Chapter II

REVIEW OF LITERATURE

This chapter deals with the overall review of the literature available on the present topic. Literature is the most important part of any research. In this topic, the review is taken for research articles and books regarding the research topic. This chapter is divided into two parts i.e. Review of Research Articles, Review of Books, thesis and other related published or unpublished literature available on the concerned topic.

Introduction

Labour welfare is an important fact of Industrial relations. These give satisfaction to the worker and ensure that proper remuneration is achieved. With the growth of Industrialization, Mechanization and Computerization, labour welfare measures have got a fillip. The workers in the Industries cannot cope up with the pace of modern life with minimum sustenance amenities. The workers are in need of added stimulus to keep body and mind together. Labour welfare, though it has been provided to contribute to efficiency in production, is expensive. Each employer provides welfare measures of varying degrees of importance for the Labour force. The social and economic aspects of the worker’s life have a direct influence on the social and economic development of the nation. There is an imperative need to take extra care of the workers to provide both statutory and non-statutory facilities to them. The welfare facilities help to motivate and retain employees. Most of the welfare facilities are matters of sanitation and hygiene which is not provided. Dissatisfaction among workers is motivated by providing welfare measures. This ensures employee satisfaction resulting in increased efficiency. Employee welfare measures may help to minimize social evils like alcoholism, gambling, drug addiction etc. The workers are likely to fall in victim because of discontentment or frustration. The welfare facilities induce the worker happy, cheerful and confident with commitment. The welfare measures and schemes form an integral part of Personnel and HR Management in any organization will go a long way in ensuring the desired goals. In turn this will enhance the productivity of the organization. The welfare measures are designed and systematized by the organization through statutory
bodies like trade unions. The labour departments of the government insist upon minimum amenities to be implemented in any organization. This will ensure that minimum standards that are required for an employee to carry out the duties and perform functions to the extent of satisfaction. An industrial relations system is made up of certain institutions, which are popularly known as “three factors” of the system. In all developed and developing economics, these actors are…… workers (employees) and their organization (trade unions), management (employers) and their organizations (employer’s associations/federations), the Government. These actors jointly determine the output of the system, which largely consists of rules/regulations relating to terms and conditions of employment.

Sudaryono Sastrosasmita and A.T.M. Nurul Amin (1990) in their case study on —Housing needs of informal sector workers: The case of Yogyakarta, Indonesia stated that the aims to demonstrate the need for specifically targeted housing schemes for informal sector workers. It argues that a lack of individual affordability is not the universally applicable constraint for housing these workers, what is universal is the official unwillingness to accept informal sector employment as reliable collateral for access to the institutionally provided housing: overall findings suggest that provision of an official housing programme for the informal sector workers is desirables and supportable.

Menno Pradhan and Authur Van Soest (1995) in their study on —Formal and informal sector employment in urban areas of Bolivia the earnings and labour market participation in urban areas of Bolivia are analyzed, using household level survey data from 1989. They bring out that it is essential to distinguish between non-participation, formal sector work, and informal sector work, and estimate separate wage equations for informal and formal sector. Wages are higher in larger local labour markets. In both sectors females of ethnic minorities are underpaid. Wiebe Franck (1996) in his study on —Income insecurity and underemployment in Indonesia’s informal sector stated the recent legislation to provide income security to workers in Indonesia covers only those in the formal sector. Workers in the informal sector are at an even greater risk of income loss and are more vulnerable to shocks due to lower average incomes. The author addresses the question of whether there is a rationale for income security schemes for Indonesia’s informal sector. The
research suggests that through a range of existing public programmes, Indonesian
government already provides important security mechanisms for informal sector
workers and must continue to do so. The author finds no compelling evidence of the
need for a nationwide income security scheme for such workers.

Fiona Leach (1996)4 in his article entitled —Women in the Informal Sector: The Contribution of Education and Training stated that the reviews the extent to
which the educational system has acknowledged the importance to women of the
informal sector of the economy, and the extent to which it has sought to prepare
them for employment or self-employment within it. It assesses the record of both
formal and non-formal education in providing women with the necessary skills to
compete with men for employment, and concludes that both have generally failed to
assist women to obtain skilled, well-paid, and secure jobs, leaving them in
overwhelming numbers in subsistence-level activities in the informal sector. Within
the non-formal approach to education, the article examines training in income-
generating projects, which are a major conduit for assistance to poor women in
developing countries. Some recommendations for improved strategies of education
and training provision are presented.

Pierrette Hondagne-Sotelo (1997)5 in his study on —Affluent Players in the
Informal Economy: Employers of paid domestic workers uses the case of paid
domestic work in Los Angeles to argue that affluent and middle-class members of
United States society constitute important participants in the informal economy. In
depth, tape recorded interviews conducted with thirty five employers of nannies and
house cleaners and survey responses of 154 Latina house cleaners and nannies show
that they comply with government regulations, as indicated by payment of Social
security, Medicare and federal tax withholding. Affluent citizens may not directly
depend on informally generated income, but as employers of paid domestic workers
and nannies, they do depend on informally organized and remunerated services.

