CHAPTER – II

Unorganised Sector: The Concept and Definition

2.1. Origin of the Concept:

The term “unorganised sector” used by the Indian National Account Statistics is equivalently known as informal sector internationally. Unorganised, unregulated, traditional, household and informal are different terms used interchangeably in contrast with organised, regulated, modern, corporate and formal sector. The increasing interest of the researchers over the problem of urban unemployment and poverty has given birth to this concept.

In a study of urban Ghana Keith Hart (Hart 1973) used the term ‘informal sector’ for the first time. In September 1971, the Institute of Development Studies conducted a conference on “Urban Unemployment in Africa” at the University of Sussex. In the same conference, Hart presented his paper on informal sector based on his field work in urban Ghana. From then on, there have been a number of studies on informal sector under the sponsorship of International Labour Organisation (ILO) and other international organisations.

The study about informal sector had become popular since 1972 when the ILO initiated the Kenya mission under its world Employment Programme Mission in Africa. The major contributions of this mission were the identification of several dimensions relating to employment in urban informal sector. The growth and redistributive role of informal sector was emphasised in the ILO-WEP city studies. However, the basic cause of the introduction of this concept in ILO/UNDP mission to Kenya is to recognise of the fact that the fruits
of the general development policies reaches to the poor only after a long period of time. Effective development needs to be focussed directly on specific “target” population and the employment mission considered that perhaps the most important such target group in urban areas was what it described as the informal sector. Thus, it is found from the studies carried by the ILO (1972) and other organisations that more than half of the population of some cities is involved in informal activities without any employment regulation (Gaur and Singh 2002).

2.2 Dualism and Informal Sector:

‘Informal Sector’ has its theoretical basis in the dichotomous character of the urban economy of the third world countries. In developing countries urban economy is dualistic in nature. Some of the important characters on the basis of which formal and informal sector are classified are the nature of organisation, the technology used, the mode of production followed, state recognition of the economic activities and the state regulation of product and the labour market etc. Despite rapid industrial development, most of the developing countries have a large part of their activities in informal sector.

Boeke (1953) in his dualistic theory explained the co-existence of an urban market economy and the subsistence rural economy. Dualism arising out of the penetration of a “western” enclave into the traditional society is fundamental and permanent and is not amenable for change. Thus, Boeke stressed the need for distinctive economic and social theory for underdeveloped countries (Gaur and Singh 2002).
In the model of sectoral dualism introduced by Lewis (1954) and Fei and Ranies (1964) used the concept of dualism to investigate the transfer process of surplus labour from the rural traditional sector to the growing modern sector. They considered modern capitalist sector as dynamic one. The growth of this sector depends on the expansion of output and reinvestment of profits that accrue to the capitalist. The rate of capital accumulation determines the speed with which labour transfers and employment growth takes place. Arthus Lewis viewed that the capitalist industrial sector ultimately absorbs the subsistence sector. He highlighted the institutional dichotomy existing between the organised industrial sectors on the one hand and pre-capitalist agriculture on the other. The exodus of labour from the surplus of the traditional sector to the modern sector is assumed to be unlimited at constant real wages. That is, the traditional / precapitalist agriculture functioned in this scheme mainly as the passive supplier of “surplus labour” and “wage goods” to the modern industrial sector (Choudhury 2006).

Arthur Lewis when revisited his theory analysed the effects of modern and traditional sectors on each other. Traditional sector may be benefited through expansion of the modern sector. The persons who move ever from the traditional sector are absorbed by the modern sector. (Parthasarathy 1994).

As an alternative to the Boeke’s sociological theory of dualism, Higgins (1968) has emphasised the theory of technological dualism. He held the view that labour employment problems are the result of the existence of technological ‘dualism’. This implies the use of different production functions in
the advanced, and the traditional sector. He pointed out that ‘dualism’ is associated with “structural unemployment” or “technological unemployment”.

Todaro (1969) explained that unskilled rural workers after migration to urban areas initially spend certain period of time in the so called urban informal sector. Then they eventually find employment on the more permanent modern or formal sector.

Keith Hart was the first person to review the theory on the economy of developing countries which was characterised by the basic distinction between modern and traditional sector. He used the terms formal and informal instead of ‘modern’ and traditional for the first time. During his field work, he traced out a vast self-employed sector which absorbed a countable new entrant to the urban labour force who was not able to obtain employment in the formal sector. In his study, he identified a number of income and employment generating activities which are concentrated in the ‘unorganised’ sector. As they are not covered by the existing data collecting machinery, they fall into the “unenumerated” sector. The workers engaged in the “unenumerated” sector mainly work as self-employed and the workers engaged in enumerated sector work as wage labourers. As the formal sector has low employment potentiality and at the same time the new-comers to the urban labour market lack adequate skill and experience, informal sector is their source of employment. The terms informal income generating activities, unorganised sector, unenumerated sectors, self-employed individuals, and urban proletariat are used by Hart in his study more or less alternatively and interchangeably. John Week (1975) also used the concept of “un-enumerated”
sector similar to 'informal' sector. Formal-informal sector dichotomy, according to Hart, was evolved mainly out of the widespread concern of the research workers and policy makers for the small and unprotected producers in the urban economies, who because of their disadvantaged position are unable to derive the benefits of development but contribute to the process of development to the full extent of their potential.

The ILO Kenya Mission (1972) adopted the term ‘informal sector’ to analyse the employment situation and to work out a strategy for employment generation in Kenya. The characteristics of informal sector as visualised by Kenya Mission are:

a. Ease of entry of new enterprise
b. Family ownership of enterprises,
c. Small size of operation or small scale operation,
d. Reliance on indigenous resources,
e. Unregulated and competitive markets
f. Labour intensive technology,
g. Informally acquired skills of workers i.e. use of skill acquired outside schooling.
h. No state support
i. Deplorable working conditions and low wages.

The formal sector on the other hand has the obverse of these characteristics.

According to John Week (1975) all government activities fall in the formal sector. The formal sector private enterprises have official recognition.
Official favours to the formal sector enterprises take many forms. Restricted competition, privileged access to resources such as foreign technology, foreign exchange and local capital together provide disproportionately high rewards from operating in the formal sector. But informal sector do not have official recognition and so they are outside the system of official regulations and do not carry the benefits of formal sector.

Heather and Vijay Joshi (1976) distinguished between organised and unorganised sector under three major heads- market structure, technology and relationship with government. They have laid down the following distinguishing characteristics of the two sectors. First, the organised sector contains large manufacturing firms operating in oligopolistic market, sheltered from foreign competition by high tariffs and quantitative restrictions, sale their products mainly to middle and upper income groups. On the other hand, the product market under unorganised sector is highly competitive. There are large numbers of small producers who face low income buyers in unorganised sector. Second, firms in organised sector use capital-intensive imported technology, in contrast to labour intensive indigenous technology used by unorganised sector producers. Productivity of labour in the organised sector is much higher than in the unorganised sector. Technology of the organised sector firms required routinised and formalised work conditions, while the work situation in the unorganised sector is quite informal. Third, the organised sector firms have access and influence over the machinery of the government and therefore, to official protection and benefits, which are not available to the unorganised sector producers. Similar is the case
with finance and credit from the organised lending sector. Thus, Joshi’s held the view that a salient feature of organised sector is its relatively protected workforce and the major source of this protection lies in the unionised character of the workforce of this sector. This view is also supported by Dipak Mazumdar (1975) inter-alia. He describes informal sector as “unprotected sector”. Formal sector employment is protected by the Government regulations and trade union’s actions. Informal sector does not have these facilities. So far as labour market behaviour is concerned, he held the view that entry into the informal labour market is unrestricted, whereas in the formal labour market it is restricted by artificially raised hiring standards, norms and procedures.

