CHAPTER-VIII
SUMMARY OF FINDINGS AND CONCLUSIONS

‘There is not a single country where women enjoy equality with men’


8.1 Introduction

In a labour surplus economy like India’s, with low employment avenues and increasing cost of living, females have been increasingly pushed into labour market (Saba Anjum, 2011). Female workforce depends heavily on the informal sector. It is estimated that 96.33 percent of the female workforce, which is 31.5 percent of the total workforce, is concentrated on the unorganized sector. This is because jobs in the sector, due to the biased social value, require less skills and entry is easy. Women workers in this sector are assigned traditional roles. Technological advancements in the organized sector have also played an important role in this regard (Martin Patrick, 2001). The women labour in Coimbatore is no exception to this trend. In spite of their hard work, the needs of the poor for social protection are inadequately met. They experience persistent deprivation and vulnerability. The living standards of these women have declined, their incomes have decreased and social protection has become gradually more inaccessible. This is the scenario in which social security for the unorganized sector has to be thought about.

Keeping this in view, the following specific objectives have been set for the present study:

➢ To know the Socio-Economic Status of the Sample Respondents,

➢ To analyse the Nature of Employment and Migration Status of Unorganised Women Workers in Selected Industries.

➢ To examine the Working Conditions and Availability of Social Security Benefits among the Unorganised Women Workers and

➢ To study the Awareness, Enrolment and Willingness to Participate in the Health Insurance Schemes.
8.2 Findings

8.2.1 Findings Related to Socio-Economic Status of the Sample Respondents

The study found that a majority of the unorganised women workers are in the age group of 31-45 years. Most of them belonged to Hindu religion. They mainly speak Tamil language and belonged to the backward community. Majority of them were married and a large number of working women in the present study belonged to dual earner household. Most of them had small family and adhered to family planning. Many of them belonged to nuclear families and mainly came from rural areas. Only a very negligible percent of workers are graduates or diploma holders and most of them are illiterates. Most have discontinued their education because of their family situation. For a higher percentage of respondents, family income is between Rs.2501-7500 per month. Despite the growing importance of savings, this research found that the sample women workers are less likely to save and most of them borrowed money to meet some unexpected expenditures. These women are often illiterate, unskilled, socially backward and economically weak. The analysis shows that poverty and lack of access to education are their major problems.

It is evident that the socio-economic profile of the unorganized women worker in the study area presents a picture that is in sharp contrast to the otherwise improving image of the Indian economy. The strong association between the low social status and the unorganized or informal nature of workers also brings out the social dimension of economic deprivation. Taken as a whole, the socio-economic conditions of informal wage workers are nothing but deplorable. The failure to ensure a modicum of human dignity at work to this vast multitude of working poor should have received far more political and policy attention than what has been the case hitherto. On the whole, the unorganized women workers in the study area are living a life far below from satisfaction. These women, when they have to perform dual roles of both outside employment in harsh and hostile working conditions and manage their homes, come across problems, which need a sympathetic hearing.
8.2.2 Findings Related to the Nature of Employment and Migration Status of Unorganised Women Workers in Selected Industries

The results of the study reveal that the percentage of textile women workers was high as compared to foundry industry. The two industries were chosen based on the number of units and also workers employed in those industries in the study area. A large number of workers belonged to small units in both industries. In the textile industry category, most of the respondents were working in the spinning section, and in the foundry industry, a majority of the respondents belonged to helper category. Mostly, they came under skilled category. A higher percent of workers reported that their work was casual and rest of them work on a regular basis. Most of them felt that the distance of the industry from their residence was very near and they reach their workplace by walking and by using public transport system.

Most of the workers have not changed their job in their labour market experience and they are staying in their first job. The women workers are being largely recruited through recommendations made by friends and relatives. While the researcher asked about the reason why they selected the present job, it was found that a majority of them selected the job due to their personal willingness followed by the advice given by relatives/ friends. Most of the workers were willing to change their present job because of its temporary nature. Those who are not willing to change their present job because their workplace is near home. Most of them, during the past five years, had a pay hike.