Osei K. Darkwa (1997)6 examined the —Reforming the Ghanaian Social
Security System: Prospects and challenges. Highlighted the major features of the
Ghanaian Social security system. It discusses the Ghanaian scheme by examining
the extent of coverage, criteria for eligibility and the method of administration and
financing. The paper undertakes an assessment of the existing security scheme and highlights its major limitations and weaknesses. It proposes measures for reforming the security systems by suggesting an extension in coverage, adjusting the benefit formula, increasing expenditure on social services for the elderly, adjusting benefits to reflect the cost of living index, creating employer-based private pension schemes and exploring alternative ways of investing social security accumulated funds.

Van Ginneken Wouter (1999) in his article entitled "Social security for the Informal sector: A new challenge for the Developing Countries" stated that the informal sector workers constitute a large and increasing part of the labor force in most developing countries. Many of them are not able or willing to contribute a significant percentage of their incomes to finance formal sector social insurance benefits that do not meet their needs. Therefore, informal sector workers themselves need to (and have) set up health and other social insurance schemes that better meet their needs and contributory capacity. In addition, special social assistance schemes are necessary to protect the most vulnerable groups outside the labour force. This article also assesses some key implications of these developments for formal social insurance schemes.

Jotham Dhemba (1999) carried out a study on "Informal Sector Development: A Strategy for Alleviating Urban Poverty in Zimbabwe". It stated that The World Bank, quoted in Mhishi (1998) estimated urban poverty in Zimbabwe in 1990/91 to be 12%. The 1995 Poverty Assessment Study found that urban poverty was now 39%. What is evident from these statistics is that urban poverty is increasing at unprecedented levels. What is also evident from studies that have been carried out is that those caught up in urban poverty resort to the informal sector as a survival strategy of concern also is the likelihood of more people living in cities than in rural areas in the next millennium. The past eight years of "structural adjustment without growth" unleashed massive retrenchments in both the public and private sector, and as we embark on the second phase of the reform programme, there are indications that the formal sector will shrink even further. It is therefore evident that the only sector with potential to create more jobs is the informal sector. It is against this background of increasing urban poverty, urbanisation and declining
formal employment opportunities that his paper puts forward some suggestions for promoting the growth of the informal sector.

John Kurien (2000) in his case study on Factoring Social and Cultural Dimensions into Food and Livelihood Security Issues of Marine Fisheries A Case Study of Kerala State, India highlighted that some of the social and cultural aspects of marine fishing communities, as they emerge in the course of the pursuit for food and livelihood, are the subjects of this paper. The focus is on the marine fishery of Kerala State, India and attempts to show how these dimensions evolved in the context of very specific resource and ecological determinants. Social and cultural dimensions have been often considered a "drag" on the transformation of societies into modern entities. However, the numerous failures encountered when development is given an exclusively techno-economic orientation, provide the basis for a new search to give meaning to hitherto neglected socio-cultural norms. This search is all the more relevant in this era of globalisation that set into momentum the tendency to homogenize social and cultural specificity. The sustainability of any society will depend in large measure on the degree of diversity and self-reliance that it is able to maintain with regard to reproducing its social and cultural concomitants. At the core of this are the issues pertaining to the food and livelihood security of its people. The paper examines the visible manifestations of deeper social and cultural attributes in the marine fishery sector, which has been fashioned over a very long history. The list includes: the nature of the sharing patterns in the fishery; traditional knowledge and technology; the old and new institutional arrangements in fishing communities; fish and the question of food security; and the role of women.

K. SeetaPrabhu and Sandhya V. Iyer (2001) made study on Public provision of Social Security challenge in South Asia stated that the prevalence of widespread poverty and deprivation in South Asian countries points towards the need to adopt a wider concept of social security that would include both promotional and protective social security. This article advocates this view against the backdrop of the coverage and financing of existing social security programmes and points to the inadequate of these measures in attaining the objective of higher economic growth and the eradication of poverty.
M. Catalina M. Tolentino and Jorge V. Sibal and Bonifacio S. Macaranas (2001) in their paper entitled “Survey and Assessment of Laws on the Informal sector” classified that the laws affecting the informal sector (IS) and assessed the extent of empowerment of the sector based on the provisions in the laws that allow for organization, decision making mechanisms, and transfer of power from the traditional centre to another. Results indicate that to some extent, four groups within the sector are accorded empowerment through Philippine laws; the agricultural sector, small and medium enterprises, industrial home workers and co-operatives. These groups are allowed to form organizations and (except for the industrial home workers) to participate in decision making bodies. Decision making is accorded to certain groups among the IS but this process is shared with government representatives and the formal sector which, in some cases, comprises the majority members in decision making bodies. Now, there is a shift of power provided from the traditional or government decision makers to the IS. However, certain groups within the IS have participated in the institution of some policies, and the realization of programmes for their own advantage.

