



IMPACT AND AWARENESS OF SOCIAL SECURITY SCHEMES ON DIFFERENT OCCUPATIONAL WORKERS IN UNORGANIZED SECTOR

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ABSTRACT: The government runs different social security schemes for improving the status of unorganised workers. However, due to their ignorance and illiteracy, these workers are not taking full advantage of the government's services. This article features the level of awareness with different government-run plans and the areas that require more concentration for defining the plans and yojanas. The author finds that these policies impact the awareness level and living standards of different occupational workers.

Keywords: Awareness, Informal Sector, Social Security Scheme, Yojana.

INTRODUCTION

India is a developing country, and most of the workers are related to agriculture and construction-related works. Basically, these workers do not unite and are not registered in any union or organization, so they are unorganised by their nature. According to the ILO, in India, around 92% of workers belong to unorganised sectors, and they contribute more than 60% of the nation's GDP. These workers need GPF, medical insurance, maternity leave, settled wages, compensation on death or disability, and so on for their grey days. The government pays attention through different social security schemes to improve their condition of living, wages, health, education, and employment. But these workers don't get full advantage of the government's social security scheme for the accompanying reasons: most of them are too poor, incompetent, powerless and isolated, ignorant, illiterate, and so on.

REVIEW OF LITERATURE

Mahendra Dev (2005) pointed out that the workers in the unorganised sector have low earnings, poor working conditions, and a lack of social security protection.

Santosh Nandal (2006) expressed that a greater part of India's work force is in unorganised segments. The principle object of this paper is to shed insight into the socioeconomic issues being faced by a segment of the women labourers in the construction industry.

Rawal (2006) called attention to the casual area, which is characterised by wage instability and the defenselessness of the laborers.

According to Shanthi Nachiappan and S.N. Soundara Rajan (2008), Dr. Jaya Arunachalam, a Padmasri recipient, founded the Working Women's Forum in 1978 with the goal of social and monetary upliftment of the poorest of the poor in Tamilnadu, India.

According to the Report on the Fifth Annual Employment and Unemployment Survey (2015-16) in India, a prevailing section 67.5 meant that every cent of the self-employed workers had a monthly income of up to Rs 7500. Similarly, 57.2% of regular wage/salaried labourers had monthly normal earnings of up to Rs 10,000, while 38.5% of agreement workers and 59.3% of casual workers had monthly pay of up to Rs 5000.

The Indira Gandhi Matritva Sahyog Yojana (IGMSY) is a maternity advantage programme offered in 2010 and implemented by the Ministry of Women and Child Development. It is a contingent money exchange scheme for pregnant and lactating women aged 19 and up for the first two live births. It gives a halfway wage to women for wage tragedy amid labour and childcare and offers conditions for safe transport, incredible sustenance, and bolstering honed skills.

The Midday Meal Scheme is a school meal programme of the Government of India intended to upgrade the dietary status of school-age kids across the country. The programme supplies free foods on working days for youngsters in essential and upper essential classes in government-sponsored, government-supported, neighbourhood-body, Education Guarantee Scheme, and alternate innovative education centers, Serving 120,000,000 kids in more than 1,265,000 schools and Education Guarantee Scheme centers, it is the biggest such programme on the planet.

The Central Government Health Scheme (CGHS) was established in 1954 by the Indian Ministry of Health and Family Welfare with the goal of providing comprehensive medical care to Central Government representatives, beneficiaries, and their dependents living in CGHS-served urban communities. The therapeutic facilities are given through health centres and polyclinics under allopathic, Ayurvedic, Yoga, Unani, Siddha, and homoeopathic systems.

A unique social security scheme for horticultural specialists named "**Krishi Shramik Samajik Suraksha Yojana**" (2001) is designed to provide comprehensive life insurance protection, a periodic single-amount survival advantage, and other benefits to agriculture workers.

OBJECTIVES OF THE STUDY

The study was undertaken with the following objectives:

1. To identify the barriers faced by the unorganised worker sectors in adopting the social security schemes run by the central and state governments.
2. To determine the extent to which these laws have an impact, or to assist specialists in discovering the truth by conducting a survey.
3. Find out the relationship between occupations and the impact of social security schemes on workers in the unorganised sector.
4. Find out the relationship between occupations and the implementation of social security schemes at the ground level.
5. Find out the relationship between occupations and the impact of social security schemes on the living standards of workers in the unorganised sector.