As far as the migration status is concerned, the study revealed that a major proportion of the respondents have not migrated, as against the popular fact that half of the unorganized sector workers are migrants. The ideal age of migration was recorded as 28 years. The workers had migrated from a distance between 101 kms-300 kms. A major proportion of the workers migrated once for all from their native place. While asked about the original purpose or motive of migration, a majority of them reported that they had migrated for employment opportunity. It is observed in the study that for most of the migrants, agriculture was the previous occupation before they migrated to the study area.
The percentage of women workers who migrated to Coimbatore city is comparatively higher among those who are younger in age (15-30 years). The Chi-square results between the current age and migration status is found to be statistically highly significant. The percentage of workers who migrated is relatively lower among illiterate women. The association between the educational status and migration also turned out to be highly significant. Migration is marginally higher among textile industry workers as compared to foundry workers. The Chi-square results proved the association between monthly family income of the women workers and their migration status to be highly significant.

8.2.3 Findings Related to Working Conditions and Availability of Social Security Benefits Among the Unorganised Women Workers

It was found in the study that nearly half of the respondents were living in rented houses and the rest in their own houses. A majority of them were living in tiles based house. Most of the sample workers reported that they are working eight hours per day which is a welcoming trend. While asked whether they are working extra hours in the industrial units, it was found that most of them were not working extra hours due to family commitments. As weekly holidays play a vital role in the lifestyle of the labourers, this study analysed this factor also and found that a majority of workers had weekly holidays.

As getting wages on time is a crucial factor to run the family of a worker, this study found that a maximum proportion of respondents got wages in time. Also, most of the workers were getting wages on a weekly basis, but very few were aware about minimum wages. Most of them had a strong feeling that their wages is not equal to male workers. When asked whether they are getting wages as per their work, a majority of the women workers felt they receive wages which was less than their actual work.

A large proportion of the respondents felt their family situation is the reason for accepting low wages, showing that these women were treated like slaves in the industry. With respect to the sanitary facilities available in the work place, it was found in the study that low proportion of the workers said that they had good working condition and drinking water facility was available in their working place and the remaining workers said that those facilities were not available. Below one percent of the workers reported
that they are having all facilities and some reported that they do not have any facilities in their working place. A few workers said there was no separate toilet for female workers and no separate women rest room in the selected industries in the study units.

Most of the workers share the opinion of there is no air circulation, no ventilation, no proper illumination and no proper space in between machines and materials. The study revealed that the quality of life in the study area is poor i.e., all types of pollution in the work place, bad smell etc., are common. In addition to this, the sample women workers faced psychological stress in their work place. Most of them reported that they were affected by gender discrimination in their work place. It is interesting to note that a majority of the workers did not find any community/religion-wise discrimination against them. Only 3 percent of the women workers reported that they experienced sexual harassment at work place. Many women respondents seemed reluctant and shy to talk about this matter and the researcher could not collect the expected data.

It is observed in the study that 36.8 percent of sample women workers got disturbed in their working place mainly from their superior officers. Half of the respondents reported that the employers may punish workers in the form of unnecessary disturbance. When problems cropped up, a maximum of the women workers represented their problems to their employers. Only 7.8 percent were enrolled in trade unions. Half of the respondents said that they are not covered by labour laws and thereby they were not protected in the present job and did not receive financial and other benefits from the employers. More than 84 percent of the women workers said that they had no job security but only a few percent of the respondents expressed their fear about termination in the present job. Most of the women workers reported that they can reduce the fear of being fired and thereby they can increase the freedom and happiness at work. At the very least, they are not feeling ashamed about something that happens to hundreds of thousands of people every year, is perfectly natural and which may not be their fault at all. One woman worker said: “I am not saying that companies should never fire people. Some people fit in, some people do not and companies need to say goodbye to those people who are not contributing or learning. In fact, for some people, being fired from a job, turn out to be great, that allows them to move on to a job where they become much happier”.
Regarding financial help from the employer, only a few sample workers received some financial assistance like cash in kind, paid holidays and the like. As far as the maternity benefits are concerned, all the women respondents agreed that there was no maternity benefit for them. Needless to say, none of the women workers received maternity benefits in the study area. A majority of the workers said they were not aware of Employees Provident Fund facilities. Most of them are living below poverty line but received various types of benefits such as cycle, television, gas, and housing facilities from the Government. A high percent of workers expressed the view that the government should protect the unorganised sector workers, and should announce minimum social security to them. Most of them were not having any knowledge about any of the existing social security schemes. Women have always worked and their labour plays a key role in the survival of millions of families. They worked longer hours than men and have a greater range of responsibilities but the work they do is often neither publicly nor privately acknowledged. There are no fixed working hours for unorganised women workers and most of them reported of working to their convenience and long hours.