David M. Dror (2001) in his article entitled “Reinsurance of health insurance for the informal sector” studied the deficient financing of health services in low-income countries and the absence of universal insurance coverage which leaves most of the informal sector in medical indigence, because people cannot assume the financial consequences of illness. The role of communities in solving this problem has been recognized, and many initiatives are under way. However, community financing is rarely structured as health insurance. Communities that pool risk (or offer insurance) have been described as micro-insurance units. The sources of their financial instability and the options for stabilization are explained. Field data from Uganda and the Philippines, as well as simulated situations are used to examine the arguments. The article focuses on risk transfer from micro-insurance units to reinsurance. The main insight of the stuffy is that when the financial results of micro-insurance units can be estimated, they can enter reinsurance treaties and be stabilized from the first year. The second insight is that the reinsurance pool may require several years of operation before reaching cost neutrality.
Errol D’Souza (2001) pointed out that the vast literature on social security for unorganized workers in India is casual about providing a justification for this type of public assistance, treating it as rather an obvious obligation of any civilized society. Moreover, by viewing social security as a state, its focus is restricted to the outcomes of deprivation and vulnerability that characterize it. This paper by contrast argues for shifting the focus of attention to processes whereby stochastic shocks and institutions empower or hinder households from attaining satisfactory incomes and well being. A justification is provided in terms of the principle of equality of opportunity and it is argued that the concept of secure livelihoods is the appropriate vehicle for mobilizing the full import of this principle. The policies that are suggested by this reading are social assistance when the fundamental capacity to transform assets into well being is impaired, credit-cum-insurance services when contingencies do not allow the smoothing of consumption, and the provision of complementary social and economic infrastructure of adequate quality and priced so as not to exclude the needy.

Paul N. Balchin and Jill Stewart (2001) in their study on —Social housing in Latin America: Opportunities for affordability in a region of housing need showed that the social housing normally refers to social rented housing, and its provision can be examined within the context of the type of housing welfare regime that has evolved within the country under consideration. However, in large parts of Latin America –because of minimal affordability and limited investment – social housing is very much a marginalised tenure and – apart from a small social-rented sector – comprises illegal shelter in shantytowns, assisted self-build houses, and low-cost owner-occupation. It would therefore be unproductive to examine social housing in Latin America within the context of any of the welfare regimes that prevail in the developed world. Within the region, large-scale migration into the major urban areas created a substantial and growing housing deficit among the poor in the latter half of the twentieth century. At first, there was an attempt to satisfy housing needs by the provision of social rented housing, but it was soon recognised that such accommodation was unaffordable to the majority of the poor, while municipal governments were constrained by budgetary considerations from increasing or even maintaining its supply. At the same time, it was realised that
informal housing could be upgraded more cost-effectively, and that for its future development the legalisation of tenure was essential; while self-build formal houses could be constructed through the process of community funding. By the 1990s, even the middle-income segment was disadvantaged in the housing market as unemployment and interest rates rose and real wages fell, and therefore – through the introduction of means-tested demand-side subsidies – the term social housing was extended to the conventional owner-occupied sector. Clearly, welfare regimes in Latin America are at a rudimentary stage in their development, although there is a tendency for governments to embrace neo-liberal housing policies. But at a time of fiscal constraint, it is a cause for concern that macroeconomic priorities might make it more difficult for a large proportion of the population of the region to satisfy its housing needs.

Mare Wuyts (2001)15 in his study on —Informal economy, wage goods and accumulation under structural adjustment theoretical reflections based on the Tanzanina experience , argued that the two factors played an important role in shaping the dynamics of informal sector development (1) the process of the relative cheapening of wage goods as a result of their importation, partly financed through foreign aid, thereby lowering unit-labour costs in labour-intensive production, and (2) the processes at work of subsidizing real wages by other forms of economic security as a result of multiple, diversified and spatially extended livelihood strategies. While these factors undoubtedly brought a new vitality to economic development, this paper questions the long-run sustainability of this new trend for two One is its dependence on foreign aid to finance imports. The other is that is does not appear to propel endogenous increases in productivity by achieving greater synergy in inter-sectoral linkages between agriculture and industry.

IrudayaRajan, S., (2002)16 in his paper entitled, —Social Security for the Unorganised sector in South Asia . discussed the social security programmes for the disadvantaged elderly population in the unorganised sector in three South Asian countries: India, Sri Lanka and Bangladesh. Owing to data constraints, the discussion is limited to social assistance, old age homes and pensions. The analysis suggests that both the State and private voluntary organizations have played only a limited role in providing social assistance in old age. The outcome is inadequate
coverage and funding for the programmes are designed to assist the elderly persons. Because of rapid ageing, if the current situation is allowed to prevail, the outcome will be even less promising. Increased coverage and funding will require greater focus on achieving higher economic growth rates and improving the fiscal management of public expenditure.

Lawrence Mukuka and Webby Kalikiti and Dann K. Musenge (2002) in a survey about —Social Security Systems in Zambia— stated that the survey of social security provision in Zambia starts with a sketch of the historical and economic background since the late nineteenth century to the present, shows how traditional social security arrangements were destroyed and the people impoverished by a series of governments, starting with the colonial state and continuing through to the late 1990s. It describes current and recent arrangements under the following heading: both State and private providing formal social security and non-formal social security schemes. The latter one is considered to be the traditional security provided by the extended family and semi-formal schemes such as reciprocal urban networks, the church, chilimba and market associations.