HYPOTHESIS OF THE STUDY

Hypothesis 1 –

H₀: The level of awareness among unorganised sector workers regarding government-run schemes is not significantly different from the benchmark value.

H_a: The level of awareness among unorganised sector workers regarding government-run schemes is significantly different from the benchmark value.

Hypothesis 2 –

H₀: There is a non-significant difference in the satisfaction levels of workers of different occupations regarding the implementation of policies.

H_a: There is a significant difference in the satisfaction levels of workers of different occupations regarding the implementation of policies.

Hypothesis 3 –

H₀: There is a non-significant difference in the impact on the living standards of unorganised sector workers of different occupations.

H_a: There is a significant difference in the impact on the living standards of unorganised sector workers of different occupations.

Hypothesis 4 –

H₀: There is a non-significant difference in the need of attention in various areas of government schemes for workers of different genders.

H_a: There is a significant difference in the need for attention in various areas of government schemes for workers of different genders.

RESEARCH METHODOLOGY**Population**

The workers in the unorganised sector working in different areas served as the population for the study, with enough interaction to get 300 authentic and completely filled questionnaires.

Sample Size

300 workers from selected villages in Bijnor and Muzaffarnagar districts were taken for the study.

Sampling Technique

A convenient sampling technique was used to collect data from target respondents. A list of villages under each tehsil of Bijnor and Muzaffarnagar districts had been taken from these districts, and a few villages were selected randomly from each tehsil. A total of 400 people were present to collect data. Many questionnaires were found to be incompletely filled, and finally, 300 questionnaires were taken for final analysis.

Measures:

Data can be classified as primary data or secondary data. Primary data is that which is collected by the investigator himself for the purpose of a specific inquiry or study. Such information is original in nature and is generated by surveys conducted by individuals or research institutions. Primary data is unpublished and therefore more reliable, bona fide, and objective. Primary data can be gathered by observation, experimentation, case studies, personal interviews, questionnaire surveys, etc. Secondary data is that which has been gathered by others for their own research objectives but can be useful to us.

In order to collect the primary essential information, a self-managed survey to measure the awareness of different government-run schemes was designed. The questionnaire was discussed with the subject specialists to test its reliability and validity. Expert recommendations were appropriately incorporated. The scale consists of six different government schemes. The respondents give their response on a 5-point likert type scale. The level of awareness was determined using a T-test.

Administration:

The questionnaire was directed at unorganised or sloppy labourers situated in Muzaffarnagar and Bijnor districts. An aggregate of 500 surveys were circulated, of which 332 were recovered, and 300 were observed to be utilised for data analysis.

DATA ANALYSIS AND FINDINGS:

In this research paper, the researcher presents the data analysis performed on the primary data collected from the respondents and the interpretation of the research results. The whole questionnaire was divided into two parts. Section A sought the demographic information of workers related to the unorganised sector. Section B assessed the effectiveness of social security schemes, their awareness in rural areas, and their impact on workers' living standards. Questions related to those persons that are related to the unorganised sector are measured on a 5-point Likert scale from "strongly agree" to "strongly disagree." The scores of 1 (strongly disagree), 2 (disagree), 3 (neither disagree nor agree), 4 (agree), and 5 (strongly agree) were given to the individual questions by each respondent. The data so collected was first categorically tabulated and then analysed using chi-square and ANOVA as the data is non-parametric in nature.

Table 1: Occupation- wise distribution of respondents

S. No.	Occupation	No of Response	Percentage
1	Agricultural Worker	93	31.00 %
2	Construction Worker	138	46.00 %
3	Domestic Worker	12	04.00 %
4	Commercial & Other Workers	57	19.00 %

The above table explains that the majority of workers are related to the construction sector. Most of the workers are switching between construction-related work and agricultural-related work. Agricultural occupations are seasonal, so the worker spends most of his or her time in the fields and the rest of the time in construction-related work. The other factor shows that the wages they get from agriculture-related work are comparatively less. As a result, only 31% of workers are employed in agriculture, while 46% work in construction. Where there are only 4% of workers related to the domestic sector. In the domestic sector, 4% of workers work like domestic servants, drivers, etc., and 19% of workers are related to the commercial and other sectors, like working in a shop or as a plumber, watchman, etc. Most of these workers live in villages, but they are going to a nearby city to earn their livelihood.