State recognition and regulation is the most important basis of classifying organised and unorganised sector in India. If a manufacturing enterprise is registered under Factory Act then it falls under formal sector. The registration is obligatory as size of employment reaches 10 workers with use of power and 20 workers without use of power. The recruitment, working conditions, hours of work, leave payment of wages, dismissals, etc. are not formalised in the case of non-factory organisations. As the distinction is based on size of employment and security of jobs, unionisation is also a characteristic only of the factor labour force. Thus, the formal sector workers have a protected labour market and the informal workers are subject to uncertainty and “whims of the employers” (Papola 1994).

Mode of production-capitalist and subsistence has also been used as a basis for classifying the production organisation. Capitalist and peasant are the
two modes of production that operates in most cities in the Third world (Papola 1994). Breman (1976) has distinguished formal sector from informal sectors on the basis of mode of production. He describes that informal sector includes mass of the urban poor and their productivity is much lower than in the modern sector from which most of these people are excluded. However, the most commonly used distinction of labour market behind these two sectors is the ‘modern’ and ‘traditional’ dichotomy. The dichotomy refers to technology used rather than organisation of production (Sethuraman 1976). The disaggregation of the economy into ‘traditional’ and ‘modern’ sector has come to be identified with agricultural and industrial sectors of a developing economy. John Week pointed out that, in practice, all ‘enumerated’ labour force is included in the ‘modern’ and all ‘unenumerated’ or ‘residual labour’ force in the ‘traditional’ sector. For the use of traditional as a label for ‘unenumerated’ suggests that the concerned sector i.e. informal sector is non-dynamic, and by implications the ‘modern’ sector i.e. ‘formal’ sector is inherently dynamic.

The dichotomous nature of the developing economies is not a past concept. The present day developing economies are also facing the same dichotomous character. Manufacturing sector is seen to produce either in large factory with modern method of production or in small units with traditional method of production. In case of exchange also, the dichotomous character is visible as goods are sold in large business hubs or in small shops. In case of construction also both modern and traditional methods are used (Majumdar 2011).
Thus, labour market in the developing countries has the dualistic characteristics. And, a dual labour market includes both formal and informal sector. Formal sector is characterised by state regulation with few high paid jobs. Informal sector on the other hand is unregulated with large number of workers. This sector absorbs the workers excluded from the formal jobs.

However, in the context of increasingly dynamic employment in developing countries, the dual labour market approach is becoming insufficient to explain their labour market behaviour. Again the growing issues of modern world like relationship among gender, employment and poverty is not explained fully by this model (Majumdar 2011).

From the above description of formal-informal dichotomy, it is clear that informal sector is an all exclusive term. Generally, this sector includes not only traditional artisan services and petty traders but also small units in manufacturing, construction, trade and commerce, transport and service which operate on a very small scale and have no formal business organisation (Gaur and Sing 2002). Informal sector indicates broad spectrum of heterogeneous activities of poor households, ranging from employment in small scale industries to self-employment, skilled and unskilled including street vendors and petty traders with low and irregular incomes. This heterogeneity of informal sector led to the search for a common criterion for the identification of informal sector enterprises.
2.3 Definition of Unorganised Sector:

2.3.1 International Initiatives:

According to International Labour Organisation (ILO) informal sector refers to activities operates at typically low level of organisation and technology, with the primary objective of creating employment and income. Small-scale operation, little barriers to entry, reliance on family labour and local resources, labour intensive technology, and low capital endowment, a high degree of competition, unregulated market, unskilled workforce and acquisition of skills outside the formal education system are some of the characteristic features of informal sector.

The resolution of Fifteenth International Conference of Labour Statistics (ICLS 1993) defined informal sector in terms of production units. According to ICLS (1993) informal sector comprise a group of production units in the form of household enterprises. Household enterprises are also equivalently known as unregistered or unincorporated enterprises owned by households. Such enterprises produce goods and services with the primary objective of generating employment and income. Absence of legal status independently of household and absence of accountability in the form of balance sheets of assets and liabilities are the characteristic features of household enterprises. Household enterprises may be of two types:

i. “Informal Own Account” Enterprises which are operated by own account workers, either alone or in partnership with members of the same or other households. These enterprises can temporarily employ contributory family
workers. For operational purposes, informal own account enterprises may be either 
registered or not registered under specific national circumstances (NSS 61st round, Report No.-519).

ii. “Enterprises of Informal Employers” are owned and operated by employers, 
either alone or in partnership with members of the same or other households, 
which employ one or more employees on a continuous basis. The criterion used to 
define enterprises of informal employers may be size of the unit or non-
registration of enterprise or its employees. (NSS 61st round, Report No.-519). 
Thus, legal status and accountancy, employment size or registration alternatively is 
the main criterion for defining an informal sector (Charms 1998).

The SNA 1993 defined informal sector on the basis of enterprise 
approach i.e., on the basis production units only. It did not consider ‘workers 
approach’ i.e. various dimensions pertaining to employment relationship.

Although the definition of informal sector endorsed by the SNA still 
has reliance but fails to capture all the workers in the informal sector in view of 
present vast informalisation of production relationship even at formal work place. 
So, there is a need to widen the existing definition of informal sector so as to 
capture all components of informal workers: especially those who are less visible 
and hence vulnerable to various labour market and other risks. In response to these 
changing situations, 17th ICLS (ILO 2003) put forwarded the term ‘informal 
economy’ to capture all types of informal workers. The term informal economy is 
broader than the informal sector and is used to indicate the conceptual whole of 
informality covering both production relationship and employment relationships.
“Employment in the informal sector” may be defined as all jobs in informal sector enterprises or all persons who are employed in a main or secondary jobs in at least one informal sector unit during a given reference period. ‘Informal employment’ on the other hand includes all the informal workers in formal as well as informal sector. That is, the difference between informal sector and informal employment is made on the basis of observation units. Informal sector is defined taking production unit as observation unit. On the other hand informal employment is defined taking jobs as observation units. However, ILO uses the term ‘informal economy’ which includes both informal sector and informal employment. (Sastry, NSS 61st round Report No. 519).

According to 17th ICLS (2003) Informal employment includes the following types of jobs:

i. Own account workers employed in their own informal sector enterprises;
ii. Employers of their own informal sector enterprises;
iii. Contributing family workers, irrespective of whether they work in formal or informal sector enterprises;
iv. Members of informal producers co-operatives;
v. Employees holding informal jobs in formal sector enterprises, informal sector enterprises, or as paid domestic workers employed by households;
vi. Own-account workers engaged in the production of goods exclusively for own final use by their household (NSS 61st round, Report No.-519).