Alexander S. Preker and Guy Carrin and David Dror and Melitta Jakab and Willam Hsiao and Dyna Arhin Tenkorang (2002) in their research study on —Effectiveness of community health financing in meeting the cost of illness— present their main findings from an extensive survey of the literature of community financing arrangements and selected experts from the Asian and African regions. Most community financing schemes have been evolved in the context of severe economic constraints, political instability, and lack of good governance. Micro-level household data analysis indicates that community financing improves access by rural and informal sector workers to needed health care and provides them with some financial protection against the cost of illness. Macro-level cross-country analysis gives empirical support to the hypothesis that risk-sharing in health financing matters in terms of its impact on both the level and distribution of health, financial fairness and responsiveness indicators.

The background research done for this article points out five key policies available to governments to improve the effectiveness and sustainability of existing
community financing schemes. This includes: (a) increase and well targeted subsidies to pay for the premiums of low income populations; (b) insurance to protect against expenditure fluctuations and re-insurance to enlarge the effective size of small risk pools; (c) effective prevention and case management techniques to limit expenditure fluctuations; (d) technical support to strengthen the management capacity of local schemes; (d) establishment and strengthening of links with the formal financing and provider networks.

K.P. Kannan (2002) examined the ―Welfare Funds for informal sector workers in the State of Kerala in India‖. It examined the evolution of the institution of ‘Welfare Funds’ for informal sector workers in the State of Kerala in India. The Kerala experience, which is now thirty years old, reflects what the workers in the informal sector could achieve in countries like India given the contemporary political context and the democratic political framework of the State. But it required sustained collective action on the part of the workers. This paper finds that while the Welfare Fund Model of collective care arrangements for the informal sector workers in Kerala showed considerable innovation in its design and organisation, its functioning is embedded in the bureaucratic system giving rise to a number of problems. Even then the Model offers a minimum of social security to the informal sector workers who are unprotected. Therefore, the question of replicating this Model with suitable modifications to other States in India as well as to other countries, where there are no social security arrangements for informal sector workers, is worth pursuing.

Luis GarcíaNúñez (2002) in his study on ―Health reform in the social Security system: The Peruvian case‖ highlighted that since the middle of 1997, a health reform in the Peruvian social security system was implemented in order to improve the efficiency in the sector, to raise the quality of its services, and to extend its coverage to uncovered sectors, within a framework solidarity and equality. However, after almost three years of the implementation of this reform, the system is even far away from accomplishing these objectives. Current statistics show that many Peruvian citizens do not have a health insurance, and that the new Private-Public framework is not wise enough to cover the majority of the population, specially the poorest people. Private insurance companies seem to be oriented to
insure large companies rather than small ones (the majority in Peru) while the public
insurance would cover the low-income population. Other characteristics of the
Peruvian reform are the scarce participation of these private insurance companies in
the provinces and its minimum participation in voluntary insurance. Those facts
would mean that the reform is still far away from accomplishing its objectives.

Tony Vaux and Francie Lund (2003) in their paper entitled —working Women and Security: Self employed Women's Association’s response to crisis analysed that the India’s Self Employed Women's Association (SEWA) is an organization of women who work informally. Between 1989 and 2001, the areas in which they live and work were affected by cyclones, drought and earthquake. This paper traces SEWA’s response to these crises. It consistently focuses on the importance of income in sustaining livelihoods in the face of crisis. It tries to turn crisis to opportunity, often working in partnership with, and always trying to influence, government; it extends its policy influence by participating in key government commissions and committees. SEWA has developed a battery of institutions (such as the insurance scheme) aimed at reducing risk and increasing security. They suggest that SEWA’s members—who are poor working women—have developed a more appropriate response to disasters than have governments and aid agencies. In the search for human security, international agencies would pay greater attention to addressing the long-term vulnerability of poorer people. Greater attention should in general be given to the way that 'manmade' economic policies and programmes can increase the risks that poor people face.

Tony Setiabudhi (2003) in his research study on —Social Security Scheme in Indonesia - An Utopia Plan? highlighted that the Indonesia as the fourth biggest populated country, up till now do not have a proper Social Security Scheme. Since the government noticed that this problem would become more and more complex in the years to come. So, a political decision was made; and the President herself recruited the National Taskforce on Social Security Reform; and they prepared the Academic Concept. On the other hand; with the assistance of International LabourOrganisation (ILO) a comprehensive report was launched several weeks ago:
—Restructuring the Social Security Scheme in Indonesia – Issues & Options was
Jeemol Unni and Uma Rani (2003) in their work entitled —Social Protection for informal workers in India: Insecurities, Instruments and Institutional Mechanisms revealed a broad definition of social protection to include basic securities, such as income, food, health and shelter, and economic securities including income-generating productive work. A conceptual framework is developed with which to analyse the causes of insecurities of informal workers, identify the needs of social protection, develop instruments and visualize the institutional mechanisms to address these needs. Further, they present the macro and micro evidence of these insecurities and discuss the institutional mechanisms for delivering social protection for the workers.

Edwin Kasere (2003) in his case study on —Social exclusion and social security: the case of Zimbabwe examined the problem of social exclusion the provision of social security in Zimbabwe. After sketching a historical perspective of the problems of social exclusion in Zimbabwe, it is argued that social exclusion emanates largely from the orientation of social security which places emphasis on protecting persons employed in the formal sector. The reality in Zimbabwe, however, is that those employed in the formal sector constitute a small percentage of the population. Consequently, the majority are excluded from social security coverage. The paper also observes that there is a gender discrimination and social exclusion as women are largely excluded from contributory social security schemes. The paper ends by calling for appropriate interventions in order to achieve inclusiveness in social security coverage.

