduce out migration of people from state.

# 7.0 SUGGESTIONS TO PROMOTE DECENT WORK FOR MIGRANT WORKERS IN INDIA

Developing a policy framework that gives priority to migrants, creates linkages between state and central policies on healthcare, education and social security, and facilitating convergence of state and central resources (http://in.one.un.org/page/decent-work-for-migrant-workers-in-india/).

- **4** Establishing institutional mechanisms for inter-state coordination
- Improving enforcement of labour laws
- Adopting a four-pronged approach for better protection of rights of workers that defines the roles and responsibilities of the state, employers, workers/trade unions/civil society organizations and emphasizes the use of social dialogue and collective bargaining for promoting the rights of migrant workers
- Ensuring access and portability of social security schemes, for example, access to public distribution network/ subsidized ration in destination areas
- Accessing housing, water and sanitation
- Providing identity documents to migrants, which enables them to open bank accounts and enrol for welfare schemes
- Universal registration of workers on a national platform and developing comprehensive databases
- Strengthening and/or setting up district facilitation centres, migrant information centres and gender resource centres
- Strengthening the role of panchayats in registering workers
- Strengthening the role of vigilance committees to guard against bonded labour and child labour
- Registering workers by organizing enrolment camps
- Froviding education and health services at the worksites or seasonal hostels
- Froviding skills training, in particular for adolescents and young workers
- Establishing a universal helpline for migrant workers
- Every individual has the right to adequate housing which is a basic requirement for one's survival, hence issues regarding rising housing demands in the country is a matter to ponder on.

## 8.0 CONCLUSION

The challenges and issues faced by the migrant workers are more multifaceted. It is pertinent the mentioned here that unorganized sector contribute more to India's economy. Despite the contribution made by migrant labourers to the Indian economy is recognizable like margins of society and contributing cheap labour. Even then migrants are unable to influence their own pay or working and living conditions, and without political voice, especially where they migrate to other states. Migrant labourers are preferred over local labourers by employers because they are works more hours at low wages, and are not unionised. Hence migrant labourers are most important sources of labour across the country, so services and support for these workers need to be seen as an essential investment for India's development flight (Deshingkar, Khandelwal and Farrington, 2008). The Central and State Governments have to provide adequate measures to safeguard the interests of the migrant labourers. A concentrated national policy to facilitate and promote the wellbeing and a system that ensures access to entitlements and basic working conditions is also highly recommended.

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#### **CHAPTER 12**

#### **PROBLEMS FACED BY MIGRANT WORKERS DURING COVID-19**

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# **1.0 INTRODUCTION**

With imposing of lockdown in the country due to COVID - 19 virus spread, all the activities were almost shut, there were no production activities, distribution was disturbed, construction activities have been stopped, factories were closed and no work for fisherman, workers engaged in animal husbandry, beedi rolling, labeling and packing, building and construction workers, leather workers, weavers, artisans, salt workers, stone quarries workers and workers who worked in sawmills, and oil mills, barbers, vegetable and newspaper vendors, etc, had faced very tough time due to no work during this COVID -19 situation. Since all of them were belong to the unorganized sector there is no job security & regular income as compared to organize sector workers. In this chapter, the effort has been made to know the problems faced by Migrant Workers during COVID - 19.

#### 2.0 PROBLEMS FACED BY THE MIGRANT WORKERS DURING COVID – 19

- i. No Work: Immediate lockdown effect, many of the unorganized workers lost their job due to the stoppage of work this leads dilemma to them whether to stay back or migrate to their native places.
- **ii.** No Wages: Due to no work obviously, their wages will be stopped this leads them to decide to move their original places in search of food, clothes, and shelter.
- iii. No Shelters: Many of the workers don't have work and wages has forcibly left their places this lead to a lurch for them and move to their own places but due to lockdown they face stiff challenges in order to move to their places.

- **iv. Striving:** As most of them are depending on their daily wages, since lockdown was in force they should not come outside and no work, no wages and no shelters they faced a striving for the entire family but in some cases, locals, associations, government, and semi -government, political parties and volunteers helped these striving people.
- v. **Poverty:** All most unorganized laborers depended on their daily wages, this pandemic has made their life miserable and increases its level of the poverty.
- vi. Uncertainty: Due to the outbreak of COVID 19 and lockdown in the country has made uncertainty about the future in the minds of the migrant laborers to take decisions whether to continue here or to move their native places.
- vii. Restriction: Since lockdown was in force there was a huge restriction that has to be followed by citizens. Due to this one can't move from one place to another place this lets lurch of so many migrant laborers to move their own places.
- viii. Lack of Communication: There was a lack of communication with the unorganized sector worker regarding their return to original places during this period a sudden withdrawal of public transportation systems like buses and trains this lead to anxiety among workers and forced them to move through marathon walking only with their all material and small children.
- ix. Lack of initiatives: While many workers was stopped in highways and toll while they were migrating to their own places and put in a COVID care centers, in government schools, colleges, hostels, and other institutions, wherein some cases there were no proper initiatives taken with respect to food, clothes, bathing, and communication, etc.
- **x. High cost of transportation:** After lockdown was withdrawn and transportation was resumed many of the workers felt that there was a high cost of transportation which they cannot afford it as they don't have any work and income.
- **xi.** Cycling: Since the public transport system was not in operation many of the laborers were traveled nearly 800-1000 km through cycle only to reach their native places.
- xii. Lack of Infrastructure in Relief Camp: The Government has taken initiatives to set up a relief camps for migrant workers to look after food and medical services to them, but in some camp, there was a complaint in the infrastructure provided to them.
- **xiii.** Admit in Crowded Quarantine Centre: Those who are migrated to the original places they have to compulsorily stay back in the crowded quarantine center for safety purpose.