Workers who are not under national labour legislation, income taxation or social protection are considered as informal workers. The employees
with formal jobs in informal sector enterprises are excluded from informal employment.

Thus, it is observed that informal employment is a large and heterogeneous category. For the purposes of analysis and policy making it is useful to divide formal and informal employment into more homogeneous sub sectors according to status of employment, as follows:

**Informal Self-employment:** including employers in informal enterprises; own account workers in informal enterprise; unpaid family workers (in formal and informal enterprises); and members of informal producers co-operatives (where these exists).

**Informal Wage Employment:** Employees without formal contracts, worker benefits or social protection employed by formal or informal enterprises/employers or by households. Depending on the scope of labour regulations and the extent to which they are enforced and complied with, informal employment relations can exists in almost any type of wage employment. However, certain types of wage work are more likely than others to be informal. These include: employees of informal enterprises, casual labourers, temporary or part-time workers, paid domestic workers, unregistered or undeclared workers; and industrial out work (also called home workers).

**2.3.2 National Initiatives: Informal Sector in Indian Context:**

The term ‘informal sector’ has not been used in the official statistics or on the National Account Statistics (NAS) of India. Indian NAS uses the terms ‘organised’ and ‘unorganised’ sectors in place of formal and informal. Availability
of regular statistics is one of the main features of organised sector. Statistics are available from the budget documents or reports, annual reports in the case of public sector and through Annual Survey of Industries in case of registered manufacturing. On the other hand, the unorganised sector refers to those enterprises whose activities or collection of data is not regulated under any legal provision and/or those which do not maintain any regular accounts. Non-availability of regular information is the main character of unorganised sector. Thus, in India, the units not registered under Factories Act, 1948 constitute unorganised component of manufacturing. In case of the sectors like trade, transport, hotels and restaurants, storage and warehousing, and services, all non-public sector units constitute the unorganised sector. However, the enterprises covered under Annual Survey of Industries (ASI) do not fall under the purview of unorganised sector survey (NSS 55th round). The unorganised sector is also called unprotected/unregulated sector and all these terms are clubbed under the banner informal sector. Quite often the researchers have used the term unorganised and informal interchangeably.

The Central Statistical Organisation (CSO) states that the unorganised sector comprises all those unincorporated enterprises and household industries (other than organised one) which do not maintain annual accounts or balance sheet. The CSO defines unorganised or informal sector consisting of enterprises producing for the market do not have more than 20 employees without power or 10 employees with power. Further, as per CSO, the unorganised sector covers the entire agricultural sector except plantation crops. Thus, unorganised
workers include agricultural labourers, share croppers, small or marginal farmers engaged in agricultural operations and also workers from other allied occupations such as forestry, hunting, fishing etc. Unorganised workforce employed in industrial sector comprises rural and urban artisans, home based workers and self-employed persons in household industries.

To reconcile various concepts and definitions pertaining to the informal sector, the Department of Statistics in India constituted an expert group in 1998. The group was formed so that it would provide a uniform and harmonised definition and survey methods on the informal sector which is internationally comparable. The group felt that “Informal own account Enterprises and Enterprises of the Informal Employers” as mentioned in the resolution adopted at the ICLS (1993) are conceptually close to that defined in the Indian Statistical System, i.e. “Own Account Enterprises and Establishment with at least one hired worker”. The enterprise-based definition provides a good coverage of enterprise to work out the value added by industry groups required for the National Account Statistics (Satpathy 2004, NSS 55th round).

Though the enterprise-based definition is useful to identify the size of informal sector and for national accounts, they fail to count new and emerging categories of workers and their contribution to output. This is because it is difficult to identify such workers’ enterprises, as they are mostly single person own account enterprises and work either from home or do not have fixed location of workplace. Mostly these workers consist of home based workers, home workers, street workers and street vendors, domestic and other informal wage workers. All these
lead to under estimation of both workers and output generated in informal sector. So, for better capture the new and emerging type of workers it was suggested to define informal sector in terms of characteristics level data. The expert group (1998) also felt that the workforce in informal sector could be better measured through the household surveys by taking into account the principal and subsidiary activities of each member of the household. Such household level data on informal sector has been collecting by National Sample Survey Organisation (NSSO) since its 55th round quinquennial survey. All unincorporated proprietary and partnership (P&P) enterprises are considered as informal sector enterprises by NSSO. This definition of informal sector is different from ‘unorganised sector’ as used on Indian National Account Statistics. In addition to the unincorporated proprietary or partnership enterprises, enterprises run by co-operatives societies, trusts, private and public limited companies (Non ASI) are also covered in unorganised sector. (NSS 55th round, Report no-459).

In line with the International definition and characteristics of Indian Industries, the ‘Task Force on Definitions and Statistical Issues’ constituted by the National Commission For Enterprises in the Unorganised Sector (NCEUS). NCEUS in its Report (2007) has a detailed chapter on defining the unorganised sector. It has treated unorganised and informal sector as the same. After taking into account complexities and definitional issues, it adopts on inclusive definition of the unorganised workers as “All those who are working in the unorganised sector and the workers in the formal sector without any employment security and social security provided by the employers”. The employees with informal jobs generally
do not enjoy employment security (no protection against arbitrary dismissal), work security (no protection against accidents and illness at the work place) and social security (maternity and health care benefits, pension etc.) and any one or more of these characteristics can be used for identifying informal employment.

The commission recommended the following definition for the unorganised / informal sector: "The unorganised/informal sector consists of all unincorporated private enterprises owned by individual or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers." This definition is equally applicable to all the sectors of the economy including agriculture. However, statistical operations in India so far have been covering only non-agricultural enterprises in the unorganised sector surveys, except that agricultural enterprises other than crop production were covered in the economic census. Since its 61st round direct survey on informal sector, NSSO has also been covering agriculture sector excluding growing of crops, market gardening, horticulture and growing of crops combined with farming of animals (AGEGC). Though the definition provided by NCEUS does not make any distinction between agricultural and non-agricultural enterprises, the concept of enterprise is generally so far being used in India in the context of the non-agricultural sector. This lead to the exclusion of a large number of workers in the agricultural sector, not engaged directly in cultivation (NAFUS, 2007).

However, the official definition of informal sector enterprises in India consist of Directory Establishments that employ at least 6 persons but not
more than 9, Non-Directory Establishments which employ 5 persons or less and Own Account Establishment (OAE) that employ one self. Officially, this constitutes the unorganised sector of industries. But such an enterprise based definition does not take into account the vast masses of unorganised labour who worked as agricultural workers, cultivators, construction workers, self-employed vendors, artisans, traditional craft persons, home based workers, additional service workers, workers depending on the common property resources such as forest and fisheries and others. Almost the entire non-agricultural activity in rural India is unorganised. All these sectors are mostly unorganised in terms of organisation, employment and labour participation (NCL 2002).