K.M. Naidu (2003) in a book published on —Social Security of Labour in India and Economic Reforms explained that the social security measures for labour has become relevant in India after the implementation of economic reforms. The first part of the decade of reforms has not given the required focus on this problem, though amounts have been set apart in every budget. There is a decline in the allocations of amount made for social security in general and labour in particular. The second half showed increased allocation of amount, but it was found
to be insufficient. As human face of economic reforms began to be slow and it had an adverse impact on labourers, researchers began to study the issues of social security of labourers in detail and brought out conclusions which are quite unfavourable and depressed the labourers.

The book analyzed critically the declining trend observed in employment, poverty, education, health, housing, food and nutrition as well reduced government allocation to social security of labourers. Organized employment got reduced and hence unorganized sector employment grew to 93% of total employment. The book articulates effectively for the removal of deprivation and vulnerability of labourers to make them live a comfortable life with assured security. Jaime Z. Galvez Tan (2003)26 in his article entitled —Health and social protection of the informal sector— says that the Market vendors, Street Hawkers, Tricycle drivers, construction workers, home – based industry workers, farmers, fisher folks, carpenters, plumbers, beauticians, manicurists, massage therapists are workers that constitute 70 per cent of the labour force. They are called the informal sector or workers of the informal economy. They continue to work every day and enjoy no holiday. However, a positive development occurred last November 2002. The Philippine government, through the National Statistical Co ordination Board, recognized the informal sector or workers of the informal economy by agreeing on an official definition.

Ram Lakhani (2004)27 in his study on —Occupational Health of Women Construction Workers in the Unorganised Sector— a study was undertaken to assess the occupational health status of women workers in the construction industry by evaluating incidences of occupational health disorders. One thousand and fifty-two workers were selected by stratified random sampling, medically examined and subjected to relevant interviews, examinations and investigations. Over three-fourths of the women and almost all men reported working for 10 to 12 hours daily. A majority of the women reported headaches and backaches, as well as pain in the limbs. Fifty-six per cent of women and 16 per cent of men reported injuries resulting in work loss. They had no social security or other workers’ benefits. Most women and men said that they would prefer to do some other work. Respiratory, eye and skin disorders and noise-induced hearing loss (NIHL) were found to be prevalent amongst workers exposed to hazards like dust, noise, heat and cold, non-
ionising radiation, and exposure to dry cement, glass and adhesives, tar and paint. About 76 per cent women reported gender-specific work stress factors, such as sex discrimination, and balancing work and family demands, above and beyond the impact of general job stressors such as job overload and skill under-utilisation. Discriminatory barriers to financial and career advancement were found to be linked to recurrent physical and psychological symptoms and more frequent visits to the doctor among women workers.

Tito Boeri (2005)28 in his work entitled — An activating Social Security System showed that the convergence to the Lisbon employment targets requires absorbing large pools of long-term job seekers, increasing labour force participation and dealing with a sizeable informal sector, composed for the most of low-productivity of jobs. The purpose of this paper is to review the main design features of an activating social security strategy reconciling shifts of these three margins with the respective institutions characterizing the European landscape. Evidence of experimental studies is reviewed. It is argued that European Supra-National Authorities should confine themselves to promote the exchange of information regarding labour is the best practice if the implementation of this approach is done at a decentralized level. Issues related to the implementation of this activating strategy in the countries that are more distant from the Lisbon targets are also discussed.

Anna Pollert (2005)29 in his research study on — The Unorganised Worker: The Decline in Collectivism and New Hurdles to Individual Employment rights. Analysed that the Unorganised worker (neither unionized nor covered by a collective agreement) is the norm in Britain, especially in the private sector, which employs about 70% of employees. In 2003, union membership was down to 29.3% and 18.2% in the private sector. Collective bargaining covers 72.2% of workers in the public sector, but only 22.1% in the private, leaving statutory regulation of individual employment rights as the only protection for the majority of workers. In this context, access to these rights, and ease of enforcement, while never previously straightforward, are becoming increasingly crucial. The individualization of the employment relationship, which began before Newlabourretuned to power in 1997, has continued with little restoration of collective rights and new legislation enhancing individual rights. The government’s commitment to new-liberalism and
maintaining a ‘flexible’ labour force has ensured that these further rights are circumscribed by new legislation, which places them further out of reach. This paper discussed this process in the context of the difficulties of workers already faced in obtaining support and guidance, the lack of affordable professional legal advice and representation and the impediments to provide an adequate service by the underfunded voluntary sector.

Massimiliano Mollona (2005) in a paper on “Factory, Family and Neighborhood: The Political Economy of Informal Labourers in Sheffield”. Explored the experience of formal and informal steel labour in the contexts of the factory, the family and the neighborhood in Endcliffe, an ex-industrial district of Sheffield, UK. The article reiterates Claude Meillasoux’s claim, in his book, “Maidens, Meal and Money”, that the informal economy is an ideological space for the cheap reproduction of labour in the interests of capital. Nevertheless, it also examines subjective and ethnographic understanding of the meanings of ‘capital’ and ‘labour’ and of the political nature of their shifting boundaries. In Endcliffe, capitalist subcontracting, state welfare and economic policies of local regeneration have increased the informalisation and casualisation of steel labour blurred the social spaces of the factory, the family and the neighborhood. The increased permeability between formal and informal economic processes and the re-embeddedness of production in the social and political texture of the neighbourhood tangles idioms of kinship and capitalist ideologies of production and turns the structural conflict between ‘capital’ and ‘labour’ into a generational and gender conflict within the working class. The article shows that the New Labour government’s attempt to transform Britain into a post-industrial and classless society has paradoxically fostered the re-emergence of ancient models of production and forms of bonded labour.