Relationship between Occupation and Awareness of Policies

Hypothesis 1 –

H₀: The level of awareness among unorganised sector workers regarding government-run schemes is not significantly different from the benchmark value.

H_a: The level of awareness among unorganised sector workers regarding government-run schemes is significantly different from the benchmark value.

The hypothesis to find out the awareness of the government schemes for the unorganised sectors was tested. A statistical test was used to assess the level of awareness of the running schemes among workers in the unorganised sector. Awareness about each individual scheme was tested separately.

Mean	SD	T	df	Result	Remark
3.69	0.49	-11.23	299	***	Need Attention

The government has many schemes, such as MGNREGA, Swarojgar Yojana, Rural Self Employment, Janani Suraksha, Matriva Sahyog Yozana, Aam Admi Bima Yojana, Sarv Shikha Abhiyan, Mid Day Meal, etc. under Social Security, Social Insurance & Pension, Welfare Programs under Labour and Employment, Medical & Health, and Education Development, for workers working in the unorganised sector. A t-test was used to analyse data in order to determine overall worker awareness.

Overall, awareness of the various schemes is not significantly high; rather, it is found to be significantly low ($t = -11.23$, $p 0.001$). As a result, the test results indicate that unorganised sector workers have a low level of awareness about government schemes, and these schemes should be brought to their attention. Our null hypothesis is rejected in this test.

Relationship between Occupation and Impact of Policies

Hypothesis 2 –

H₀: There is a non-significant difference in the satisfaction levels of workers of different occupations regarding the implementation of policies.

H_a: There is a significant difference in the satisfaction levels of workers of different occupations regarding the implementation of policies.

The hypothesis was tested in order to determine the effect of various government-run schemes on unorganised sector workers of various occupations. A statistical test was used to assess the impact of running schemes in the unorganised sector on various occupation levels.

Occupation	N	Mean	SD	F	Result
Agricultural Workers	93	3.47	0.40	1.92	NS
Commercial & Other Workers	57	3.42	0.45		
Construction Workers	138	3.44	0.40		
Domestic Workers	12	3.72	0.44		

On applying ANOVA, it was found that the impact of policies of various government-run schemes among unorganised sector workers of different occupations does not differ significantly ($F = 1.92, p > 0.05$), and the impact of policies on workers of different occupations is almost the same with little variation.

Hence, our alternative hypothesis of a non-significant difference in the impact of policies of various government-run schemes among different occupation groups is rejected, and it is concluded that various government-run policies do not affect workers of different occupations differently. The occupation of workers has no bearing on the level of satisfaction with scheme implementation among workers of various occupations.