- xiv. Problem to Pregnant women and children: The COVID 19 viruses infect all the age group people, but most care should be taken for vulnerable groups, and in case of unorganized laborer especially pregnant women and children were most affected since they don't have any formal family structure.
- xv. Lack of safe and nutritious food: During COVID 19 outbreaks, these unorganized laborers have to depend on the others its nightmare that they take safe and nutritious food.
- xvi. Exodus: With no job and wages, the imposition of lockdown, restriction on the public transport system thousands of migrant laborers were seen walking or bicycling thousands of kilometers to reach their native places. Social distance was not possible for these workers since they traveled together in large groups. Many were arrested for violating the lockdown, after being caught at interstate borders, forests, and in boats on rivers, some of the migrant laborers died because of exhaustion and road accidents.

# **3.0 CONCLUSION**

With increasing spreading viruses and extension of lockdown period the problems of migrant laborers were increasing day by day, there was a sharp rise in unemployment, starvation, the exodus to hometowns and villages, food shortages, and deaths of migrant laborers, though the government had responded the problem of migrants by providing food and shelter trough National Disaster Response Fund (NDRF), the setting of relief camps and issuing orders not cut or stop wages, to streamline the movement of the migrant workers an NMIS i.e. National Migrant Information System an online database created with the help of NDMA i.e. National Disaster Management Authority. All these efforts have been made by the government still the problem faced by these migrant laborers are unanswered.

#### CHAPTER 13

# A SPOONFUL OF SUGAR: ATMANIRBHAR BHARAT FOR MIGRANT WOMEN EMPOWERMENT

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#### ABSTRACT

Now COVID-19 pandemic spread rapidly across the world. Human have faced the greatest challenge since World War Two. Many other countries like India have faced devastating social, economic and political crises. It has put the entire world into a slowdown but it looks like India handled the situation relatively well as of now than other countries. This crisis has impacted the life of every part of the society and especially the deprived and marginalized people as well as migrant women. This study is focused on atmanirbhar Bharat for migrant women Empowerment. It is mainly focused on sustainable live hood and economical and societal empowerment of Indian women. The study also includes migrant women current situation, challenges faced by them and recommendations or solution through atmanirbhar Bharat project.

Keywords: Pandemic, migrant, atmanirbhar bharat, sustainable live hood, women empowerment

## **1.0 INTRODUCTION**

The COVID-19 pandemic has emerged as one the worst healthcare crisis of the century with no immediate cure in sight. Government of India is taking several steps to ensure that Indians are well prepared to face the challenges and threats posed by COVID-19. With active support of citizens of India, government takes a project for economic stability in this emergency condition. In this unprecedented condition important factors are in the fight with the virus is to empower the citizens with accurate information and enable them to take precautions as per the advisories being issued by different Ministries. Unfortunately, for the majority of working

women in India, this is the reality amid a prolonged lockdown that has left many confined to their homes for months. This pandemic and the subsequent restrictions have placed women and girls also. Women's empowerment is a kind of knowledge given to women for enhancing their self-respect and self-dignity.

# 2.0 ATMANIRBHAR BHARAT FOR MIGRANT WOMEN EMPOWERMENT

The economic impact of this crisis is huge and; it's snowballing effect across the length and breadth of economic activities. It is also needed upbringing the skill of migrant workers as well as women. For an 'Atmanirbhar Bharat', it is important to take the women along to inclusive growth of our society. **Atmanirbhar Bharat** has five pillars **Economy**, **Infrastructure, System, Vibrant Demography** and **Demand.** It has five (5) phases

- Phase-I: Businesses including MSMEs
- Phase-II: Poor, including migrants and farmers
- Phase-III: Agriculture
- Phase-IV: New Horizons of Growth
- Phase-V: Government Reforms and Enablers

Through Phase I economic empowerment of women is to be done in Atmanirbhar Bharat. MSME fund is helping women in the micro and small businesses to cope with and rescue the economy. NGOs are supporting to work primarily with rural women in sectors such as agriculture, food processing, eco-tourism, textiles, and handicrafts, waste management and nontimber forest products (NTFP) and related upstream activities and NTFP. Women are the backbone of our society and have always played a positive role in shaping our society and this emergency Indian women entrepreneurs and professionals will have a greater responsibility in crafting the future by constantly involving themselves in learning newer skills and technology. Now days a big migrant population has moved back to their small towns and villages .Some married women come back their home with their husband, they also coworker. They lost their work. In this time Atmanirbhar Bharat may be rebuilds our society to get a new way of life thinking.

#### 3.0 CHALLENGES FACED BY MIGRANT WOMEN IN ATMANIRBHAR BHARAT

i. During this lockdown women are the silent sufferers. They cannot join any small project for their families' opposition.

- Covid-19 has caused all round disruption, with salary cuts, job losses of working women. They face financial problem.
- iii. Inequality
- iv. Socioeconomic Barriers -Developing countries are like India inadequate numbers of live hood materials and other facilities to meet the routine needs of the large human begins as well as women.
- v. Regional Difference- Many Hilly areas, Forest area, rural area do not have any internet accessibility till a date. In these areas, in this condition women cannot get proper instruction for the Atmanirbhar Bharat project.
- vi. Routine Activity Increase- Patriarchal norms which dictate that the burden of care-work and house-work be taken up only by girls is widespread across India, and has multiplied now that people are confined to their homes. This concept is a challenge for women education during this pandemic situation.
- vii. Disconnected from the ground realities- Most of families are not more concerned with the ground realities of women empowerment in this lockdown period.
- viii. Profiling Gender Gap in Education-Negative cultural and societal attitudes, different standards- roles for boys and girls, competing demands on the girls in this time, economic reasons also.
- 4.0 RECOMMENDATIONS FOR IMPROVEMENT OF THE CONDITION OF MIGRANT WOMEN THROUGH ATMANIRBHAR BHARAT
  - i. Some NGO and government work together to increase livelihood opportunities and growth of women in this condition
  - During this lockdown women are the silent sufferers. Good imitative NGO and the Ministry of Petroleum, Natural Gas & Steel for skilling and up skilling of women in rural areas
- **iii.** In this pandemic condition family give the importance and support to the women not only profession also reinforce the importance of **health and hygiene**.
- iv. Specific initiative like Atmanirbhar Bharat should be taken to help women workers and entrepreneurs at this crisis condition.