Santosh Nandal (2005) in his case study “Extent and Causes of Gender and Poverty in India: A Case Study of Rural Haryana” pointed out that in spite of the enshrining anti-poverty programmes and objectives of the poverty eradication programmes contained in India’s five year plans, November 2005 women’s poverty in India, even after 58 years of independence, is glaring. This paper, based on a field survey, addresses the issues of economic constraints and the denial of women’s
access to productive assets in the form of land ownership and human capital such as education, skill-training. The article contributes to the overall picture of female poverty at the national level. The author finds an exaggerated emphasis being placed on women labourers and inadequate economic opportunities among them as the major obstacle to reduce female poverty. Because of these constraints and discrimination, women enter into the unorganized sector, i.e. the agriculture sector. This paper examines how lack of skills, heavy physical work of different types, long hours of work with limited payment, lack of guarantee of minimum wages, lack of job security, lack of minimum facilities at the work place are the characteristics of the informal sector which contribute to women’s economic disempowerment.

Particia Justino (2006) in his article entitled —Social security in developing countries: Myth or necessity? Evidence from India .Explains the importance of social security policies in developing economies, using empirical evidences from India. This paper also discusses the viability of implementing systems of social protection in developing countries and provides an empirical analysis of the effects of socio-economic security policies on Indian’s economic performance between 1973 and 1999, using a two-sage least square model adapted to data from a panel of 14 Indian states. The results show that policies that strengthen the social and economic security of the Indian population have been an important

Saibal Kar, SugataMarjit and Rajat Acharyya (2007) in their work entitled —Agricultural Prospects and informal wage in general equilibrium showed that the better prospect for agricultural exports and productivity should increase agricultural wage. However, they argue that such an outcome depends on the capital movement between the formal and informal manufacturing sectors. This is shown in a model that demonstrates a close link between agricultural and informal wage. Presence of an informal sector may lead to reverse migration from the urban to the rural sector without any pressure on rural wage. They argue that the policy outcome in the rural sector is likely to depend on the intersectoral mobility of capital in the urban sector. The result is robust with respect to reasonable alterations of the basic structure.
Aditi Kapoor (2007) analysed — The SEWA way: states the shaping another future for informal labour. Globalization has accelerated the growth of the informal sector worldwide. It now comprises majority of workers in many countries, especially the developing world. The trade union movement should ideally have come forward to organize informal labour, both to legitimize itself and to help the exploited masses to uplift themselves. Unfortunately, examples of these are few. Non-governmental organizations have stepped into a limited extent to help organized informal labour ‘bottoms-up’ and from ‘above’ – urging the corporate world to cleanse its supply chains and consumers to buy ‘fair trade’ products in some instances. New or alternative unions have emerged. The Self-Employment Women’s Association (SEWA), a trade union of nearly 7,00,000 poor women in the informal sector in India, can be seen as a pioneer of this trend though it first emerged as far back as in 1972 in the textile town of Ahmadabad, Gujarat. An Analysis of SEWA’s way of functioning, its holistic approach encompassing socio-economic and political rights and its widespread impact offers lessons for organizing informal labour to give these workers a brighter future. This paper elaborates these lessons based on the SEWA experience.

Anwara Begum (2007) in his case study on — Urban Housing as an issue of Redistribution through Planning? The case of Dhaka city, highlighted the rapid growth of population, the mushrooming of poor settlements and unplanned urbanization have crucial implications for the efficiency and equity of urban services. The resultant infringements of critical human rights throw into focus the importance of housing as a social policy issue. This article delineates the inherent lack of integrated urban planning, the lacunae within institutions responsible for urban management – and contextually, the nature of housing as a social policy issue, where reinforced, coordinated planning and administration could ensure distributive benefits even to the poor.

Till Barnighausen, Yuanli Liu, Xinping Zhang And Raniner Sauerborn (2007) in their research study on — Willingness to pay for social health insurance among informal sector workers in Wuhan, China: a contingent valuation study analysed that the most of the about 140 million informal sector workers in urban China do not have health insurance.
Siddhartha Sarkar (2007) in his paper entitled —Health Insurance for the poor in Informal sector— showed that the realization that mere existence of health care facilities does not necessarily mean that they are readily accessible to the poorest section in the informal economy. It must tend to the evolution of a unique health insurance scheme with contribution according to individual capacity. This paper examines several health insurance schemes catering to the informal coverage as well as some critical issues with regard to extending health insurance coverage to poor households in general and those working in the informal sector in particular.