It is noted that the relationship between awareness of existing social security measures and their social background is found to be statistically significant. The relationship between type of occupation of women and awareness about social security is found to be statistically moderately significant. The Chi-square results also supported the association between monthly family income and availability of social security measures to be highly significant. From the logistic analyses, the awareness about labour law and type of industry engaged in by the women workers were found to be the major determinants of their awareness about the existing social security measures. Economic factors, viz., personal monthly income as well as family monthly income seem to be playing a positive role on women workers’ awareness of the existing social security measures.

8.2.4 Findings Related to Awareness, Enrolment and Willingness to Participate in Health Insurance Schemes Among Sample Workers

It is found in the study that a majority of women workers were not affected by any common illness during the past one year. Most of the health disorders are treated at the Government hospitals though their service conditions are relatively poor. Among the
women workers who fell sick, a vast majority were getting treatment in Government hospitals and only 9.7 percent of the workers were taking treatment from Employee State Insurance hospitals. Around 38 percent of the workers incurred medical expenses ranging between Rs.501 and Rs.1000 per annum. More than half of them had work related and work environment related health problems due to poor working environment. It was found in the study that 36.6 percent of the workers met with accidents during their work, and among them a majority reported that they met with machine related accidents. The collapse of equipment and machinery may cause massive head and body trauma, loss of limbs and other serious and life threatening injuries. Fire accidents may lead to burn injuries and physical disfigurement. Explosions in the workplace may result in amputations and burns. For meeting the expenses for treatment, the injured or the ill workers and their families absorbed about 46.6 percent of the costs.

A majority of them were not aware of the Employees State Insurance Scheme of the government. Most of them did not have any insurance policy for them and for their family. It has been found that one of the major reasons for low health insurance coverage in the study area is the very low level of awareness of the health insurance schemes by the people and a very few percent of sample women workers have enroled themselves in health insurance schemes. It is surprising to note that in spite of the growing importance of health insurance schemes, the number of workers covered by health insurance is very less in the study area. After explaining the benefits of health insurance schemes by the researcher, around 63 percent of workers confirmed their willingness for participation in the health insurance schemes and a majority of them were willing to pay Rs. 51- 100 as premium per month.

The overall conclusion is that majority of the sample women workers were going to the Government hospitals for treating illness. They select the hospital because of the free services and medicines and low expenses. More than half of the workers are aware of health insurance schemes and there is almost an equal number of workers who are unaware of health insurance schemes. Lack of publicity of various health insurance schemes happens to be an important factor resulting in this situation. It is suggested that the Government should review the LIC and Mediclaim policies, improve them and give a wider publicity so that some kind of insurance is available to the general population.
About the reasons for not having an insurance coverage, nearly half of the workers feel that claim settlement procedure is very complicated. Some workers feel that sufficient money is not available for securing an insurance coverage. These may be the workers who belong to the low income and have very little savings. Some workers feel that insurance coverage is not so useful because they are not satisfied with the benefits given by the insurance companies. Hence, it is suggested that the government should encourage the private health insurance companies to play a more active role and take measures to create a comprehensive health insurance market in India.

It was found that around 62.8 percent of the women workers adhering to Hindu religion were willing to participate in health insurance. The corresponding percentage among the sample, the Christians and Muslims were 60.4 per cent, 76.2 percent respectively. The relationship between social background and their willingness to pay for health insurance is found to be statistically highly significant. The relationship between educational qualification and willingness to pay for health insurance is found to be statistically highly significant. Also, the relationship between type of occupation in which women are occupied and their willingness to pay for health insurance is found to be statistically highly significant. The Chi-square results also supported the association between monthly family income of the women workers and their willingness to pay health insurance is highly significant. The Chi-square results supported the association between age and willingness to pay health insurance to be moderately significant. From the logistic regression analysis, it is concluded that economic background of the women workers, namely, personal income and family monthly income closely followed by type of industry they work turned out to be the chief determinants of their willingness to pay for the health insurance. Added to these, their social status and educational status also, to some extent, have shown a tendency to motivate the women workers to pay for the health insurance schemes.