- v. With Covid 19 there is an increased use of technology across masses. This will lead to exponential growth in the use of technology for conducting business. So ICT training is needed to continue the **business.** Through Atmanirbhar Bharat it can be done smoothly.
- vi. Atmanirbhar Bharat project is the India's best **incubators** to provide the opportunity to the young and budding entrepreneurs as well as women and providing them with an environment that will shape up their future and give them the platform to grow in this crisis period.
- vii. The project will ensure that reduce of Gender Pay gap through this project proportion of women joining the workforce will increase.
- viii. The long-term solution is high-growth employment opportunities in every state.
- ix. Atmanirbhar Bharat is used for inclusive growth of transforming India.
- **x.** Technology is enabling ubiquitous access and personalization of education even in the remotest parts of the country in this crisis. Panchayat can help the women education in this condition. They may be arranging assistive equipments.
- **xi.** Many inspirational districts have initiated innovative, mobile-based effective delivery for women *Enterprise*.
- **xii.** Ensure that boys share **domestic and care work** equally with women and girls- So that girl can be smoothly continuing online discussion for women empowerment in this pandemic condition.
- **xiii. Community engagement** –In this situation community working collaboratively with and through groups of people affiliated by geographic proximity, special interest to address the pandemic issues.

xiv. Be proactive in offering support and assistance from family and community.

# 5.0 CONCLUSION

In the midst of the pandemic disarray, India's economy is anticipating a significant dynamic move. In May 2020, the PM announced a Rs. 20 Lakh crore financial package so as to make India Aatmanirbhar. The nation needs to make items that are made in India and are made for the world. This is a period for India and Indian organizations to change and take a positive turn towards being Aatmanirbhar i.e self-reliant. It has given a boost to various small and medium businesses in the country that are helping the nation in stabilizing the economy in the wake of the coronavirus pandemic.

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#### CHAPTER 14

# WOMEN EMPOWERMENT: NEED OF THE NATION

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#### ABSTRACT

Indian women have come up a long way during the past 50 years. Gone are the days when the leadership positions were occupied by males. Now in almost every field women are equally occupying the seats .the history of women in leadership roles always speaks of struggle and hard work and challenges surround her from her early childhood, but she is intelligent and sharp, her wit, charm, ambition and abilities to be influential have led her to be a leader. This article provides a glimpse into the status of women in Leadership in India. This empirical paper seeks to understand the women, their opportunities and their advancements in leadership in Indian firms. The paper also outlines the consequences of the women leaders in India.

Keywords: Leadership, opportunities, developments, government, education

#### **1.0 INTRODUCTION**

India is a country of great leaders, both men and women. The women leaders in India are diverse in terms of their personality, and their contribution to education, politics, women empowerment and welfare is neither limited nor forgettable. Some of them are queen Elizabeth, indira Gandhi, Benazir Bhutto and recent pratibha tai patil.

Today women aren't just restricted to household work and cooking for her family. Today, it's all about empowerment of women. A woman is the flag bearer of a society. It is she who gives birth to the future of the world. She is responsible for rearing her children and giving them an opportunity to grow up in a healthy and positive environment. Women are doing leadership role throughout their lives.

## 1.1 Statistical data shows the leadership status of women in India

According to a survey done by economic times, there are only16 women on the board of directors of the 30 sensex companies, or only 4.8% of the 335 people who hold directorship positions. In the Bombay stock exchange (BSE) 100 companies, which throws up 923 directors, only 50 (or 5.4%) are women, while companies in the BSE 500 index have only 192 women (or 5.3%) out of 3650 persons holding directorship positions.

According to catalyst India benchmarking report for 2010, only 17% of Indian companies offered target leadership development program for women. Another study for ladies in leadership (will) forum shows that Indian companies have much lower women representation in senior position compared with multinational firms. While Indian companies such as Tata consultancies ltd., zensar technologies, Tata steel and jaw steel had 5-6% women in senior positions, multinationals such as PepsiCo, Citigroup and Pfizer had 15-20% women in 2010, the study will shows. During the same period Indian banks like axis bank had 21% women participation in its total workforce.

# **1.2** Women's contribution to the economy

Although most girls in India work and contribute to the economy in one form or another, much of their Work isn't documented or accounted for in official Statistics. Women plow fields and harvest crops while performing on farms, women weave and make Handicrafts while working in household industries, Women sell food and gather wood while working in The informal sector. Additionally, women are traditionally liable for the daily household Chores (e.g., cooking, fetching water, and searching after children). Since Indian culture hinders women's Access to jobs in stores, factories and therefore the public Sector, the informal sector is especially important for ladies. There are estimates that over 90 percent for women are involved in informal Sector.

#### 1.3 Women in leadership summit India 2018

India ranks third lowest in the proportion of business leadership roles held by women, at 15 per cent, falling much below the global average (survey from grant Thornton 2017). Which stands to be a major concern as an economy, if we are only using half its most talented people, it immediately cuts our growth potential. There is tremendous effort being made to close the gender equality gap, but the fact remains that men in board rooms hold the majority and are still unequally matched. Near about 70% companies don't have a strategy for developing women in

leadership roles. It is indeed encouraging to see more businesses focusing on getting women in the board room but we are far off in terms of equal pay and equal representation in top executive profiles.