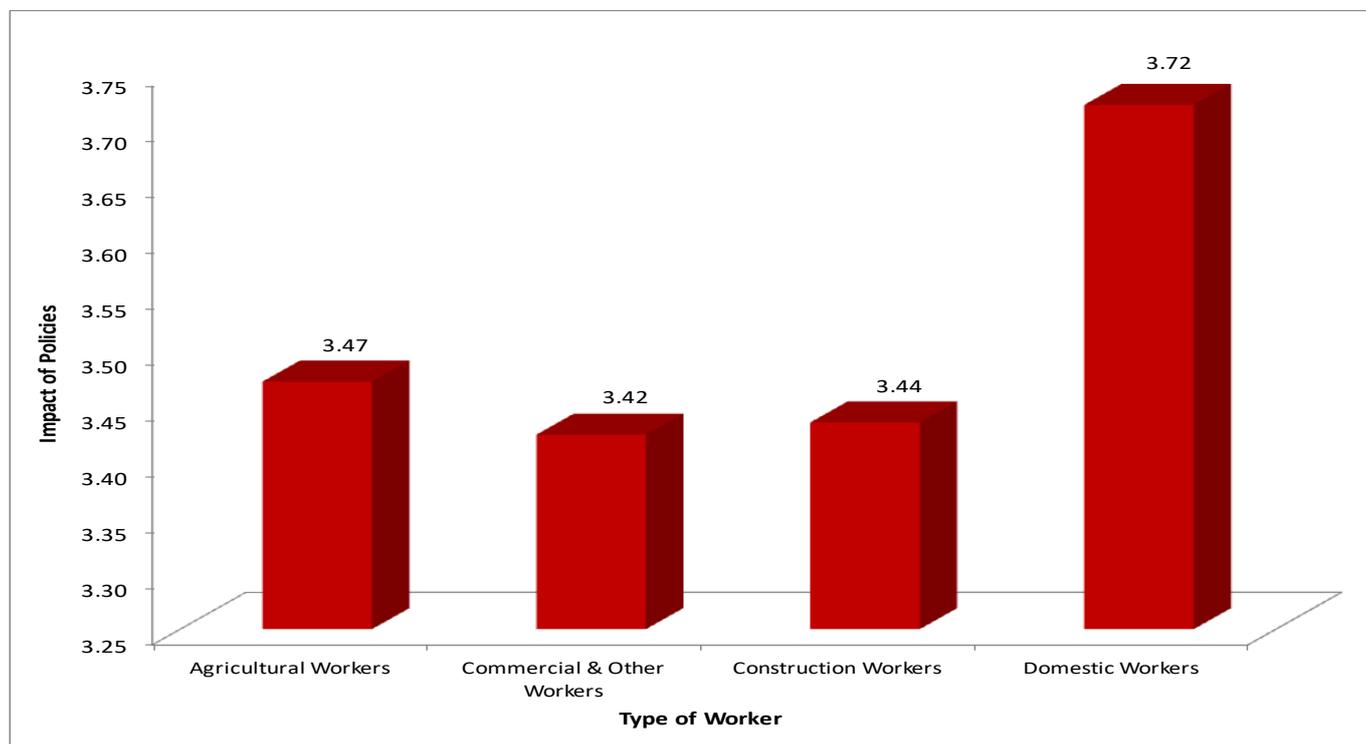


Fig. 1: Relationship between Occupation and Impact of Policies

Relationship between Occupation and Implementation of Policies at ground level

Hypothesis 3–

H_0 : There is a non-significant difference in the impact on the living standards of unorganised sector workers of different occupations.

H_a : There is a significant difference in the impact on the living standards of unorganised sector workers of different occupations.

The hypothesis to find out the satisfaction level of workers working in different sectors or having different occupations is tested after the implementation of government policies. A statistical test was used to assess worker satisfaction with policy implementation. The level of satisfaction for various occupations was tested separately.

Occupation	N	Mean	SD	F	Result
Agricultural Workers	93	3.34	0.31	0.53	NS
Commercial & Other Workers	57	3.37	0.37		
Construction Workers	138	3.36	0.32		
Domestic Workers	12	3.25	0.34		

The above-mentioned test results show that satisfaction with policy implementation at the ground level of different types of workers in unorganised sectors does not differ significantly ($F=0.53, p>0.05$). The impact of policies is found to have almost the same impact on a different category of workers in the unorganised sector.

Hence, the null hypothesis is accepted because there is a non-significant difference in the satisfaction levels of workers of different occupations regarding the implementation of policies.