Gorana Krstic and Peter Sanfey (2007) in their study on —Mobility, poverty and well-being among the informally employed in Bosnia and Herzegovina— analyzed the informal sector employment in Bosnia and Herzegovina (BH), using panel data from the living standard measurement studies. They derive four main conclusions: first, there is significant labour market mobility in informal sector, second those in informal jobs are much more likely to suffer from poverty than formally employed people are, Third, earnings inequality is more pronounced in the informal sector than elsewhere. Fourth, the informally employed report lower levels of life satisfaction compared to most other labour market states. They conclude that, while the informal sector helps people cope, the formal sector provides better prospects for prosperity and wellbeing.

Meenakshi Gupta (2007) in her book published on —Labour Welfare and Social Security in Unorganised Sector— explains that the outcome of in-depth study of unorganized sector. Unorganised sector is a vast and significant segment of Indian economy in terms of its economic worth through their economic contribution and the growing number of the workers the sector engages. The problems of unorganized sector workers is becoming more and more popular in these days. This book reveals that life of unorganized sector workers is very tough. They have not acquired a high profile, tasted the benefit that can be gained from organization or derived the advantageous flowing from high visibility. They are exploited in many ways. It can be said that effective protection and welfare for unorganized sector is more difficult and complicated. The book makes a humble attempt to understand what unorganized sector means and to study categories of unorganized sector. An effort is made here to evaluate the schemes that are in operation in India with a view to suggest certain
strategies to enhance the social protection for this sector. The book is a modest presentation of constitutional and legislative framework culmination towards pragmatic strategies. In this book an effort has been made to discuss the attitude of judiciary towards the rights of the workers engaged in unorganized sector.

René Loewenson (2007)\textsuperscript{40} in his article entitled —Occupational Hazards in the Informal Sector - A Global Perspective— reported the global experience and a 1997 survey of 1585 informal sector workers in Zimbabwe (Loewenson 1997b). The growth of the informal sector is largely attributed to the inability of the formal sector to provide adequate incomes or employment, leading to the poor consumer markets and capital starvation of the informal sector. Various informal sector workplaces are described, including home based enterprises, displaying a wide range of poorly controlled work hazards, particularly welfare and hygiene, ergonomic and chemical hazards, worsened by poor work organisation, and poor community environments and social infrastructures. The generally hidden but substantial burden of ill health in informal sector work is described. Improving occupational health in the sector can be done through implementing existing knowledge, but demands efforts to confront the underlying risk environments that undermine the application of such knowledge. Such efforts include building social capital and organisation within the sector, enhancing collective support systems and public infrastructures, supporting multi sectoral community based approaches, and ultimately confronting the underlying economic marginalisation of informal sector work.

Angwara D. Kiwara (2007)\textsuperscript{41} in his research study on —Group Premiums in Micro Health Insurance Experiences From Tanzania— analysed that the main objective was to assess how group premiums can help poor people in the informal economy to prepay for health care services. A comparative approach was adopted to study four groups of informal economy operators (cobblers, welders, carpenters, small scale market retailers) focusing on a method of prepayment which could help them access health care services.

Mukul G. Asher (2007)\textsuperscript{42} in his paper entitled —Pension Reform in India— explained that the pension reforms are an essential part of managing India's calibrated globalization, based on open society, open economy paradigm. This paper
argues that there is a strong case for reforming existing provident and pension fund organizations; and for better design and delivery systems for old age assistance. Three major areas which the reforms should address are enhancing professionalism in performing core functions; a systemic perspective facilitating establishment of a multi-tier social security system; and better governance and regulation. This paper also stresses the need to promote financial and pension literacy. Progress in the above areas would be facilitated if the Parliament passes the Pension Fund Regulatory and Development Authority (PFRDA) Bill expeditiously. India should also encourage pension research and education with a view to develop innovative approaches in addressing old age income security.

Ishola Rufus Akintoye (2008)43 in his case study on —Reducing Unemployment through the Informal Sector: A case study of Nigeria— sought that the unemployment as one of the macro economic problems which could be reduced through the informal sector participation provided it is well supported and managed. The informal sector in itself may not be able to achieve much due to inaccessibility to credit, but with the on-going policy of the Federal Government through the Central bank of Nigeria on micro-financing the macroeconomic objective of reduced unemployment, if not full employment will become a reality in Nigeria. The micro finance policy has empowered many micro finance institutions to provide credit to the informal sector. Therefore, it is advised that the Nigerian Government and all relevant stakeholders continue in their quest towards reducing unemployment while they give their undivided support, in making sure that the informal sector continues to enjoy access to credit to finance its activities and accomplish its goal of unemployment reduction.

AmitKundu (2008)44 in a paper on —Effects on wage and Employment after implementation of Social Security Norms in the Agricultural Labour Market pointed out that the Government of India can implement ‘Conditions of Work and Livelihood Promotion Bill’ for the agriculture workers who are unorganized in nature in such a time when cultivation is not very profitable and employment generations in the agricultural sector are declining. This paper is a theoretical
attempt to identify the impact on agricultural employment and profitability of the farmer if the ‘conditions of work’ are imposed in the agricultural labour market.