Despite the existence of labour laws unorganised sector does not get enough protection through labour legislation. The workers in this sector do not get social security and other benefits, as do their counterparts in the formal sector. Workers are employed in a casual basis and are highly exploited by entrepreneurs. There is hardly any trade union or other constitutional machinery to fight for the workers. Till now, collective bargaining has not been able to get any visible space in the unorganised sector, particularly women have not been able to organise themselves, they are further decentralised against in the sector. Thus, workers do not have protection or adequate bargaining power in this sector. Thus, unorganised sector workers are not covered by the existing social security benefits like Employees State Insurance Act, Employees Provident Fund and Miscellaneous Provisions Act, Payment of Gratuity Act and Maternity benefit Act (NCL 2002).
The sample study of economic activities that National Labour Commission’s study group conducted has brought out some general characteristics of enterprises or employment in the unorganised sector. These features are:

a. It is in general a low wage and low earning sector.

b. Women constitute an important section of the workers in this sector.

c. Family labour is engaged in some occupations such as home-based ones.

d. Economic activities, which engaged child labour fall within this sector.

e. Migrant labour is involved in some sub-sectors.

f. Piece-rate payment, home based works, contractual works are increasing trends in this sector.

g. Direct recruitment is on the decline. Some employees are engaged through contractors. An increasing trend to recruit workers through contractors is visible in areas of home based work. There is a sort of convergence of home based work and engagement in work through contractors.

h. If some kinds of employment are seasonal, some others are intermittent. As such, underemployment is a serious problem.

i. Most jobs are, for the greater parts, on a casual basis.

j. Both employed and self-employed workers can be found in a number of occupations.

k. Workers are not often organised into trade unions. The self-employed are seldom organised into associations. There is not much recourse to collective bargaining.

l. There are many co-operatives of self-employed workers.
m. Very often, others supply raw materials; production by self-employed workers, therefore, becomes dependent on, or linked with enterprises or individuals active on other sectors.

n. Debt bondage is very common among the employed as well as the self-employed workers in the unorganised sector.

o. The self-employed have less access to capital, whatever capital they manage is mostly from non-banking and usurious sources, especially from trade contractors.

p. Health hazards exist in a majority of occupations. (NCL 2002)

Thus, a precise definition of unorganised sector is difficult because of variety of modes of production organisation in this sector. Although there is no clear definition of the informal/unorganised sector, it often refers to the activities typically at a low level of organisation and technology, with the primary objectives of generating employment and income. The activities are usually conducted without proper recognition from authorities and escape the attention of the administrative machinery responsible for enforcing laws and regulation.

It should be noted that the increase of research work on the informal/unorganised sector has led to a vagueness and inconsistency of definition. The main reason is the lack of a ‘clear empirical basis’ for the concept. The term informal/unorganised sector has been used by the researchers for defining both the enterprises as well as the personnel. So, it should be cleared whether it is the forms or the activities of the individual worker that are being considered in the regard.
On the whole, the characteristics used to clarify the informal/unorganised sector concept may be grouped as:

1) Enterprise Based: Those characteristics which lay down specific emphasis on the size, ownership, mode of production etc. of the enterprises.

2) Exchange Relationship: Those characteristics which disclose the nature of exchange relationship between the state and the informal/unorganised sector such as lack of support and recognition from the government, non-existence of credit facilities from public institutions etc. and,

3) Employment Situation: Those characteristics which are based on the employment situation or labour market processes like easy entrance, self-employment, non-existence of formal agreement for employment etc (Choudhury 2006).

2.4 Social Security Measures for Unorganised Sector Workers:

2.4.1 Meaning and Definition:

Social security means to provide protection by the society to its members through a series of public resources against the economic and social distress. The term social security has been defined differently by various authorities and thus, there is no commonly accepted definition of the term. The International Labour Organisation (ILO 1989), first drafted a definition of social security as: "The protection which society provides for its members through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction in earnings resulting from sickness, maternity for women workers, employment injury, unemployment,"
infirmity, old age and death; the provision of medical care, and the provision of subsidies for families with children (ILO 1989).

The concept of social security according to ILO is based on the recognition of the fundamental social right guaranteed by law to all human beings who live from their own labour and who find themselves unable to work temporarily or permanently for reasons beyond their control. At the international level, the preamble of the constitution of ILO also referred to the need and protection of workers from sickness, disease and injury arising out of their employment, pension for old age, and protection of the interest of the workers who were employed in countries other than their own.

According to Subrahmanya (1994) social security represents a guarantee, by the whole community to all its members, of carrying on their standard of living or at least of acceptable living conditions by means of redistribution of income based on national solidarity. Alternatively, the concept of social security in its widest sense is the help provided to the individual by the society to make him/her able to attain a rational standard of living, and to protect the same from falling due to the occurrence of any contingency. According to Dreze and Sen (1991) “Economic growth alone can not be relied upon to deal either with the promotion, or with the protection of living standards. The strategy of public action for social security has to take adequate note of the problems that limit what aggregate expansion can do in enhancing living conditions.” The “public action” includes measures taken at the level of the state, the community or the family. Guy Standing (1999) considers the promotion of seven forms of labour.
security as the essence of social and development policy. Amartya Sen views social security as a system of proper distribution income and also a right mechanism of wage fixation (NCL Report).

According to the World Development Report, 1997 social security is an essential ingredient in the protection, development and full utilization of human resources. It should be looked upon as an ‘investment in the development of human resources’. It further distinguishes between the development of human resources and human development, and argues that the expenditure that a society or state incurs to provide basic social security is essential both for the development of human resources and ‘human development’. The World Development Report of 1990 has also pointed out emerging changes in the concept of social security. It says, “Millions of people in the developing countries live on the edge of disaster. And even in industrial countries people are constantly at risk from crime or violence or unemployment. Joblessness is a major source of insecurity, undermining people’s entitlement to income and other benefits. There are countries that regard social security as the inalienable right of the citizen. The Universal Declaration of Human Rights and the covenant on Social, Economic and Cultural Rights define social security as a ‘human right’ or a fundamental right of the human being (NCL 2002).

2.4.2 Social Security in India:

Social security in India was traditionally the responsibility of the family/community in general. With the gradual process of industrialization and urbanisation, the need for an institutionalized and state-cum-society regulated
social security arrangement at national level has been felt for the solution of different social/ economic problem created because of the factors like break up of joint family set up and weakening of family bondage. Currently, on-going measures towards transformation, process for trade and industry, increasing role of market forces and increase in longevity in general world over, have added a new dimension to the issue and enhanced the requirement further towards a planned and regulated institutionalized measure in the form of social security. Although the constitution of India does not recognize social security as a fundamental right the country has a long standing and universal social development agenda arising out of the Directive Principles enshrined in the constitution. (Planning Commission Report on Labour and Development, 2002).