8.3 Major Highlights of the Study:

Following are some of the observations of the researcher while conducting the survey:

- It has been observed that women find it difficult to enter the structured system of organized sector. It is also found that there is no economic reason for paying lower wages or giving only a particular type of work to women workers.
There is no doubt that the unorganized women workers face a number of difficulties which are very peculiar sometimes. The sanitation standard is intended to ensure that employers provide employees with sanitary and available toilet facilities, so that employees will not suffer the adverse health effects that can result if toilets are not available when employees need them. Only very few were provided with toilet / urinals facilities. Lack of toilets / urinals at the work place put women to a great deal of inconvenience. Individuals vary significantly in the frequency with which they need to urinate. Increased frequency of voiding may also be caused by various medications, by environmental factors such as cold, and by high fluid intake, which may be necessary for individuals working in a hot environment. Diet, medication and medical condition are among the factors that can affect the frequency of defecation. Sometimes there are no sanitary facilities available for women. Due to lack of facilities, women report that they avoid drinking water on the job, risking heat stress and other health problems. Courts have found that the lack of appropriate sanitary facilities is discriminatory and violates global standards. Unclean facilities can result in disease as well as urinary tract infection for those who delay urinating. There was no official compensation for work related injuries. Obtaining it was purely based on the quality of relationship between the owner and worker and that too was confined only to the permanent employees (Dewan 2005).

They have no social security and no job security. Their income is very low to support the entire family. As a result, the entire family including the children are forced to engage in work to earn their livelihood. They have a precarious livelihood. They also have to take care of their children at home and at the same time have to work to support their families. In fact, they are doing double the amount of work and are paid less than half when compared with their male counterparts. There is no regularity or security of job. Increment in wages and other benefits are given only when the person is working for fairly long period. In some cases some workers are found to be working for more than 10 years but mostly the period ranged from 1-3 years.
The conditions of the workplace is another major area of concern. The women workers in the informal workers also face a number of difficulties. First of all, in many cases, they are not considered as workers which results in their income being very low when compared to the earnings of the male workers. Often they are considered as workers who are traditional and low skilled according to the requirements of the market. This again lowers their wages further. All the workers feel that the wages are not enough to satisfy their bare minimum needs but they continue to work as they could not bargain for more. In most of the cases, wages are negotiable.

Work of women in the study area is characterized by poor working conditions, indebtedness to money-lenders and lack of legal protection.

Exploitation of the workers is increasing day by day, particularly for the unorganized women workers. The workers are paid nominal wages which are much lesser than the minimum wages and they are not in a position to question and raise their voice against this exploitation. This is because of the fact that they are helpless and illiterate. They do not have any other option than to obey their masters.

There is discrimination in wages, nature of work and availability of work, on the basis of sex. Bargaining power is mostly with the employers and so exploitation is naturally the fate of these poor women workers.

One of the issues with respect to women workers is that they are vulnerable to sexual harassment. Many women respondents seemed reluctant and shy to talk about this matter. But, it is fundamentally the responsibility of employers to ensure that this does not happen and that the women workers are treated with dignity. The Commission on NCEUS, 2007 also recommends, in this context, the creation of a Complaints Committee at the district and sub-district levels, within the structure of the Dispute Resolution Council and the Conciliation Committees to deal with complaints concerning sexual harassment of women at the workplace. This is in line with the Supreme Court judgement in the Vishaka and Others Vs. State of Rajasthan (NCEUS Report, 2007). Almost all of them complained of ill-treatment and harassment at the hands of employers. There was an indirect hint at sexual harassment in terms of language and gestures.
Most of the women were illiterate. Lack of education and low income of the family is the compelling factor for the womenfolk to opt for seeking petty jobs in unorganized sectors to augment the family earning to sustain livelihood. Apart from the general hardships, living in an area with a poor environment, women workers suffered from many disadvantages; they faced a heavier work burden because employment did not free women from responsibility of housework. There were no creche facilities at their workplace. A majority of the respondents carried their kids to their work place, a few left their kids under the care of the elder brother or sister. Most of them faced humiliation by higher authorities at their work place. They often complained of neck pain, back ache and headache. Thus, it may be concluded that the dual task (paid and unpaid jobs) and the poor environment becomes more demanding on the health of the women.