# 1.4 Leadership style

One of these differences is that female leaders, on the typical, are more democratic and participative than their male counterparts. Men, quite women, adopt a top-down, "command and control" style. Although female managers are not generally more interpersonally- or communally-oriented than male managers, this tendency emerged to some extent in less maledominated roles, where the tendency for women to be more participative than men strengthened as well. It thus appears that ladies adopt more culturally feminine leader behaviors when their role isn't strongly male-dominated.

Transformational leaders thus act as inspirational role models, foster good human relationships, develop the talents of followers, and motivate others to travel beyond the confines of their job descriptions. Meta-analysis showed that female managers are some what more transformational than male managers

# 2.0 FOLLOWING ARE THE KEY STRENGTHS OF INDIAN WOMEN AS LEADERS

- i. Ability to network with colleagues
- ii. Ability to perceive and understand situations
- iii. Strong sense of dedication, loyalty and commitment to their organizations
- iv. Ability to multitask
- v. Collaborative work style solicit input from others, with respect for ideas
- vi. Crisis management skills
- vii. Willingness to share information (interactive leadership style)
- viii. Sensitivity in relationships (e.g., compassionate, empathetic, understanding)
- ix. Behaving in a gender-neutral manner omen are better leaders
- **x.** Art of management is a gift to women by nature. Women are born to require responsibilities and perform them flawlessly. They can easily manage everything without a crease on their forehead.
- **xi.** Women are the ones who are expected to handle various responsibilities from the childhood which makes them good multi-tasker.

- **xii.** Women are the ones who are managing their homes, women in all areas manage their work flawlessly.
- **xiii.** Their inherent qualities make them good leaders as they're more patient within the difficult situation and are ready to manage situations with their positive attitude and calm mind compared to their counter partners.
- **xiv.** They have the quality of managing their children and are simultaneously able to concentrate on their career.

#### **3.0 BARRIERS**

#### 3.1 Family barriers

According to Keene and Reynolds (2002), due to family and job responsibilities, women managers are at an obstacle. Since family needs more attention, women managers are forced to avoid overtime. Therefore, this idea is supported that women are not involved in their job as much as their male counterparts. In the highly acclaimed book, work and family :allies or enemies, fredman and green house (2000) argue that conflict between work and family has real consequences for women may include serious constraints on career choices ,limited opportunity for career advancement

# 3.2 Organizational culture

Employers and female professionals agree that lack of flexibility in the workplace are obstacles to women's advancement. According to recent study, women were more likely than their employers to see an inhospitable organizational culture one that fosters stereotyping and assumptions about women's roles and abilities as a major obstacle. Such a culture can create many barriers for ladies seeking senior management positions. Eagly and wood (1991) feel that, this is often an evidence of why most girls are less interested in managerial positions, because organizational cultural preferences are more restraining for them than men. For instance, a lack of supportive workplace practices such as mentoring, , and ample time to make arrangements for child care and other personal responsibilities—can indirectly inhibit their progress.

#### 3.3 Culture impacts

More importantly, however, cultural practices vary from region to region. Though it is a broad Generalization, north India tends to be more Patriarchal and feudal than south India. Women in Northern India have more restrictions placed on their Behavior, thereby restricting their access to figure. Southern India tends to be more egalitarian, women have relatively more freedom, and ladies have a more prominent presence in society. Cultural Restrictions however are changing, and women are Free to participate in the formal economy.

#### 3.4 Sexual harassment

Sexual harassment has been identified as one of the most pervasive and serious problems female employees experience in the workplace .it devalues women's abilities and slows down their progress .according to Neiva and gutek (1981), sexual harassment impacts on women in both the short and long term. In the short term women may lose Confidence and resign. In the long term career profession is affected and gender inequality is maintained in organizations.

# **3.5** Stereotypes of women as leaders

Bierema and opengart (2002) are of an equivalent opinion with Burton (1991) that a number of the factors, which contribute to the slower career progress of girls and fewer opportunities are because of stereotypes against women as managers. This is due to traditional approaches and models of careers in organizations which were supported the experience of men, thus negative attitudes for ladies who seek career advancement in the workplaces.

Another example is that in 2003 while working in a voluntary job for a particular organization in Lesotho, the researcher's female supervisor was denied promotion in spite of her outstanding work performance as her boss claimed that she had just lost a husband and had six children also as other family responsibilities, hence, she wouldn't be ready to balance the two (her job and family commitments).

#### 3.6 Mentality

Women have long been told that thinking and acting "like a man" within the workplace is that the only thanks to get ahead and to be taken seriously. This mentality may have prevailed decades ago when women were just gaining a foothold in the professional world, but modern women have learned that career success is not about adjusting to the male-dominated status quo. It's about changing that established order by embracing what makes the feminine perspective unique, and overcoming the doubts that keep women from reaching their full potential.

#### 3.7 Lack of motivation

This is especially true of young female professionals who are just beginning their careers and have aspirations of rising through the ranks in their industry. Women who want to steer may find themselves up against superiors who question their priorities or blame disagreements on hem being too "emotional" or "aggressive." worse yet, these women may have trouble find the leadership opportunities they're looking for in the first place.

Whether there is a leadership role you would like at your current company or you're fighting to make your own, here's some advice from successful female business leaders to assist you navigate path of women in leadership.

# 4.0 SOME PROMINENT WOMEN LEADERS WHO HAVE ACHIEVED BOTH PERSONAL AND PROFESSIONAL SUCCESS.

# 4.1 Nita Ambani

#### Designation: Chairperson of Reliance Foundation and director of Reliance Industries.

She leads India's biggest corporate CSR outlay of over Rs 1,500 crore annually. Reliance Foundation's flagship programme Bharat India Jodo (BIJ) is an attempt at capacity building and rural transformation to help make India a developed nation by the 100th year of Independence. Her 13 schools teach over 15000 children

# 4.2 Priya Nair

# Designation: Executive Director, Home Care, Hindustan Unilever

Priya Nair heads the home care business of Hindustan Unilever. Her division contributes over 45 per cent of the company's revenues.