The social security laws in India can be classified as contributory and non-contributory. The contributory laws are those which provide for financing of the social security programmes by contributions paid by workers and employers and in some cases supplemented by contribution/ grants from the government. Some of the important contributory schemes are:

i) The Employees State Insurance Act, 1948

ii) The Provident Fund, Pension and Deposit Linked Insurance Schemes framed under Employees Provident Funds and


The major non-contributory laws are-

i) Workmen’s Compensation Act, 1923,

ii) The Maternity Benefit Act, 1961 and

Presently, India have both Protective and promotional social security policies and institutions. Protective forms of social security measures are those which protect one’s income against loss or diminution. Such measures comprise pension and provident funds, maternity benefits, sickness allowance, employees’ state insurance etc. A promotional measure, on the other hand, is a basket of policies and institutions fashioned to enable a person to attain and maintain a decent standard of life. Promotional measures include financing and provision of education, health, nutrition, employment etc. Some promotional social security measures are: The integrated Child Development Scheme (ICDS), The Public Distribution System (PDS) targeted at the household below poverty line (BPL), the Mid-Day Meal scheme for children in primary schools, housing schemes such as the Indira Gandhi Awas Yojana (IAY) and so on. Another important promotional cum protective programme is Mahatma Gandhi Rural Employment Guarantee Act (MGNREGA) which provide employment up to 100 days to all rural households on demand or pay specified compensation to the prospective workers.

2.4.3 Social Security for the Workers in the Unorganised/Informal Sector:

The social security schemes in India cover only a very small segment of the organized workforce. Unorganised sector workers are deprived from the different social security benefits. India is yet to evolve a comprehensive national social security policy for its entire working population. Different social security provisions such as provident fund gratuity, health cover etc., which has legal binding, is available only for the formal workers in the organized sector.
Formal social security arrangements in the unorganized sector are confined to a small minority of workers and assume the form of Welfare Funds for selected categories of workers sponsored by the central government and a few state governments. These schemes as well as those initiated by a number of voluntary organizations do not cover more than 5 to 6 per cent of the workers in the informal economy. However, with the increasing dynamism in the unorganized sector in terms of output, earning and employment; the need for different social security provision is largely realized.

The social security system for workers in the unorganized sector in India has been used to address the dual issues of deficiency and adversity. Deficiency problems are those that arise out of deficiency or capability deprivation in terms of inadequate employment, low earnings, low health and educational status among other factors that are related to the generalized deprivation of the poorer sections of the population. Adversity problems arise out of adversity in the sense of an absence of adequate fall back mechanism (safety nets), to meet contingencies such as ill-health, accident, death and old age.

The Central Government of India has taken a number of initiatives to provide social security benefit to the unorganized sector workers, although the legislation backed entitlements for the unorganized workers are limited in certain occupations. Unorganised workers in India get social security benefits through three ways:

(i) Social Assistance  (ii) Social Insurance and  (iii) Welfare Funds.
Social Assistance:

Social assistance to vulnerable group is provided through different food based transfer programmes, income transfer programmes and cash transfer programmes. Food, income, health and employment securities have been provided through these measures. Public Distribution System (PDS) system was introduced by the Government of India to provide food security to the poor and thereby improving their nutritional status. Through PDS, food articles are sold at lower than market price to the poor at the PDS outlets. PDS has played a significant role in giving food security at the household level by providing food items and other necessities at reachable prices. However in spite of mounting food subsidies, the supply of subsidized food grains through PDS has not resulted in improvement in household level food security. Self-sufficiency of food grains at national level and availability of foodgrains at affordable cost at local level have not got translated into household level food security for the poor (Datta & Mahajan 2013). Because of limited success of PDS, the government introduced Targeted Public Distribution System (TPDS) in 1997. The main objective of TPDS is to identify the beneficiaries who are below poverty line and sale foodgrains to them at specially subsidized prices. Under TPDS, each poor family was entitled 10 kg of foodgrains at highly subsidized prices.

Although there has been some improvement in the nutritional status of all segments of population, still milder form of chronic energy deficiency persists in many parts of the country. Under-nutrition is a common problem for children and women still now. For the prevention of chronic energy deficiency
Applied Nutrition Project (ANP) was introduced in 1963. Its objective was to promote production of protected food such as vegetables and fruits and ensure their consumption by pregnant and nursing mother and children. Likewise, Special Nutrition Programme (SNP) was started in 1970 with the objective of providing 500 k calcium and 25 gram of protein to expectant and nursing mother and 300 k calcium and 10 gram of protein to children six days in a week.

Annapurna Scheme, Antyodaya Anna Yojana, Mid-day Meal Scheme and Integrated Child Development Scheme (ICDS) are another important food transfer programmes along with TDPS. ICDS was started in 1975 to provide food supplementation to children and pregnant /nursing women. In 1996, the ICDS programme covers 4200 blocks with 5.92 lakh anganwadies in the country. Review of the ICDS programme revealed that while 25 per cent of nursing mother in ICDS areas introduced semi-solid supplements to their breast-fed infants at 6 months, only 19 per cent did so in non-ICDS areas (Dutta & Mahajan 2013).

Mid-day Meal Programme has been launched to provide nutritional support to school going (2-14 years of age) children. In 1995, Mid-day Meal scheme was set up by the Central Government for primary school students to increase enrolment, attendance and providing statutory food of the students. Annapurna scheme was introduced in the year 2000 by the Central Government which provide 10 kgs of rice or wheat to the elderly helpless persons.

An important addition in this field is the National Food Security Act, 2013. The objective of the act is to provide food and nutritional security in human life cycle approach, by ensuring access to adequate quantity of food at
affordable prices to people to live a life with dignity. Under the act, eligible persons will be entitled to receive 5 kgs of food grains per person per month at subsidised prices of Rs.3/2/1 per kg. rice/wheat/coarse grains.

**National Social Assistance Programme (NSAP), 1995:**

Apart from the different food transferred social security measures the Government also introduced a number of cash transferred and income transferred social security measures. Social Assistance Programmes known as National Social Assistance Programme (NSAP) are protective social security measures provided to the very poor citizens most of whom are unorganized workers. NSAP, 1995 is perhaps the first cash transfer social security measures in India. The programme was launched through three sub-schemes namely, National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS) and National Maternity Benefit Scheme (NMBS).

Under National Old Age Pension Scheme (NOAPS), a financial assistance of Rs.75.00 per month per beneficiary was given earlier, which has increased to Rs.200 in 2005-06.

The beneficiary of this scheme must be of age more than 65 years. He/she should be a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through the support of family members or other sources. The coverage under the scheme was 72.8 lakh as in 2005-06 (NCEUS).

Notional Family Benefit Scheme (NFBS) provides a lump-sum family assistance of Rs.10,000.00 to the households below poverty Line (BPL)
after the death of the primary breadwinner in each of these families. The applicant should be on the group of 18 to 65 years. The coverage under the scheme is 2.11 lakhs as in 2005-06. The expenditure reported by various States up to February 2006 was Rs. 80.62 crores (NCEUS).

Through National Maternity Benefit Scheme (NMBS), benefit is provided to pregnant women of aged 19 years and above, who belong to the BPL household, for up to their first two live births. It gave a lump-sum assistance of Rs. 500.00 per beneficiary. In 2000-07, the scheme covered 11.52 lakh women beneficiaries.

NMBS was originally operated by the Ministry of Rural Development. In 2000-01, the scheme has been transferred to the Department of Health and Family Welfare and has been redesigned as the Janani Surakhsha Yojana. In the Yojana, targeted women on BPL households are provided cash benefits up to Rs. 1300.00 in rural areas and up to Rs. 800.00 in urban areas for ante-natal and institutional deliveries.