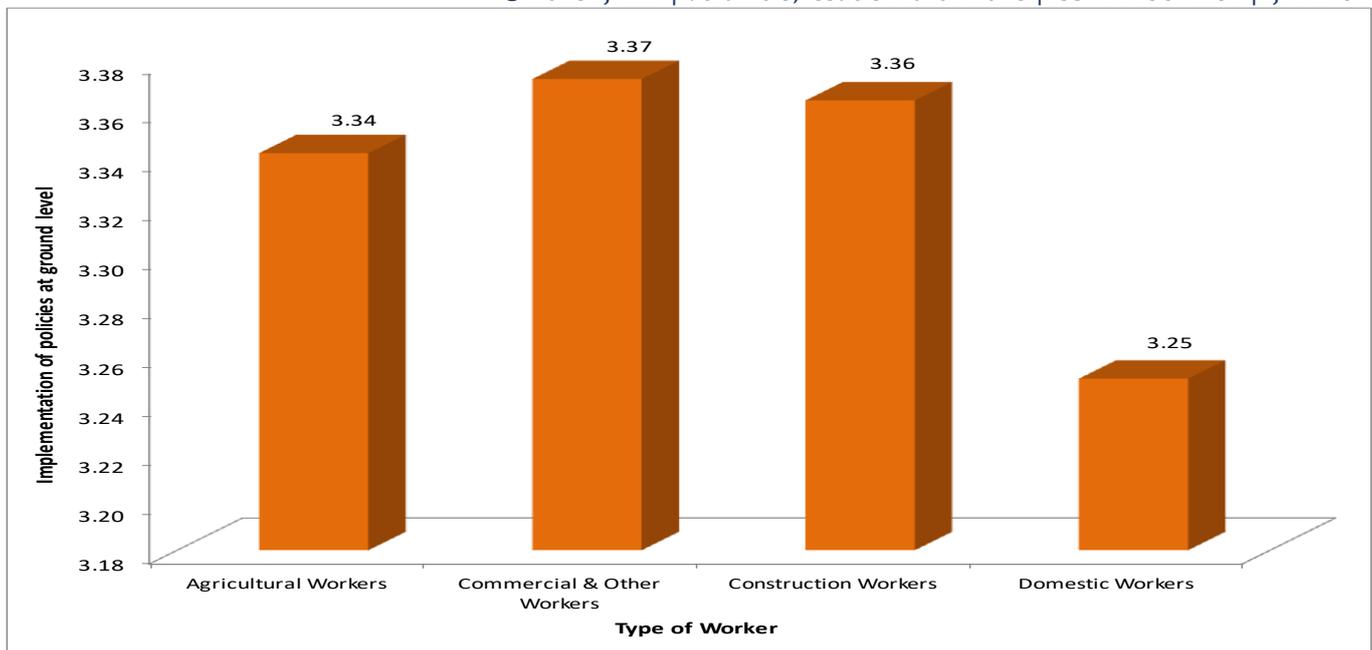


Fig. 2: Relationship between Occupation and Implementation of Policies at ground level

Relationship between Occupation and Impact on Living Standard

Hypothesis 4 –

H_0 : There is a non-significant difference in the need of attention in various areas of government schemes for workers of different genders.

H_a : There is a significant difference in the need for attention in various areas of government schemes for workers of different genders.

The hypothesis to find out the impact of government policies on the living standards of unorganised workers is tested after their implementation. A statistical test was used to determine the impact level of workers on policy implementation. Impact on the living standard of the different occupational workers tested separately.

Occupation	N	Mean	SD	F	Result
Agricultural Workers	93	3.24	0.32	0.49	NS
Commercial & Other Workers	57	3.24	0.32		
Construction Workers	138	3.19	0.31		
Domestic Workers	12	3.25	0.29		

The impact of different government schemes on the standard of living of unorganised sector workers of different occupations was not found to be statistically significantly different ($F = 0.49$, $p > 0.05$). All worker categories are found to be satisfied on an average with the impact of various government schemes on their standard of living.