Even if all the family members work, they are unable to meet all their expenses. At the work place, no one is there to take care of them. The employer is worried only about the work and not about the worker. The work place may be a small room where more people have to sit and work. This makes the room congested and the workers may not even be able to sit properly. Women workers often suffer much under such conditions. There are no toilet facilities for the women at the work place and so women suffer from various urinary infections. The clever employers will manage the work in such a way they escape the Factories Act, 1948 and other laws which safeguard the interests of the unorganised sector workers. There are no properly implemented social security measures for the unorganised sector workers.

8.4 Conclusion

The problems of the women workers in general and in the unorganised sector in particular deserve special emphasis and focus in view of their marginalised position within the class of workers. Even when women are not employed in the sense of contributing to the national output, a considerable share of their time is consumed by socially productive and reproductive labour. This is what is called the 'double burden of work' that distinguishes women from men. For women workers in the informal economy the double burden of combining the tasks of production and reproduction is even more arduous because they are already engaged in activities that require long hours to obtain a
subsistence wage. Having said that, the problem of women workers should not be reduced to this general and somewhat simplified formulation. The differentiation within women in general and women workers in particular is also a fact of life. This behavioural differentiation is influenced by their basic social and economic characteristics. While women workers constitute a marginalised category within the class of workers in general, there are layers of subordination determined by structural factors such as the initial conditions of social status and economic sector to which they belong. This is quite evident in the case of women workers in the unorganised sector.

The results of the study revealed that in the study area, the sample women workers seek jobs in informal sector because it is easy to enter in this sector. There are little or almost insignificant barriers of skill, training and other formalities in the informal Sector. For many women, the informal sector provides their only opportunity to work, especially if they have have few skills to offer. This sector provides an easy source of income to the unskilled and uninitiated womenfolk of India. The women workers continue to work in the same unit or same category of work due to lack of knowledge of a better alternative or most often lack of enough initiatives to move from their familiar atmosphere to an absolutely new field. All of these women supplement their family income barring a very small percentage who manage their livelihood from work. The modern sector labour market favours only men. Access to the informal sector is relatively easy and work can be combined with domestic responsibilities. This usually means a much longer working day for women who have to add this to their existing roles and responsibilities (Moser. C 1991).

Ignorance, tradition-bound attitudes, lack of skill, seasonal nature of employment, heavy physical work of difficult types, lack of job security, long hours of work, lack of minimum facilities at the work place, ill treatment and bondage are some of the features of the employment of women in unorganized sector. The conditions of work are often miserable, hours of work long, wages meagre and security of work non-existent. The migrant workers are largely in the unorganised sector, which is why they face exploitation at the hands of employers and middlemen who help them get employment in destinations away from their places of origin. Women are not given maternity leave. The absence of child care facilities and crèches force the women to bring children to
workplace and to expose them to health hazards. There are reports of eye irritation, respiratory disorders, arthritis, rheumatism, skin disorders and nausea. There are occupational hazards and accidents and the managements provide very little compensation for such cases.

Hence, it is clear that the labour market all over the world is undergoing a transition now. The concept of permanent workers is slowly disappearing. More and more jobs are getting outsourced. The industries and companies have started employing temporary workers to increase profit and to escape from social security measures for the workers. This phenomenon is accelerated with globalisation, liberalisation and privatisation. In addition to that, the informalisation of the previously formal sector jobs is also taking place. As a result, the economic crisis and other financial downturns of the industry will directly have a negative impact on the temporary workers. The society has to meet this challenge. It is difficult but it has to be done. It has to be done in the interest of the country because the national income consists of incomes of all the persons and if half of the work force is forced to earn as low as two-third of the other half, the ultimate sufferer is the economy as a whole. A very large proportion of women workers admitted that if they were given some help from the government in the form of money or training or machines etc., they could also have a more honourable living (NCEUS Report, 2007).