# 4.3 Arundhati Bhattacharya

# Chairman, State Bank of India

Arundhati Bhattacharya, the first woman to head India's largest bank, the State Bank of India, has managed to deliver an encouraging performance despite the challenging economic environment.

# 4.4 Jyoti Deshpande

# Group CEO and Managing Director, Eros International

Jyoti Deshpande leads India's biggest and most profitable film-making and distribution company, Eros International. With a string of hits like Bajrangi Bhaijaan, Tanu Weds Manu Returns, and Dabaang2 to her credit.

# 5.0 GOVERNMENT AND OTHERS ORGANIZATION SHOULD TAKE INITIATIVE TO PROMOTE WOMEN LEADERSHIP

As the need for talent in the Indian marketplace begins to multiply and exposure to the dynamics of a cross-cultural global strategic workforce begins to increase, many companies and

ceo s are beginning to seriously look at the demographic pool of women executives in the workplace as possible answer to the talent crunch. This has already led to the increasing focus of some forward thinking Companies in the services sector like IT, banking and finance, pharma, hospitality and large consulting firms to promote 'diversity and inclusivity programmes' that will nurture more women leaders in the organization.

# 6.0 CONCLUSION

we all are born with some weakness and strengths. In the same way women also have some strengths and weakness. They have the power to change their weakness into their strengths. If she does that then there is no stopping for her. In the today's global economy, Indian corporations need talented people in order to be competitive. Generally, women as leaders are underutilized in corporate India. Top management support is essential to advance women in leadership roles and promoting diverse leadership practices. I would like to say one thing through this paper; this is the right time for women to create a world of equal opportunities in corporate India.

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#### **CHAPTER 15**

# TRIBAL WOMEN EMPOWERMENT THROUGH MICROFINANCE WITH THE HELP OF SELF-HELP GROUPS (SHGS): A STUDY IN MADHYA PRADESH STATE

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## ABSTRACT

This paper attempts to give an account of the SHGs of the study areas, the participation of poor tribal women into the SHGs on women empowerment as SHG and microfinance being considered as important tools for empowering the poor and underprivileged section of the society. Result of the study indicated that there is a significant difference between the level of empowerment between pre - SHGs and post - SHGs situation. Liner regression was used to find out whether age, educational level, structural condition of the house, cost of employment and initial capital investment are a useful predictor of familial income or not. Regression analysis results show that structural condition of the house, cost of employment and initial capital investment are useful predictors of familial income from SHGs for the beneficiaries. Finally, the paper concludes all the poor families are organized into self-managed, increased income, actually empowerment is a multidimensional phenomenon. The study focuses on the impact of SHGs on empowerment of tribal women, social unity and socio-economic development and its consolidation is poor. The present article is an attempt to focus the impact of SHGs and Micro-Finance on poor tribal women of a tribal inhabited area of Madhya Pradesh.

Keywords: Microfinance, self help groups (SHGs), tribal inhabited areas, women empowerment, impact

#### **1.0 INTRODUCTION**

A lot of round formation and harmonious growth of a nation will be achievable only if women are treated as equal partners in advancement with men. Women however have a lower socio-economic standing in most developed countries (Olsen, 1983). Women's successful empowerment is important for harnessing women's labor in the mainstream of economic growth. This process helps marginalized people, particularly women from poor households, to collectively recognize and examine the challenges they face in their social and economic context (Kabeer, 2005). It helps them pool their limited human and financial capital, and prioritizes their use to participate in decision making. The self-help program is now waking the women up (Anila, 2012). Women are therefore underprivileged parts in the phase of growth. They are selfhelp groups that are economically, socially and politically deprived mobilize latent-energy women and teach them to earn their own lives. Self-help community microfinance plays an important role in promoting empowerment for women. Frankenberg & Thomas, (2001) researched women empowerment in Indonesia as the empowerment measures were women's position in household decision-making. They have taken independent variables as relative status of husbands and wives at marriage, e.g., education, age, family of origin social status. They found that the status influences financial arrangements and the power of decision-making.

# 2.0 REVIEW OF LITERATURE

Khandker (1998) reported that credit access possesses the potential to rapidly alleviate poverty. According to Johnson and Rogaly (1997), microfinance has a positive impact on the user's socioeconomic conditions such as children's education, household nutritional status, and empowerment of women, etc. But at the other hand, Morduch (1998) reported that micro-credit has a very small impact on reducing poverty. Most of the evidence about the impact of microfinance on poverty, however, has been positive. Micro-enterprises make significant contributions to the economic output and employment in developing countries.

Barnes, (2001) suggested that the main variables used in microfinance impact assessment are changes in income, household consumption patterns and asset-based measures, etc. It is observed that asset-based indicators are important in impact analysis, as they do not radically affect in comparison with economic indicators. The poor have no practical education or training for understanding and handling only low-level business activities. They are often risk-averse, mostly fearful of losing everything they own and struggling to survive (Banerjee *et.al*, 2009). Poor households do not benefit from microfinance; it is only non-poor borrowers with above-poverty line incomes that can do well with microfinance and have significant positive impacts. In fact, the majority of those with income starting below the poverty line ended up with the low incremental income after receiving micro-credits relative to a control group that did not receive these loans (Montgomery, Bhattacharya & Hulme (1996). In addition to credit, other considerations such as innovative skills of beneficiaries, bringing their goods to markets, marketing help assists in generating income or production (Pollin, 2007). Clients do not have the risk-taking skills, dream, imagination, and patience. Even in developed countries with high education rates and access to financial services, about 90 percent of the population is employees and not entrepreneurs (Karnani, 2007). In her study, Pattnaik (2003) reveals that SHGs are consistently striving for a better future for tribal women as participants, decision-makers, and beneficiaries in the domestic, economic, social, and cultural realms of life. But because of other limitations, such as gender discrimination, oppression, pains of women for which numerous SHGs are not properly and effectively coordinated.

