

Social security in organised sector for women employees.

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Abstract

The Right to Social Security is a human right and revered in significant global human rights instruments, for example, Universal Declaration of Human Rights (UDHR), International Covenant on Economic, Social and Cultural Rights (ICESCR). The Right to Social Security is the option to get assurance from the general public through a progression of open measures to give the advantages whether in real money or in kind from the work-coming about because of different possibilities, for example, inflation, maternity, business injury, joblessness, shortcoming, mature age and demise of the provider including the medicinal services and family supports. Gold blatt pointed out that the government managed savings can be structured and used to moderate imbalances and contribute towards moulding dynamic social results, and from a human rights point of view, standardized savings ought to be comprehended as a rights-based qualification as opposed to a concessionary advantage. In this paper we will understand the basic concepts of social security

Keywords: Social security, Human rights, Medical services

1. Introduction

Social Security is a kind of protection given by the society to its members through a series of public measures, against the problems of illness unemployment, old age, accident and disability, maternity etc. arising from difficult conditions of modern human life.

A man or Woman has the central right to a presence of balance in a cultivated society where the standard of law wins which is essential for the turn of events, improvement and adequacy of an individual's character. "Balance of all" is key for social agreement as it includes a sensible social change with reliable money related and moral assistance which has been an extraordinary case instead of a standard in essentially every human aggregate and culture. This is a reality particularly with regards to the respectability of work, as needs be, affirmation of work as a subject of social equity was developed essentially after the horrifying fight and cries of suffering of an enormous number of workers.

2. Objective of the study

To understand the basic concepts of social security with special focus on women employees.

Universal Declaration of Human Rights (UDHR), 1948

Article 22:

Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.

Article 25:

1. Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

2. Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

Industrialisation assumes a crucial job in giving business openings and creating pay.

Mechanical advancement has been a main issue in the monetary improvement of the Country as it serves the activity of a driving force that changes agribusiness, advancement, transport and other help undertakings into significantly beneficial territory provoking a cutting edge life.

Monetary improvement alone can't be relied on to deal with the progression or with the protection of desires for regular solaces of the workers. This is in light of the fact that, the advancement of industrialisation has driven in every practical sense all works subject to various kinds of prosperity hazards and word related dangers as a result of their ceaseless introduction to compound substances, biological parts including malady developing out of radiation, upheaval, vibrations, lacking ventilation, etc., and besides natural components, for instance, disease achieved by tiny living beings, contaminations, dietary insufficiencies, energetic strains due to fear, apprehension, etc. Such dangers required the protection of workers in the overall population as it denies the gaining power.

Monetary security is one of the essential portions of human security which requires work and an ensured wellspring of a basic compensation adequate to workers central need. Regardless, the mechanical advancement which has made the business openings sabotages the workers with respect to the fear of frailty rising out of explicit risks or potential outcomes if there should arise an occurrence of turmoil, develop age, maternity, joblessness, business injury, passing of expert, etc.

Crude man in some cases looked for wellbeing in predicament and here and there his imaginative psyche would have inspired him to ace and control various wellsprings of instability through human resourcefulness. The lifting of some wooden stick or a stone by him in protection against the forceful stances of some rapacious monster was likely the principal exertion of man to conquer insecurity.

Apparently from the rough opportunity to the present mechanical society, man isn't totally freed from weakness considering the way that in order to ensure physical perseverance he tries continually for material security to shield himself from throbs of hunger and moreover dangerous afflictions. As such thought of government oversight investment funds is as old as the chronicled setting of man.

Before industrialisation, when human needs were restricted and job depended principally on horticulture, the craftsmen were additionally existed as free independently employed people. They used to advertise their own items. If there should arise an occurrence of horticulture, the autonomous labourer or rancher worked with his own holding by the work of himself and his family.

As regards India, we are not just a quiet band since endeavours like created works of admission quality, mining, metal dealing with and assembling of enhancements were existing before industrialisation anyway not industry in the front line sense.

The ideology of social security pacifies and secures the economics of society. Social security is an important dimension in the reduction of poverty and multidimensional deprivation. The social security programmes in India consist of two part : (i) Protective social security measures, largely for the organised sector such as medical care, benefits relating to sickness, maternity, employment injury, survivors, old age, employment, unemployment etc., and (2) promotional social security for the unorganised sector in terms of self-employment, wage employment and provision of basic needs such as food, health and education. The conventional 'protective model' is inappropriate for India as less than 7 percent of the workforce is engaged in 'regular employment' in the 'organised sector'. The informal sector provides bulk (93%) of employment. Income deprivation is an important cause of deprivation in basic education, health housing and nutrition.