The NSAP has been transferred to the state plan from the year 2002-03. The Ministry of Finance releases fund under the scheme to the states/UTs in the form of Additional Central Assistance (ACA). The States have to provide for Mandatory Minimum Provision (MMP) for these schemes in their respective budget. To ensure creation of adequate employment opportunities to provide social security to the people in the unorganized sector, NSAP also provides opportunities for linking social assistance package to schemes for poverty alleviation and provision of basic minimum services. In this direction, the
important schemes being implemented by the government are: Employment Assurance Scheme (EAS), Swarna Jayanti Gram Swarojgar Yojana (SGSY), Jawahar Gram Samridhi Yojana (JGSY), Food for Work Programme (FFW), Jawahar Rozgar Yojana (JRY), etc. (Planning Commission Report 2002). These are income transfer social assistance programmes.

Social Insurance Schemes:

The social Insurance Schemes available to the unorganized sector are operated through the LIC such as Social Security Group Insurance Scheme. Through these schemes the beneficiaries get security in case of sudden shocks or sufferings like death or permanent total disability or loss of limbs etc. in accident. Some important Social Insurance Schemes are –

(i) Janshree Bima Yolanda (JBY), 2000:

JBY is a life insurance protection available to the persons of age 18 to 60 years and living below or marginally above the poverty line. JBY provides hospital care to poor families of both urban and rural areas. The scheme provides accidental benefit in case of death or permanent disability and partial disability through LIC.

(ii) Krishi Shramik Samajik Suraksha Yojana 2001

Krishi Shramik Samajik Suraksha Yojana, 2001 was introduced by the Ministry of Labour in consultation with Ministry of Finance through the Life Insurance Corporation of India w.e.f. 1.7.2001. The agriculture labourers on the age group of 18 to 50 years are eligible to participate in the scheme. The benefits available under this scheme include life-cum-accident insurance, money back and
the superannuation benefits. However, due to paucity of funds, the Ministry of Finance closed this scheme on February 24, 2004.

(iii) Varishta Pension Bima (2003):

Unorganised sector workers aged 55 years and above are covered under this scheme. The scheme is fully financed by the investment of the beneficiary with an annual return of 9 per cent in the form of monthly pension. The minimum amount of investment is Rs. 33,335.00 and the upper limit of investment is Rs. 2,66,665.00. The minimum and maximum monthly pension per month would be Rs. 250.00 and Rs. 2000.00 respectively. The scheme is implemented by the Life Insurance Corporation of India.

(iv) Unorganised sector workers Social Security Scheme (2004):

The Unorganised sector workers Social Security Scheme (2002) was launched by the central government on a pilot basis in 50 districts as per the recommendations of the Second National Labour Commision. This scheme is available for unorganized and self-employed workers with monthly income / salary / wage Rs. 6500.00 or less. The scheme is contributory. Workers contribution is Rs. 50.00 per month in the age group of 18-35 years and Rs.100.00 per month in the age group of 36-50 years. Employers’ contribution is Rs.100.00 per month while that of the government is 1.16 per cent of the monthly wages of the workers.

(v) Universal Health Insurance Scheme (UHIS), 2004:

This is a community-based programme. It was launched in July 2003 by the public sector general insurance companies. The UHIS was redesigned
in 2004-05 specially for BPL persons and families with a premium of Rs. 165.00 for individual and, Rs. 248.00 for families of five persons and Rs. 330.00 for a family of seven. The scheme provides benefits like reimbursement of medical expenses up to Rs. 30,000.00 towards hospitalization, insurance cover for death due to accident of Rs. 25,000.00 and compensation due to loss of earning at the rate of Rs. 50 per day up to a maximum of 15 days. The scheme excludes maternity benefits and outpatients care.

**Scheme for Handloom Weavers and Artisans:**

Thrift Fund Scheme, New Insurance Scheme, Group Insurance Scheme, Pension Plan Scheme and Insurance for Power loom weavers are the different schemes which provide different benefits to the Handloom Weavers and Artisan. Thrift Fund Scheme is implemented by the weavers co-operative Societies/cooperation which provide temporary advance, and both partial and final withdrawal.

New Insurance Scheme is implemented by the United India Insurance Company and financed by the Central Govt. (Rs. 60.00), State Government (Rs. 40.00) and handloom weavers (Rs. 20.00) to share an annual premium of Rs. 120.00. The benefit include Rs. 1000.00 in the case of loss of dwelling due to natural calamities or fire, Rs. 1 lakh in case of accidental death, reimbursement of hospitalization charge up to Rs. 2000.00 and maternity benefits.

Under Pension Plan scheme, a sum of Rs. 1000.00 per month is given to a master craftsperson who is unable to work due to old age.
The scheme Insurance for Powerloom Weavers ensures workers in the age group of 18-60 years with an income of Rs.700.00 p.m.

**Welfare Funds:**

Unorganised workers of some particular occupations are provided Social Security through Welfare Funds. At present, Five Welfare Funds for beedi workers, Limestone and Dolomite Mine workers, Iron ore, Chrome ore and Manganese ore Mine Workers, Mica Mine Workers and Cine workers are functioning. These welfare funds are utilized to provide various kinds of welfare facilities to the workers in the unorganized sector. The services provided by these Funds are like health care, housing, educational assistance for children, drinking water supply etc. The medical assistance provided under the welfare fund includes purchase of spectacles to mine and beedi workers, reservation of beds in T.B. hospitals, treatment and subsistence allowance in case of tuberculosis, reimbursement of expenditure up to Rs.1.00 lakh for heart disease and kidney transplant, maternity benefits @ Rs.500.00 for delivery to a female beedi worker for first two deliveries and assistance for family welfare. All the welfare funds were set up by special acts of parliament such as The Mica Mines Labour Welfare Funds Act (1946), The Limestone and Dolomite Mines Labour Welfare Fund Act (1972), The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act (1976), The Beedi Workers Welfare Fund Act (1976), and The Cine Workers Welfare Fund Act (1981) (TFYP 2001). The welfare model of social security measures has been successfully functioning in the state of Kerala.
Social Security of Unorganised Sector Workers through NGOs:

Apart from Government, a large number of voluntary and people’s organization are involved in providing social security measures to unorganized sector workers in our country. But the protective social security measures provided by these NGOs are generally part of a larger package of services that include promotional social security such as access to micro-credit, housing, preventive healthcare and employment.

According to Sengupta Committee Report, total number of individuals covered by various social security schemes undertaken by NGOs is around 33.51 lakh. In addition, about 1.06 lakh households been covered as beneficiary units under various schemes. Further, community schemes cover around 40 villages. If all these are converted into individual coverage, it would amount to around 48 to 50 lakhs. This accounts for about 15 percent of the estimated workforce in the unorganized sector (NCEUS Report 20007).

NGOs generally provide social security for health related risks like death, disability, maternity and old age. Self-employed women’s association (SEWA) [Gujarat], Cooperative Development Service (Andhra Pradesh), Sangamitra (Karnataka), Grameen Development Service (Uttar Pradesh), ANKURAM (Andhra Pradesh) and NIDAN (Bihar), DHAN, Anna Purna Mahila Mandal (Maharashtra) etc. are some of the NGOs which provide social security measures in India.