Srimathi (2017) mentioned in his article that the SHGs must get the support of NGOs to operate the income-generating activities successfully. Bank officials will advise and direct women in identifying and carrying out successful revenue-generating activities. He noted the establishment of SHGs has improved rural women's self-image and trust. Vinayagamoorthy & Pithadia (2007) view in their paper that access to poor banking services is important not only to alleviate poverty but also to optimize their contribution to regional and national economic growth. Self-help groups have emerged as the most vital instrument in the participatory development and empowerment process for women.

Anitha and Revenkar (2007) made an attempt to analyze rural development through micro-credit, concluding that the success of SHGs not only enhances women's economic status but also has brought many changes in their social status. Vinayamoorthy and Pithoda (2007) made an effort in three Tamil Nadu villages to examine women's empowerment through SHG's. The study was to examine the members' revenue, expenditure, and savings after joining SHGs and the role of SHGs in credit provision. Concluded that SHG's business operations were very successful.

Sobha (2008) made an effort to evaluate women who are self-employed. The results show that the issue facing the beneficiaries of Rozgar Yojana's Prime Minister is less serious than the non-recipients. Gill (2015) explained that group formation presents some theoretical and empirical evidence. They also mentioned that the group's formation has four stages, such as forming, storming, morning and performing. They identified four factors that help forming groups. These factors are a) full participation (b) quality of leadership (c) member homogeneity, and (d) Operating openness and community work. Promilla (2001) had studied the article looks at the problems faced by SHG women in India. The option that gender discrimination still existed, as a result of which women SHGs could not achieve the country's anticipated goal of empowerment.

Cook (2020) stated in his article that SHG needed the help of NGOs to successfully run revenue-generating activates. Bank officers will advise and direct the women in choosing and carrying out profitable income-generating activities. He noted the formation of SHGs has boosted rural women's self-image and trust. Dasgupta (2005) in his paper indicates that a new paradigm is expected from finance sector reform to micro-finance reform in the country. SHGs should be included in the priority sector and their lending should be made mandatory. Kumar (2009) observed that this could lead to improved health outcomes at the household level, especially girl's education, child nutrition, and family planning.

Mansuri (2010) stated that microfinance has gained a lot of impact and India has now played a significant role in global microfinance by promoting self-help groups (SHGs) over the last decade. The Indian model provides greater promise and ability to tackle poverty as it focuses on building social capital by connecting with the mainstream through access to financial services. Deka (2011) in her study a representative sample of households across India was conducted in the National Family Health Survey, a large-scale, multi-round survey. Her work is capable of quantifying the existence and scale of gender related practices in India in a specific way. This also offers a guide for social workers in India on the manner in which violence against women operates and also illuminates.

Saravanan, (2016) aimed to study the empowerment of women and the imposition of financial training and discipline amongst the poor will undoubtedly have long-term socioeconomic benefits. The ideals of self-help and microcredit thus hold the key to economic and socio-cultural equality for India's millions of people, opening the gates of a previously unused pool of human enterprise.

#### **3.0 DATABASE AND RESEARCH METHODOLOGY**

# **3.1 Objectives of the Study**

- **i.** To identify the activities of women's self-improvement discussions to help strengthen the country through women's empowerment.
- ii. To study Microfinance development in the empowerment of tribal women in Madhya Pradesh

# **3.2** Significance of the Study

This analysis helps to recognize the empowerment of these tribal women as the country's key strengthening segment: strengthening the woman, socially, strategically, monetarily, and instructively, could prompt women to strengthen.

#### 3.3 Statement of the Problem

Rural advancement exercises are underway without due consideration on strengthening women in various areas such as social, traditional, political, educational, and economic key areas. The women's leadership services, in particular Self-Help Groups (SHGs), have accomplished this goal.

# 3.4 Technique and Limitation

This study is focused on women working in the SHGs and is limited to the part of local support which is the strengthening of country women through SHG programs as a rational approach to overcome strengthening in Madhya Pradesh.

#### 3.5 Research Methodology

The current study was multi-stage random sampling in which 600 SHGs members (beneficiaries) were selected from Madhya Pradesh's tribally dominated district. The data were gathered from both primary and secondary sources. The primary data was gathered through questionnaire preparation and interviewing of the selected beneficiaries. The secondary data was gathered from newspapers, books, journals, and from specific websites. Using statistical methods, methods used the primary data obtained via the questionnaire were analyzed. In both pre-SHG and post-SHG cases, the descriptive research was carried out using absolute percentages and percentage change to analyze the effect of microfinance by SHGs on participants. The data collected were codified initially, and then administered using Version 22.0 of SPSS English for data processing. Lastly, conclusions are derived from calculating multiple regression analysis to predict the relationship between SHGs' family income and other

independent variables such as age, educational level, structural condition of the house, cost of employment and initial capital investment of SHGs.

# 4.0 RESULTS AND DISCUSSION

This section was stressed on data analysis, presentation, and interpretation. The data analysis and interpretation were on the research queries as well as research objectives;

# 4.1 Growth of Micro-credit in India: An evaluation

NABARD after realizing the catalyzing role it has played in the growth of SHG-BLP and the need to make the program more relevant for the future, NABARD envisions 10 priority states to facilitate strategic planning by stakeholders for expansion of the program for the four years from 2013-2014. NABARD's Strategic Focus on SHG-BLP- resource poor states of Uttar Pradesh, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Rajasthan, Maharashtra, Odisha, Assam and West Bengal to be the focus areas for promotional interventions under SHG-BLP during the next four years. During 2016-17, banks provided loans to 18.98 lakh SHGs (22% of total SHGs) as against to 18.23 lakh SHGs (23.2% of total SHGs) during 2015-16. The number of SHGs to whom loans were provided during the year was lower than previous year in Southern Region, Western Region and Central Region. In Southern Region about 30% of SHGs have availed bank loan during 2016-17. The percentage of SHGs availing credit during the year was 42% in Andhra Pradesh and Telangana, 27% in Kerala and 19% in Tamil Nadu. Low credit linkage in North Eastern States and some priority States was a concern (Table - 1).