In the scene of human development from pre-mechanical society to the current day, everybody is reliant on others on the grounds that nobody is fit and adaptable as to have the option to fulfil every one of his needs. In each general public, there have been debilitated individuals requiring clinical guide and care, incapacitated and matured individuals unfit to work professionally, pregnant ladies need help during the time of pregnancy when conveyance and afterward jobless people not ready to make both the closures meet. Thus, during the pre-mechanical society joint families, make societies, places of worship, altruistic, humanitarian and different foundations gave protections to defeat the dangers of life and work.

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This system was fundamentally disturbed after modern change when work was pulled in to plant. This was a result of the restriction between machine-made remote product and hand-made Indian items. Machine-made products were flooded into the market as Indian items fail to battle with machine-made product in any event costly expense. This had incited the finish of most of the assembling units. Subsequently, gifted Indian talented specialists lost their positions and expected to migrate to urban networks for continuance.

The presentation of production line framework had prompted the issues identifying with security, cleanliness and strength of the labourers. Managers gave their sole consideration to the upkeep of machines and the improvement of the specialized ability to the articulate disregard of the human hands utilize to man the machines since they were promptly accessible and could be effortlessly supplanted

Since the free enterprise strategy controlled incomparable during the provincial time frame, there was no impedance of the administration to give remuneration or clinical consideration when labourers were presented to genuine mishaps because of unprotected strategies for taking care of machines and ailment because of undesirable living and working conditions. In this manner, the reasons for mishaps may be ascribed to business related causes and specialist related causes.

The standard guarded structure was inadequate for the front line mechanical pro since industrialisation and urbanization have realized radical change in social-monetary conditions which along these lines achieved new conflicts and strains coming about upon the deterioration of joint family and amicable security. Thusly, the change from agricultural economy to modern economy procured extraordinary went with issues that called for standardized savings for its non- participation

Along these lines, it was a great deal of felt that workers should be offered measures to cash related unfaltering quality as they couldn't manage their own needs when introduced to issues associated with social uncertainty for instance weakness or nonappearance of breaking point of an expert to shield himself from the perils of joblessness, affliction, mechanical setbacks or insufficiency, develop age or various prospects. As such, the possibility of government managed savings has been progressed as a result of meet the specific needs relating to the protection and unfaltering quality of the work power.

The move from free undertaking technique to government help state made required concerning the state to accept the risk of ensuring the assurance to the workers and their families that their level of living and individual fulfilment will never be crumbled by meeting the potential outcomes, for instance, contamination, joblessness, modern incidents, disablement, develop age, etc., in their work life.

The work strategy has two overlap targets i.e., keeping up mechanical harmony and advancing government disability of work.

Standardized savings is a significant part of any social improvement plan and is as important as physical security in the advancing idea of human security. Right to standardized savings is a human right.

Furthermore, thus everybody has an option to a way of life satisfactory for the wellbeing and prosperity of himself and his family. India, being a communist fair state, has a dedication of giving social and financial equity to its resident for the endurance of majority rule government. Also, the formation of a government assistance state is to execute instrumentalities which are revered in the Directive Principles of State Policy fill in as central aides for the state's activity towards social, financial and government assistance programs so as to enhance the states of work.

Work at the grass root level is being hit by vulnerability and helpless wages. Various enactments identifying with standardized savings have been passed to operationalize the vision of the constitution for the common labourers to guarantee satisfactory business security, i.e., opportunity from need. However, in actuality, for the most part the labourers in the sorted out segment can make sure about government managed savings benefits for themselves and their families.

The absolute work in the Indian economy is 456 million, of which casual division represented 393.2 million. This immediate estimation shows that the disorderly area comprised over 86% of the complete specialists in 2004-0511 and in that, just going to 0.4% of the sloppy part labourers were accepting government managed savings benefits like opportune fund¹². Despite their noteworthy commitment to national salary, they face the issue of hardship of fundamental needs just as the issue of affliction i.e., emerging out of such possibilities as infection and mishap.

Aside from that, the National commissions endowed with the errand of survey of status of disorderly part, have seen that there is anomaly, vulnerability and failure to make sure about even least wages for the casual specialists. The itemized audit of wages and profit did by the National Commission for Enterprises in the Unorganized Sector has brought the way that the wages in the sloppy segment are discretionarily fixed

regardless of the lowest pay permitted by law enactment which unfavourably influenced the pay of the compensation labourers as a rule and ladies labourers in particular. This is because of easy-going nature of work, absence of education, absence of aptitude and neediness.