On the whole, it is fair to conclude that the women workers in the unorganized sector enjoy almost no working class rights through coverage under labour and social security laws. Nearly 90 percent of women work in the unorganized sector which does not offer fair wages and decent terms of work. Nor is there opportunity to improve the earning potential. There are no supportive services like crèches, fuel and water. Women in informal sector are engaged in work, which is mostly irregular in nature and has no security of employment. The demand conditions and wage differentials keep wages of women at a very low level. As the earnings are low and inadequate, there is no income security or pension for old age. The working conditions are poor and unregulated. There is also high risk of work based diseases or illness. This sector however, while extracting the maximum contribution from them, has given very little in return. The plight of women workers in this sector is miserable as they work for extremely low wages, long hours and in unsatisfactory working conditions with a total lack of job security and social security benefit, and above all, they are not protected by any government labour legislation.
The prevalent bias and discrimination in all sections and sectors and constraints in access of resources, knowledge and power have resulted in very low return to women's work. Most of the women workers lack proper training. They have very few options to avail as far as gainful jobs are concerned. The quiet contributors to the effortless movement of the social carriage, the women workers engaged in informal sector are poor, perhaps poorest amongst poor, uneducated and weak.

Coimbatore city has sufficient number of women workers in unorganized sector. This study found that, though the women workers contribute substantially to the growth of Coimbatore, these workers continue to labour under severe problems. These women workers working in unorganized sector are generally exploited. Wages paid to them are not according to their work. These women workers are living below the minimum accepted standards without adequate shelter and toilet facilities. From the above analysis, it can be easily estimated that the unorganized women working in the study area were living a life far below from satisfaction. They work more than men as they have to play a dual role working both in and outside the home. Overall, the study shows that the sample women workers in the study area were living under unhygienic environment which results in dangerous diseases. They have no medical facilities even at the critical moments. Women working in the study area are also susceptible to critical financial risks. Should they become ill, lose their job or be unable to continue working, they and their families may fall into debt and find themselves in the depths of poverty. These women do not have regular salaried employment with welfare benefits like workers in the organized sector of the labour market.

The inescapable conclusion is that the arguments for the regulation of working conditions ensue not only from the protection of workers and their rights as well as concerns with basic dignity of work, but also from the logic of enhancing productivity and growth, even though such logic may not be immediately obvious to individual employers (NCEUS Report, 2007).

8.5 Policy Suggestions and Recommendations

By way of conclusion, the researcher would like to sketch the policy implications that follow from the changing role of women in the economy and their active participation in the informal economy. The position of unorganised women workers today remains as it
was in the past. In spite of increasing number of legislations, committees, commissions and study groups for their benefits, there seems to be no impact of the constitutional provisions regarding equality on the social and economic life of women in our country. Legislation enacted during the last three decades are out of reach for most women because by and large they have neither the mental awareness nor financial resources to take advantage of these provisions. And so, protective legislations boomerang to their disadvantage. Therefore there is need for an integrated approach of all the agencies presently engaged in human resources development in the unorganised sector.

➢ There will be hope for the unorganised women workers only if we educate them to know their rights and to strengthen their united power and educate the public and those concerned to know their duties and responsibilities towards these workers who are struggling for their very existence while they are a great source of wealth. Any scheme of social security which has to benefit women workers must be decentralised, flexible, user-responsive, contributory and open to multi-financing, keeping in mind their special needs. Women workers continue to be at the receiving end of policies, often getting victimised in the process. They have no say in the formulation of the policies as they have no voice in economic affairs. Perhaps the most important action is to help these women to organise and to help their organisations, in turn, get representation in policy-making agencies. In India there are many organisations of women workers, but they tend to work against many odds. It is necessary to recognise that these organisations exist to help them to grow and to give them a voice (Renana Jhabvala and Shalini Sinha, 2002).

➢ The element of income security and social protection, food, water, health care, child care, shelter and education need to be treated as basic entitlements of the workers and producers of the economy. They are entitled not only because they are citizens, but also because they are the main contributors to the wealth of the nation. Today, even without these entitlements, they contribute their labour, skill and entrepreneurship to the economy. When provided with these entitlements, their productivity as well as their purchasing power will grow. They will add to the country’s Gross National Product, strengthen the economy and help fight economic crises. On the other hand, if their economic contribution is not
recognised and enhanced, if they continue to be treated as the recipients of safety net policies, they will continue to be poor beneficiaries, living constantly on welfare and subsidies. Social security must contain at least health care (including maternity, injury) child care, shelter and old age support that strengthen productivity and the economic security of the current workforce.