In States like Kerala, Karnataka, Andhra Pradesh, Maharashtra, Uttarakhand, Uttar Pradesh, and Madhya Pradesh the number of SHGs provided with bank loan during 2016-17 was lower than the previous year. During 2016-17, about Rs. 38,781 crore of banks loan was disbursed recording a marginal increase (4%) in the total amount of loan disbursed by banks to SHGs as compared to Rs. 37,287 crore during 2015-16. The quantum of loan disbursed to SHGs was lower than the previous year in Central and Western Region whereas other Regions witnessed thin rise. Institutional credit flow to SHGs was reported to be adversely hit by the demonetization of specified bank notes declared on 8<sup>th</sup> November 2016 and the resultant disruption in the loaning operations by financing institutions. Despite this, the rise in number of SHGs credit linked and quantum of loan disbursed during the year is very positive for SHG-BLP. Singh, Prajapati, & Baral (2019) mentioned their article a solid administrative body to manage the miniaturized scale account industry, which will indirectly help in the alleviation of poverty, is

much excitedly anticipated by the small-scale business people from the Reserve Bank of India and the Government of India.

State/ Year	2013	2014	2015	2016	2017	2018
Assam	21497	14918	17565	22625	26361	31029
Bihar	30574	40036	65122	98608	156165	226645
Chhattisgarh	7992	13644	17336	11085	29167	21686
Jharkhand	8874	6742	4470	10818	17461	35466
Maharashtra	54749	72908	74172	88184	80947	112043
Madhya Pradesh	15182	22331	29892	43185	33754	25987
Odisha	47676	53699	122479	63664	72420	111411
Rajasthan	20161	17407	32590	25250	32200	30162
Utter Pradesh	33140	27674	58940	25908	16524	17207
West Bengal	95284	196746	159465	239234	250586	346613
Total Priority	361915	485738	611522	659529	747101	982370
State						

Table 1: Growth in SHG- Bank Linkage in Priority States (as on 31<sup>st</sup> March)

Source: NABARD

Table 2: SHG-Bank Linkage Program (Amount in Crore)

Year	Total SHGs Financed by Banks (in lakh)		Bank loans	Bank loans (In Crore)		Refinance (in crore)	
	During the year	Cumulative	During the year	Cumulative	During the year	Cumulative	
2012-13	12.20	12.20	20585.36	20585.36	3916.64	22396.24	
2013-14	13.66	25.86	24017.36	26102.72	3745.84	26142.08	
2014-15	16.26	42.12	27582.31	53685.03	4493.67	30635.67	
2015-16	18.32	60.44	37286.90	90971.93	6906.03	37663.60	
2016-17	18.98	79.42	38781.16	129753.09	5659.51	43293.60	
2017-18	22.61	102.03	47185.88	176938.97	6981.37	50274.97	

Source: NABARD

The performance of SHGs in terms of bank loans and refinances over a period of time can be well understood from table-1 whereas the linkage position- agency wise is given in table-2. Significant progress was made during the year 2017-18 that witnessed sustained expansion of the programme with credit linkage of 22.61 lakhs new SHGs by the banking system, taking the cumulative number of such SHGs from 79.42 lakhs as on March 31<sup>st</sup>, 2017 to 102.03 lakhs as on March 31<sup>st</sup>, 2018. Banks extended loans of Rs. 47186 crore during 2017-18, registering a growth of 21.7 percent over previous year. The programme continued to enlist massive support of the rural poor women into the self-managed and door-step based micro-finance movement.

Table 3: Key	Activities	of SHGs
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Key Activities of SHGs	Frequency	Percent
Cultivation	142	23.7
Tailoring	90	15.0
Domestic Food Product	156	26.0
Poultry Farming	100	16.7
Interest Business	80	13.3
Weaving & Embroidery	32	5.3

Source: Field Survey

Year of Establishment	No. of SGHs	Percentages
2008-2009	53	8.8
2009 - 2010	14	2.3
2010 - 2011	28	4.7
2011 - 2012	91	15.2
2012 - 2013	87	14.5
2013 - 2014	98	16.3
2014 - 2015	101	16.8
2015 - 2016	80	13.3
2016 - 2017	48	8.0

Source: Field Survey

From the table it is clear that 26.0 per cent of SHGs have adopted the domestic food production sector as their main operation. Weaving & embroidery, forestry, poultry farming, tailoring, interest-based sector etc. have been adopted by the lowest 5.3 percent of SHGs. In the field survey it was found that the largest number of SHGs was formed between 2014-2015, i.e. 16.8 percent. While the lowest SHGs were between 2009-2010, 2011-2012, 2012-2013, 2013-2014, 2015 - 2016 and 2016 - 2017 respectively, i.e. 2.3 percent. It is observed that there were majority numbers of SHGs during 2009-2010, as this may be due to various schemes implemented by the Madhya Pradesh government.