The point of standardized savings measures is intended to forestall the loss of beneficial limit because of affliction, malady and mishaps and accordingly, it is basic to have great nature of physical condition at work place by giving some essential solaces and solid living which thusly upgrade the efficiency of the labourers. In light of the investigations on physical condition at work place in the sloppy area, the National Commission for Enterprises in the Unorganized Sector has uncovered that confined working space is given to the labourers in many work places.

The organised sector is defined as those economic establishments or enterprises which are governed by sets of recognised rules and regulations. The organised sector of the Indian economy comprises the following:

a) All public sector enterprises i.e., all services under the Central, State and local governments and occupations in public undertakings in the fields of industry, credit financing, public utilities etc.

b) All non-agricultural private sector establishments which employ 10 or more persons (CSWI 1974).

The organised sector plays a significant role in the economy of a country not only by producing goods and services but also by providing employment to a vast number of people. As this sector is governed by established rules and regulations pertaining to recruitment, retirement, promotion, retrenchment, social security, maternity, child care facilities etc., we can get accurate data about the status of the workers in this sector of the economy. It is important that the organised sector is also very often known as the formal sector as it is governed by formal rules and regulations of the state. It sets the standard for labour employment, their quality, remuneration, output, social security etc. In the developing countries there has been a steady growth of the organised sector of the economy in the last few decades.

Along with the steady growth of the organised sector in the Indian economy women's participation has also increased in this sector over the years. In 1971, the organised sector absorbed only 11% of the total women workers, while in 1999; this sector had absorbed 17.4% of women workers. While in year 2010-2020 the ratio is 40 per cent. In India workers are usually clubbed under nine industrial categories. Again these categories are available both in the public and private sectors. The extent of women's employment by these industrial categories and their distribution over the public and private sectors.

Employment of women employees in organised and unorganized sector

In the organised sector women are employed in various types of bodies and establishments. For example in the public sector the main avenues of employment are central government, state government, quasi-government organisations (autonomous bodies like educational institutions, developmental institutions, public sector undertakings and so on), and various local bodies.

In the private sector again there are large scale and small scale industries. This table shows the following facts:

a) The extent of women's employment both in the public and private sector has increased substantially over the decades. This increase has been conspicuous in the public sector with an increase of 327% in the period between 1971 and 1999. Women's employment has increased by 175% in the private sector during the same period.

b) The state governments have emerged to be the largest employers of women employees followed by the quasi-central and state government bodies, central government and local bodies in the public sector.

c) Though the public sector in general employs more women than the private sector, the large private sector establishments employ the highest number of women employees in the country than any individual segment of the public sector (central, state, quasi govt. etc.). The large establishments in the private sector also employ more women than the small establishments.

d) An analysis of women's employment over the years shows that women's employment in central government has increased by 323%, in state government by 390%, in quasi-state and central government by 684% in local bodies by 171% and large establishment public sector 195%. As a section of women are getting more and more access to education and training facilities, there has been an increasing extent of women's work participation in the organised sector.

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e) However, notwithstanding such increase in women's employment in the organised sector, women constitute only a small segment of total employees in India. In the public sector they constitute only 14.5% and in the private

sector 23.12% of the total workers. In the central government they form only 7.6%, in quasi-state and central government 9.2%, in state governments 18.5%. They however, have relatively higher representation in the government own local bodies with 26.16%, privately own large and small establishments with 23.6% and 29.8% respectively.

3. Women in Higher Positions in the Organised Sector

Women work at different levels and under different conditions in the organised sector. A large number of women work in agriculture, mines, factories and plantations as labourers or as assembly level workers in formal establishments.

Their numbers are proportionately increasing than those of the women working at the managerial level. An estimate suggests that not even one per cent of the Indian women workforce is found to work at the managerial level. In the Private sector only a few female CEOs are found to lead their enterprises.

However, with the expansion of educational opportunities, diversification of economy and introduction of various schemes and programmes, more women are now gradually becoming visible in the managerial categories in the private sector.

The increased access to higher education has made it feasible for large numbers of women to compete for higher positions in Government. Since the 1970s, larger numbers of women have appeared and succeeded in competitive examinations to various services. The proportion of women in Central employment rose from 67000 to 289,000 that is, from 2.51% in 1971 to 7.58% in 1991. Amongst the All India Services, women's representation is the highest in the Indian Postal Service. During the reference period, it has increased from 17.5% to 21.5%. Next in rank come the Indian Audit and Accounts Service, Indian Information Service and Indian Revenue Service. Representation in the Indian Foreign Service has also increased from over 10% to about 14% and the Indian Administrative Service from 9% to 10%. In the rest of the Services, women's representation is less than 7%. Indian women have the lowest representation in the Indian Police Force and the Indian Forest Service (2% and 3% respectively) (Govt. of India 2005).