So far, we have discussed a number of schemes and mechanism which provide Social Security benefits to the unorganized / informal workers.
However, they are not fully sufficient to cover the whole unorganized / informal workers. The only scheme with some National coverage is the National Social Assistance Programme (NSAP). The legitimacy of the demand as well as responsibility of the state to protect the poor in their old age were recognized for the first time in India with the launching of NSAP. However, the main weakness of NSAP is that it covers only the poor people of age 65 years or above. So it is a time to go beyond the NSAP so that social security provision can be provided to all unorganized /informal sector workers.

National Commission for Enterprises in the Unorganised Sector (NCEUS):

The different social security measures in the form of social assistance, social insurance or welfare fund do not fully cover the vast mass of unorganized workers in India. The Workshop on Social Security for unorganized workers held in July rightly viewed that although about 430 million workers constituting 93 per cent of Indian workforce is engaged in Informal/unorganized sector contributing 60 per cent to GDP, 55 per cent to national savings and 47 per cent of all exports, yet the workers in this sector are amongst the poorest and most vulnerable section of the society. They work long hours for their low wages. They are engaged in multiple economic activities for survival. They do not have access to work and income security, food security and have no basic social security like health care, child care, insurance and pension.

Through the ‘Common Minimum Programme (CMP)’, the UPA government was firmly committed to ensure the welfare and well-being of all workers, particularly those in the unorganized sector. In order to implement this
commitment, the Government of India, among the other measures, constituted the National Commission for Enterprises in the Unorganised Sector (NCEUS) vide Ministry of Small Scale Industries Resolution No.5 (2)/2004, under the Chairmanship of Professor Arjun Sengupta (NCEUS Report 2007). NCEUS was the first initiative taken by the central govt. to study in depth the problems of the unorganized sector and recommend measures to improve the state of affair in this sector. NCEUS was formed to suggest:

a) Measures necessary for bringing about improvement in the productivity of enterprises and generation of large scale employment opportunities;
b) Labour laws in the informal sector consistent with labour rights; and
c) Expansion in the security system available for labour in the informal sector.

The NCEUS submitted its first report on social security for unorganized workers to the government of India on May 16, 2006. The proposal by the NCEUS in the unorganized sector seeks to develop a healthy workforce that in turn will have positive impact on national income and economic growth. The scheme aims to cover sickness, maternity, old age and death and proposes a participatory system with some contributions from the workers.

The commission recommended two sets measures for unorganized workers. These are -

1. **Ensuring Minimum Conditions of work which include the following:**
   
i. Eight hour working day with half-hour break.
   
ii. One paid day of rest per week.
iii. National minimum wage for all workers in the unorganized sector, not covered by the Minimum Wage Act.

iv. Piece rate wage to equal time rate wage.

v. Women workers to be paid at par with men.

vi. Deduction in wage rate to attract fines.

vii. Right of unorganized workers to organize.

viii. Safety equipment and compensation for accident.

ix. Protection from sexual harassment.

x. Provision of child care and basic amenities at the workplace.

2. Minimum level of Social Security:

The commission has recommended two bills on unorganized sector workers. First one is, ‘Unorganized Sector Workers Social Security Bill, 2005’ and the second one is, ‘Unorganized Workers Social Security Bill, 2006’. The second bill is a modification of the first bill.

The Unorganized Sector Social Security Bill, 2006 was constructed to provide for social security and welfare of unorganized workers and to provide for other matters connected herewith. The bill was passed in the Parliament in 2008 and was enacted as Unorganized Workers Social Security Act, 2008. By this Act, the Central Government formulated a scheme called National Social Security Scheme for the unorganized workers consisting of the following national minimum social security benefits.
a) Life Insurance: Life Insurance to cover natural and accidental death: Rs. 30,000.00 for natural death and Rs. 75,000.00 in the event of accidental death or total disability.

b) Health Insurance: Hospitalization for each worker and his family members, costing Rs.15,000.00 a year with Rs.10,000.00 per ailment in designated hospitals.

c) Old age security: All BPL workers get a monthly pension of Rs. 200.00 at the age of 60 plus; all workers other than BPL are entitled to provident fund.

National Social Security Fund for Unorganized workers was created to provide these benefits. Again a new initiative Swavalamban was made available for persons who join the new pension scheme (NPS) with a minimum contribution of Rs.1000.00 and a maximum contribution of Rs. 12,00.00 per annum during the financial year 2010-11. Government contribution is Rs.1000.00 per year to each NPS account opened in the year 2010-11. An allocation of Rs.100.00 crores has been made for this purpose.

The National Minimum Level of Social Security as recommended by NCEUS is a major step towards the development of vast mass of unorganized workers in India. The success of the scheme depends on its proper implementation. Except the old-age security, all the other social security benefits are based on the insurance model. So, it is possible to implement the benefits through insurance business modal. National Social Security Board and State Social Security Board have the responsibility to select the appropriate service provider. Life Insurance is mainly provided by LIC and the department of Post.
2.4.4 Social Security in Assam:

The economy of Assam is developing but still a major part of the population who are poverty ridden, illiterate and lack of skill needs support to earn. For this purpose, the state government has implemented various schemes provided by the central government and also initiated some new schemes as measures of social security. The Government of Assam has already implemented centrally sponsored scheme like Swarnajayanti Gram Swarojgar Yojana (SGSY), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Prime Minister Employment Guarantee Programme (PMEGP).

One important step in this regard from the Government of Assam is Mukhya Mantrir Karmajyoti Achoni. The scheme was implemented from the year 2005-2006 under the sponsorship of the Government of Assam. The basic objective of the scheme is to uplift the economic status and skill development of traditional artisans through financial assistance from the Government. Traditional trade like manufacturing of decorative textiles, black smithy, pottery, carpentry; toy making etc. is covered under the scheme. During the year 2011-12, 2096 artisans were benefited with a financial assistance of Rs. 428.00 lakh. The scheme is still in progress.

With several round of modification like Jawahar Rozgar Yojana (JRY), Employment Assurance Scheme (EAS), National Rural Employment Guarantee Scheme (NREGA) and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) in 11th plan has been implemented in Assam also. MGNREGA has both protective and promotional elements of social security.
measures. During 2011-12, 0.26 lakh numbers of job cards have been issued and 353.52 lakh man days have been created. Total household provided employment is 13.47 lakh and average man days created is 26.21 days.

Another important social welfare scheme is Indira Awas Yojana (IAY). It is a Central Government Scheme for the houseless / shelterless rural BPL people. During the year 2011-12, against the targeted 166913 number of houses 143770 (86.57 per cent) number houses were completed and the remaining houses were under various stages of construction.

National Social Assistance Plan (NSAP) in Assam:

NSAP is a policy for social assistance introduced by the Government of India with effect from 15th August, 1995. IGNOAPS, IGNDPS, IGNWPS, NFBS and Annapurna are the components of this scheme. The IGNDPS and IGNWPS is newly introduced scheme for disability and widowed person. NSAP is a 100% centrally funded scheme. The State Government is to pay the Minimum Mandatory Provision (MMP) under IGNOAPS @ Rs.50.00 per month against the GOI’s share of Rs. 200.00 per month.