Here the farmer is a monopolist and employs both local and migrant labourer during the time of production when the local labourers get full social security from their employer but the migrant labourers are deprived from getting that. This paper proves that any type of social security norm including agricultural sector but also decreases the profitability of the farmer. The profit maximizing farmer will always force the unprotected migrant labourer to work maximum possible extra hours more than the normal one. But if the monetary punishment for the employer after detection of the violation of social security norms is high then the farmer will employ less number of unprotected labourers during the time of cultivation. They conclude that the cultivation does not become less attractive and social security norms for most of the labourers can be maintained.

SugataMarjit and DibyenduMaiti (2008) in their paper entitled —Informal wage and formal sector productivity attempted to find out the relationship between informal wage and innovative efforts of firms in the formal sector in countries such as India, where informal sector captures lion’s share of total workforce. A firm employs both formal and informal workers to produce a goods. In equilibrium both in –house production and outsourcing are opted for. They show that the availability of low wage informal workers makes the formal segment less efficient by reducing its incentive for R and D. Thus, for countries a vast segment of lowly paid informal workers exhibit lowly productive formal sector workers.

Mombasa, Kenya (2008) in his article entitled —Pension Coverage and Informal Sector Workers: International Experiences showed that the Pension reform around the world in recent decades has focused mainly on the formal sector. This paper provides an overview experiences of selected countries in this regard, and provides some suggestions for governments in developing countries considering the implementation of their own pension reform to ensure that informal sector workers receive the retirement benefit they need.

SaibalKar and SugataMarjit (2009) in their study on —Urban informal sector and poverty explored the connection between trade and poverty
theoretically and empirically for the developing world. They offer another look at the possible implications of trade liberalisation on urban poverty by using the urban informal sector as a catalyst. The theory shows that trade liberalization in the important competing sector raises informal wage across occupational types, and expands production and employment in the informal industrial segment. Further, using Indian provincial data on wage, capital stock and value added in the informal sector they show that real informal wage increased with trade reform and transmitted favourable impact on urban poverty reduction.

Bikram K. Pattanaik (2009) in his research study on —Young Migrant construction Worker Unorganised Urban Sector . analysed the empirical socio-economy based on a field study involving 1200 young unorganized workers found in the construction sector of the so called tri-city of Chandgarch, Panchkula and Mohali. The main aim of the study was to examine the reason why and how these young people had come to work in this urban environment? how they live and spend their money? and what do they perceive as their major problems?. Based on the findings, the article argues that Indian policy makers must give specific regard to the urban unorganized labour sector and they should take more-adequate measures for the protection of human right of such migrant workers.

Manish K. Jha (2009) in his study on —Food security in perspective: Significance of social action highlighted the impact of food insecurity on the disadvantaged sections in India. While analyzing the causes and consequences of food insecurity, he emphasizes distributional aspects and also examines the government schemes and provisions meant to secure food for the vulnerable sections of the society. Discussing the gross mismanagement and the serious loopholes in the implementation of these programmes, this paper highlights consequences of growing number of malnourished children and recurring instances of hunger and deaths.

Santosh Mehrotra (2009) in his work entitled —The Impact of the Economic Crisis on the Informal sector and Poverty in East Asia examined the structural reasons why the poor and especially children are impacted adversely as a result of the global economic crisis and presents policy concerns that governments must address to meet the income and livelihood needs of the poor. It analyses the
status of employment in the informal sector, which the vulnerabilities of the poor are very high. It also analysis the extent to which those outside the formal sector have access to state benefits in the sense of social insurance or transfer. It concludes with recommendations on protecting the poor, including social insurance and social assistance mechanisms for workers in the informal economy; a fiscal package to stimulate domestic demand and offset falling employment in export activities; and focus on agriculture, especially food production that will have multiplier effects throughout the economy.

Binoy Joseph, Joseph Injodey and Raju Varghese (2009) in their study on Labour Welfare in India stated that the India’s labour force ranges from large numbers of illiterate workers to a sizable pool of highly educated and skilled professionals. Labour welfare activities in India originated in 1837 and they underwent notable changes during the ensuing years. This article is a description of these changes and the additions which were included over this period. On the whole, it paints a picture of the Indian Labour welfare scene. The 10th Five year plan has had a tremendous impact. Further, the Indian Planning Commission has laid down measures to enhance the welfare of workers in various area such as child labour, bonded labour, female labour and occupational safety and health. Welfare work in India (broadly defined) is carried out by various government and non-government organizations of which the most important are National Government, State Government, Trade Unions, the Public Sector, Private Sector and non-government organizations. Activities in this area include provision of house facilities, education, occupational safety and health, prevention of child and bonded labour and enhancement of working women's welfare. Private sectors also take welfare measures of similar nature. Notable companies taking initiatives in this regard are Tata and Larsen and Toubro. The article points out that the structure of a welfare state rests on its social security fabric. Government, Employers and Trade unions have done a lot to promote the betterment of workers’ conditions. However, a great deal still needs to be done.

**Concluding Remark:**

There is no dearth on the study on Study of welfare Schemes, Industries safety and corporate Social Responsibility towards skilled and unskilled women
workers around the globe but very few study has been done on Study of welfare Schemes, Industries safety and corporate Social Responsibility towards skilled and unskilled women workers in India. No attempt has so far been made for the study of “A Study of welfare Schemes, Industries safety and corporate Social Responsibility towards skilled and unskilled women workers in Maharashtra state” in particular. Hence, the present study is a sincere effort to fill up this gap.

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