4. Problems Faced by Women in the Organised Sector

Though in the organised sector women are employed following prescribed rules and procedures, and their working conditions are governed by well established rules and norms, they encounter several problems. Many of these problems remain unidentified and are therefore not addressed. Research conducted in India on the working situation of women in the organised sector reveals several dimensions of these problems. In the following section we shall be discussing some of those problems which are general in nature.

This is based on a research undertaken by the Southern Asian Research and Development Initiatives (SARDI), New Delhi, focusing on selected industries located in Bangalore, Mumbai, Thane, Pune and in Delhi National Capital Region.

Some of the findings of this study are as follows.

i) Concentration in Paid Unskilled Jobs: This study finds that in the industries women are highly concentrated in the low paid unskilled jobs.

This is mostly because of the fact that women have low access to training and education and they are slotted into low paid jobs.

ii) Inequality in Pay: The study highlighted that women have been the victims of unequal pay for equal work. Women are appointed in the unskilled jobs and for specific shifts where the wages are low. However, women's mean wages were highest in multi-national companies, followed by public sector firms, then by companies with foreign collaboration. Their wage is the lowest in the private industry. Inequity in pay, as this study highlights, are dependent on the following factors:

- Women are not deployed for overtime shifts where payments are higher.
- In general, men receive more promotions than women. Unlike women, the nature of men's jobs often changed with these promotions, while women keep on slugging in the same position.

iii) Inadequate Access to Benefits and Facilities: Overall a larger proportion of men reported having access to facilities at the workplace than did women.

In general there was inadequate provision for women workers such as rest rooms and childcare facilities. There is not much of a difference in facilities for women even where there is a union. It is important that in spite of mandatory statutory provisions, these facilities are not provided to the women employees in these industries.

iv) Access to Training, Skills and Education: The study revealed that more than three fourths of the men received training compared to less than half of the women while in employment. Among those trained, a higher proportion of women reported getting basic training, while a higher proportion of men reported getting higher skilled training. Here a discriminatory attitude of the employer is reflected in providing opportunities of training to women.

Most of these industries have undergone a process of technological modernisation and restructuring. It was found that during the periods of modernisation and restructuring, more men get retained rather than women. As a large number of women worked on non-permanent basis, and they were not given the opportunity for training, consequently they were easily removed from the jobs during the period of restructuring.

v) Low Level of Awareness about Occupational Health and Safety: A very low level of awareness exists among women workers and unions about occupational health hazards. A large section of the workers were found to work in hazardous conditions. However, few workers find any links between the nature of their work, the materials used, their posture

during work and the ailments they experience.

However notwithstanding the lack of awareness, several important problems raised by women related to their reproductive health. At least a fifth of the women reported health problems. They expressed the urgency for rest rooms. However, provision for rest room is rarely available.

- A major problem faced by women employees was that they were frequently bullied by the male supervisors.

- The presence or the absence of unions seems to have no significant impact on the extent of sexual harassment at the work place (SARDI 2002).

b) Job Security: A second set of problems related to insecurity about being fired or transferred as jobs get reorganised or eliminated.

Problems raised by women -

- a) A sense of insecurity at loss of jobs
- b) Uncertainty of the future and career prospects of Medical transcription
- c) Fear of transfer

d) Lack of Training: The lack of job security was compounded by the fact that women have little or no access to training. Women stated their fears of staying in the same job forever or being fired and not being able to get a new job.

The Government of India has initiated several legislative measures and has formed elaborate policies to protect the interests of women workers in the organised sector. It has also been made mandatory to have a sexual harassment committee in all the government recognised bodies.

5. Limitations and future study

The study is limited to right to social security for employees of organized and unorganized sector. In future study we may research about the implementation of laws of social security in all sectors so that we can understand whether employees are getting their rights or not.

6. Conclusion

The aim of any social security measure is to provide individuals and families with the assurance that their quality of living will not be eroded as a result of meeting with certain social economic contingencies in their lives. The definition of social security differed from country to country, which is understandable in certain ways given the disparities in social and economic development. The government must assure the proper implementation of social security in organised sector as well as unorganized sector. The study of implementation of social security laws can be done by taking reference from social security bill which is using umbrella laws for social security.

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