The comparative achievement under different schemes of NSAP during 2010-11 and 2011-12 is presented in Table: 2.1.
### Table 2.1

**Target and Achievements of Different Schemes of NSAP**

<table>
<thead>
<tr>
<th>Name of the scheme</th>
<th>2010-11 (in nos)</th>
<th>2011-12 (in nos)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Target</td>
<td>Achievement</td>
</tr>
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<td>IGNOAPS</td>
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<tr>
<td>IGNWPS</td>
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<tr>
<td>NFBS</td>
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<td>25000</td>
</tr>
<tr>
<td>Annapurna</td>
<td>25508</td>
<td>25508</td>
</tr>
</tbody>
</table>


In line with the United Nation Organizations programme “Health for all by 2020 AD” the Govt. of Assam also has been undertaking various programmes and continuously increasing allocation of fund to the health sector to provide health security to the people of Assam. Considering the fact that the Maternal Mortality Rate (MMR) is the highest in Assam in all over the country, the State Govt. has been implementing various schemes, to provide better health care among the people of the State. The scheme ‘Mamoni’ has ensured compulsory three Ante Natal Check-up (ANCs) besides Institutional Delivery and cash assistance of Rs.1000/- in two instalments for the nutrition of the pregnant women during their pregnancy. Up to 2011(till September) total of 8,38,019 number pregnant women received 1<sup>st</sup> instalment and 6,73,896 pregnant women received 2<sup>nd</sup> instalment since inception.
Another scheme ‘Majoni’ has been launched for new born girl child to provide social assistance, safeguard the educational help, nutritional right and to empower them equal to male counterpart. Under this scheme, an amount of Rs.5000/- is given in the form of Fixed Deposit every girl child born in health institutions. Total of 1,54,580 number of fixed deposits have been issued, till 2011 since inception.

Janani Suraksha Yojana aims at institutional delivery of pregnant women with regular ante-natal and post-natal check-up through active participation of the ASHAs. The mother is provided with cash assistance of Rs.1400.00 in rural areas and Rs.1000.00 in urban areas.

The scheme ‘Sushrusha’ is taken up to provide grant of Rs.1,00,000.00 as financial assistance to people who have undergone kidney transplantation after 1st April, 2010. The fund is provided by the Government of Assam.

Apart from the above schemes, the Government of Assam has been taking various social welfare schemes for women, child, old aged persons, Handicapped persons, backward communities and weaker section of the society for their up-liftmen in the society. The Social Welfare Department is implementing the persons with Disability Act (PD Act.) and as per provision of the PD Act; State Commission of Disability is set up. Through this Act, the State is trying to provide rehabilitation to blind person. The Social Welfare Department also implementing “Mukhya Mantrir Jibon Jyoti Bima Achoni” covering all the residents of Assam of the age group of 03-80 years and the eligible persons shall be able to claim
financial assistance both for medical treatment and in case of injury caused due to accidents as per the prescribed norms under this scheme. “Aam Admi Bima Yojana” is another important measure taken for the landless labour of above 18 years and below 60 years of age group. This is a subscription based insurance policy for giving medical and death coverage to the beneficiaries in collaboration with Government of India / LICI / Government of Assam.

**Women Welfare:**

Besides the several health security measures, the state government has undertaken several schemes for empowerment of women. Major schemes for Women Welfare undertaken by the Govt. of Assam are -

a) Maintenance of five VTRC for economically backward women.

b) Grants-in-aid to Assam State Commission for women to provide legal help to women in distress.


d) Financial incentives under the schemes namely, Nabau and baidew, to single widow and unmarried single women above the age of 45 years.

e) Marriage assistance to BPL girls after attaining 20 years.

f) Anganwadi Karjakartay Bima Yojana -

All the Anganwadi workers and helpers are insured under this scheme providing medical and health coverage in collaboration with Govt. of India, LICI / Govt. of Assam.
Sawaymsidha:

Under this scheme, up till to 2012-13, in 24 ICDS projects 3250 SHGs has formed and activated. Microcredit facilities are provided to SHGs for training on capacity building and skill up gradation. Under this Sawaymsidha scheme 2143 SHGs have been engaged in inter loaning activities, both in cash as well as kind. Training facilities for skill up gradation of the members of SHG, on traditional trades and necessary inputs are also provided.

Sabla:

This scheme is introduced for the all round development of Adolescent Girls. The scheme is implementing in Dhubri, Darrang, Hailakandi, Kokrajhar, Karbi-Anlong, Kamrup and Jorhat district of Assam.

Integrated Child Development Services Scheme (ICDS):

This centrally sponsored scheme is introduced to improve nutrition and health status of children below the age of 6 years and pregnant and lactating mothers and also to look after proper psychological, physical and social development of child and to reduce the rate of mortality, malnutrition and school dropout has been implemented in Assam covering the entire state. At present there are 231 ICDS projects covering 58279 numbers of Anganwadi Centers, including Mini Anganwadi Centers in the states.

Indira Gandhi Matriya Sahayog Yojana:

This scheme is to provide conditional cash transfer to the pregnant and lactating mother belonging to BPL family to compensate loss of wages during
pregnant and lactating period. The scheme is implementing in two districts, namely in Kamrup and Goalpara so far (Economic Survey of Assam 2012-13).

**Swavalamban:**

Assam has become the fifth state in the country to launch the pension scheme 'Swavalamban' for the low income group and unorganized sector. The scheme was aimed at uplifting the economic status of the poor and those from the unorganized sector who lack any social security. Manual labourers, workers from the unorganized sector, tea garden labourers, Aasha and Anganwadi workers, rickshaw and hand-cart pullers, farmers etc. can be the beneficiaries of the 'Swabalamban'. People in the age group of 18-60 years would be able to avail the benefit of this pension scheme. Under the scheme, a subscriber can contribute a minimum of Rs.1000 and maximum Rs.12,000 annually and a sum of Rs.1,000 would also be contributed by both the state government and the Central govt. At the age of 60 years, the subscriber would receive 60 per cent of his savings at one time and the rest 40 per cent would be paid to him on monthly basis. The facility for investment of the pension fund of the individual subscriber would be provided by the Pension Fund Regulatory and Development Authority (PFRDA) through different Pension Fund Managers. The scheme is operated through Regional Rural Bank, Assam Gramin Vikash Bank (AGVB). AGVB provides services to all subscribers in registration, collection, fund investment and grievance redress with support of National Securities Depository Limited (NSDL).

(www.businessstandard.com.)
Chapter-II

The foregoing discussion reveals that considerable progress has been made in the provision of social security in both India and Assam. However, a universal social security programme for the country remains a distant goal. Except a meagre section, unorganized workers are mostly outside the benefits of social security measures. Although the Unorganised Workers Social Security Act, 2008 was enacted, it has not been implemented properly till now. So, proper mechanism should be developed so that the benefits of the different measures can be reached by the actual beneficiaries.

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