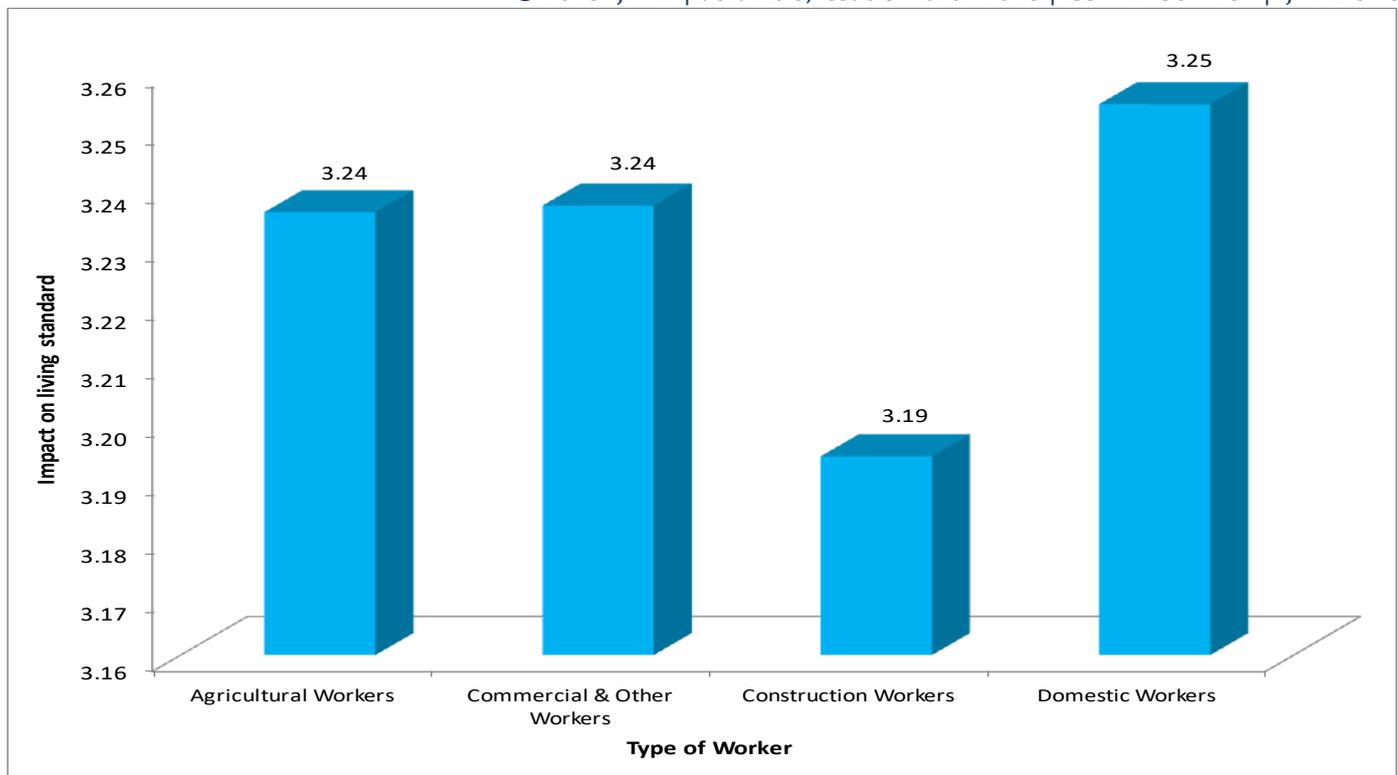


Fig. 3: Relationship between Occupation and Impact on Living Standard

Hence, our null hypothesis is accepted because there is a non-significant difference in the impact on the living standards of unorganised sector workers of different occupations.

CONCLUSION

On analysing the data collected from unorganised sector workers regarding their opinion about the government-run programme for their welfare, it is observed that though the government is running various programmes for them, there are certain shortcomings due to which unorganised sector workers are not getting as many benefits as they are expecting.

First, the awareness of certain programmes like matritva sahyog yojana, the national skill development program, the national rural health mission, the mid-day meal program, the central government health schemes, and the Krishi Samajik Suraksha Yojana were tested through the "T" test. The result indicated that awareness about programmes like the mid-day meal program, central government health schemes, and Krishi Samajik Suraksha Yojana was found to be at a satisfactory level, which indicates that people are aware of these programmes whereas Matritva Sahyog Yojana, the national skill development program, and the national rural health mission are not up to the mark but rather at a significantly low level, and awareness about them needs to be improved because until people know about certain programmes then they can only take advantage of those programs.

Analysis of the data revealed that there are certain areas where the satisfaction level of workers in the unorganised sector is not satisfied at all, and those areas need the utmost attention to improve. The workers of the unorganised sector are not satisfied with the allotment of houses provided by the government policies; they are dissatisfied with the minimum wages given by the employers; and they are distressed by the mediators for the benefits of medical schemes and various insurance schemes. They also have to pay a bribe to get employment, even in private concerns, and they were dissatisfied with various social security schemes by the government for unorganised workers.

RECOMMENDATION & SUGGESTION

- The government must devise innovative strategies to bring attention to these policies and schemes.
- Make the methodology simpler for getting the most out of the schemes.
- Camps are held on a regular basis to provide accurate information about the schemes.
- It takes time for the government to report on the status of yojanas.

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