➢ Most of the social security needs of women are not different from those of men. Due to the special role of women with regard to reproduction, family and society they have a number of special needs that can be satisfied by social security measures. The most obvious expression of this special need is the provision of maternity benefits, but special benefits are foreseen for widows, women rearing children and women-headed households.

➢ Child care needs to be made the responsibility not only of the woman worker, but also of the family and of the state. The mechanisms of providing child care could be multi-dimensional. All labour legislation should include provision of creche where there are 10 or more workers, irrespective of the gender of the worker, so that whether the worker is a mother or father, the child can be brought into the creche.

➢ Even though in many cultures people tend not to talk about toilets, these basic facilities are very important and need particular attention. In general, improvements in sanitary facilities can be undertaken at low cost. When workplaces are built, good sanitary facilities can be included in the plan with a relatively small additional cost. It is often cheaper in the end to use materials which are durable, easily cleaned and quick in drying, such as tiles. Arrangements can be made to clean toilets and washing facilities frequently and maintain them in good condition at low cost.

➢ A statutory scheme for the implementation of maternity entitlements would cover all women, under an income criterion. The scheme would provide financial support for child birth and child care and breastfeeding in the first few months of the child's life. The funds would be multi-sourced including a combination of employer, employee and state contributions, through cesses and through community contributions. It can be linked with the maternal and child health provisions of the public health system (Renana Jhabvala and Shalini Sinha, 2002).
A pension scheme within the existing Provident Fund Act can be devised for women workers in the unorganised sector which would provide them coverage for old age, disability and widowhood. Different schemes with different rates for different categories of women workers in the unorganised sector could be formulated. The benefits would be a flat rate benefit linked to the number of years of contribution and the quantum or the total of the individual running account. The government would also be required to contribute (Renana Jhabvala and Shalini Sinha, 2002).

Health insurance is a major need for workers. It is found that health expenses is the major source of debt. At present, women workers, especially in the unorganised sector have no access to any form of health insurance such as the ESIS scheme. It is necessary to promote forms of insurance for these workers. There are a number of successful micro-insurance schemes which could be upscaled.

The dualistic nature of Indian economy has significantly moved away from the textbook division of agriculture and non-agriculture (often referred to as traditional and modern) sectors and has been replaced by the informal and formal dichotomy, cutting across the sectors. The challenge is to transform the informal sector and reduce the gap between the formal and informal. That calls for a conscious strategy of ‘levelling up’ the informal sector rather than ‘levelling down’ the formal sector. This has been the historical experience of the now developed countries that enjoy high levels of income and human development. Public policies and instruments are therefore required to be shaped and tuned for such a process of ‘levelling up’. In those cases, where the unorganised worker has a clearly identifiable employer and the employer has the capacity to pay, the employer has the primary responsibility of ensuring basic conditions of work. In such cases, the role of the government is of regulation and enforcement. But in cases where the employer cannot be identified or does not have the capacity to pay to create appropriate conditions of work, the responsibility of the state in creating appropriate conditions of work will be paramount. Given the weak state of voice and representation of the unorganised workers, the state and the civil society organisations have an important role in contributing to an industrial and labour relations environment in which the minimum conditions of work of the unorganised workers can be secured. Similarly, for the
promotion of livelihoods of the unorganised sector workers, the state has the most crucial role, particularly in the provision of public goods and policies. Others can play an important part, both independently, and in conjunction with the State. But in all these subjects, the primary duty bearer, in the view of the commission on NCEUS (2007), is the state which alone is constitutionally mandated to enforce society-wide regulations and create conditions for the development of the economy (NCEUS Report, 2007).

8.6 Scope for Future Research

This research throws up some new questions for further investigation. It can be observed that the living and working environment of women workers in the Coimbatore Corporation is a reflection of the conditions of labourers in their places of origin. This question needs further exploration. It would be interesting to study the relationship between the institutions of social security that have evolved in the new townships and labourers. The economic rationale behind each of these institutions of social security in the urban areas needs further investigation. Many areas of these women i.e., the typology of their work which differs from region to region, their skill requirement, credit constraints, exploitation by employers/contractors/sub-contractors, health status and working environment, etc. are still to be explored.