Income Level	<b>Before Joining</b>	Percent	Income	After Joining	Percent
(Rs.)	SHGs	(%)	Level (Rs.)	SHGs	(%)
3000.00	255	42.5	5000.00	345	57.5
3500.00	113	18.8	6000.00	87	14.5
4000.00	149	24.8	7000.00	105	17.5
4500.00	22	3.7	8000.00	36	6.0
5000.00	61	10.2	9000.00	27	4.5
Total	600	100.0	Total	600	100.0

**Table 5: Monthly Income of Beneficiaries** 

Source: Field Survey

z-Test: Two Sample for Means						
	Income after SHGs	Income before SHGs				
Mean	5855	3600.83333				
Known Variance	1376269	424289.789				
Observations	600	600				
Hypothesized Mean Difference	0					
Z	41.14888					
P(Z<=z) one-tail	0					
z Critical one-tail	1.644854					
P(Z<=z) two-tail	0					
z Critical two-tail	1.959964					

Sample respondents' income level has risen since joining SHGs, according to the table above. Most of the survey respondent's monthly income (42.5 percent) was above Rs 3,000 before joining SHGs, but after joining SHGs this percentage of respondents is increased to Rs. 5000 (57.5 percent). This indicates that the SHGs supported the member by taking up constructive activities to raise their profits.

# 4.2 Multiple Regression Analysis

The multiple regression analysis to determine the relationship between familial income from SHGs and the other independent variables like age, educational level, structural condition of the house, cost of employment and initial capital investment. The equation below shows the regression equation for predicting the dependent variable from the independent variables:

 $Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5$ 

```
Where,

Y= Familial income from SHGs

a = Constant

b_1 to b_5 = Represents co-efficient for the representative variables

X_1 = Age of the respondents

X_2 = Educational level of the respondents

X_3 = Structural Condition of the House

X_4 = Initial capital of the respondents

X_5 = Cost of employment
```

**Table 6: Model Summary** 

				Std. Error of the			
Model	R	R Square	Adjusted R Square	Estimate			
1	0.820ª	0.672	0.669	675.10710			
a. Predictors: (Constant), Cost of Employment, Age, Education, Structural Condition of							
House, Initial Capital Investment							

The ANOVA table also shows very positive and significant relationship among the variables with F value of 82.0 and significant level of 0.000, hence from this table, it can be concluded that the model is valid and quite accepted with the existing variables.

Table 7: ANOVA<sup>a</sup>

		Sum of				
Mode	1	Squares	df	Mean Square	F	Sig.
1	Regression	553657861.207	5	110731572.241	242.955	.000 <sup>b</sup>
	Residual	270727138.793	594	455769.594		
	Total	824385000.000	599			
•		: Income after SH( nt), Cost of Employ		Education. Strue	ctural Condi	ition of
	e, Initial Capital		ymeni, 11ge,	Luucuuon, Siru		uon oj

		Unstandardized Coefficients		Standardized Coefficients				
M	odel	В	Std. Error	Beta	t	Sig.		
1	(Constant)	3642.642	121.394		30.007	.000		
	Age	11.245	21.408	.012	.525	.600		
	Educational level	-2.658	21.228	003	125	.900		
	Structural Condition of	93.518	30.738	.072	3.042	.002		
	House	95.510	30.738	.072	5.042	.002		
	Initial Capital Investment	811.691	50.046	.704	16.219	.000		
	Cost of Employment	228.824	82.547	.120	2.772	.006		
<i>a</i> .	a. Dependent Variable: Income after SHGs							

Table 8: Coefficients<sup>a</sup>

Multiple regression was used to find out whether age, educational level, structural condition of the house, cost of employment and initial capital investment are a useful predictor of familial income or not. Stepwise regression analysis results indicated that variation of familial income can influence the independent variables at about 82% ( $R^2 = 0.820$ ). Regression coefficients of the variables are shown in Table 6. Their relationships may be expressed as: Y = 3642.642 + 11.245 (Age of the respondents) -2.658(Educational level of the respondents) + 93.518 (Structural Condition of House) + 811.691 (Initial Capital Investment) + 228.824 (Cost of employment). At the alpha = 0.05 level of significance, the p-value of  $X_3$ ,  $X_4$ ,  $X_5$  are  $\leq 0.05$ , thus there exists enough evidence to conclude that Structural Condition of House, initial capital investment, and cost of employment were useful predictors of familial income after SHGs for the impact of women empowerment.

#### 5.0 CONCLUSION

Microfinance with self-help group plays an effective tool for poverty eradication, but also as a means of promoting empowerment for women, as one of the most marginalized sections of the population. The micro-finance system plays a major role in empowering women through SHGs sources by NABARD. Empowerment is the power to change structures that involve one's living circumstances and interests. It was evident from the study via primary sources that women SHGs involved in providing income-generating operation in selective district of Madhya Pradesh. It might be clear in eradicating poverty for the poor family, SHGs are more important. The sample beneficiaries are getting impact on living standard, income-generating, own personal skills and home-based operation to achieve jobs. The women's self-help groups (SHGs) are now involved in all the productive activities. In the rising trend, the women's monthly income compares properly with their monthly expenditure. Women, through this SHGs trend, have maintained a respectful role both within the family and in society. These SHGs facilities would help beneficiaries get enough income, which in turn will help their tribal women empowerment for long-term survival.

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Predominance of informal employment has been one of the central features of the labour market scenario in India. While the sector contributes around half of the GDP of the county, its dominance in the employment front is such that more than 90% of the total workforce has been engaged in the informal economy. As per the latest estimation of a Sub-committee of the National Commission for Enterprises in the Unorganized Sector (NCEUS), the contribution of unorganized sector to GDP is about 50% (NCEUS 2008). This national level pattern of informal workers occupying around 90% of the workforce is more or less similar in the case of most of the prominent states in the country. Among the unorganized sector workers, a considerable proportion (about 65%) is engaged in agricultural sector, which in turn indicates the prominence of rural segment in the informal economy. In fact a major role of unorganized sector such as Food, Nutrition, Health, Housing, Employment, Income, Life and accident, and old age remains a dream in India. Still the cries of the unorganized sector goes unattended with the governments laying red carpets for the corporates and so called investors at the expense and sacrifice of the working class.





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