

Intervention for effective implementation of SHGs in Unorganised Sector in Andhra Pradesh State

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“Empowering Women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately good nation”

– Dr. A.P.J. Abdul Kalam

Women empowerment is the process of treating the women with same status with that of men in all the fields of the society. Women Empowerment has become a movement now but in our country it only seems a distant dream. Now the basic problem a woman faces is that of education, poverty, safety and health. In order to tackle it various schemes and policies are drafted and implemented. So is its significance that even dedicated one of its Millennium Development Goals to empowerment of Indian woman.

1.INTRODUCTION

Unorganised or Informal sector constitutes a pivotal part of the Indian economy .Around 52% of Unorganised Workers are engaged in agriculture & allied sector and they constitute more than 90% of the labour work force unorganised workers also contributes 50% to GDP (according to National Commission for Enterprises in the Unorganized Sector) ,of these at least 120 million are women . The employment of women is high in the unorganized Sector such as part time helper in household, construction setting, tanneries, match and beedi industries etc. Women working in unorganized sector are not included in the official statistics and their work is not documented and considered as wage work, unskilled work etc., Low productivity compared to formal sector, Lower wages to workers, Poor working conditions, Excessive seasonality of employment, Absence of social security measures etc., are some of characteristics of unorganised sector. Women have dual responsibility in balancing their home and work. Women in unorganised sector face numerous problems. The objective of this study is to identify the

living condition, working condition, Economic position of working women in unorganized sector.

This study attempts to out the problems faced by women in unorganised sector. This research also examines awareness on social security measures and schemes available for women in unorganised sector. Women empowerment means their capacity to participate as equal partners in cultural, social, economic and political systems of a society. Even though the world economy has developed into global economy, in both developed and developing countries women have been suppressed in all walks of life for generations. Women empowerment is far easier said than done. This in a certain respect demands a revolutionary change in the socio cultural values of the society. In developed Countries the education and health of a woman is much higher comparatively with developing Countries. Still gender bias and beliefs are playing as chief obstacles for the growth of women empowerment worldwide.

In the present liberalized World, women form an indispensable part of the workforce of any country. Even in India out of Total 397 million workers, 123.9 million are women in 2018. Of these, roughly 106 million women work in the rural areas and the remaining 18 million work in urban areas. 96 per cent of the women workers are in the unorganized sector. Overall, the female work participation rate has increased from 19.7 per cent to 31 per cent and in the urban areas 8.3 per cent to 11.6 per cent. In such an environment, the quality of women’s employment is very important and depends upon several factors. The foremost being equals access to education and other opportunities for skill development. This requires empowerment of women as well as creation of awareness among them about their legal rights and duties. Although, more women seek work, a vast majority of them get only poorly paid jobs in the

informal sector, without any job security or social security.

2. STATUS OF WOMEN IN INDIA

Indian cultural history has a very old and long roots, it can be traced back to thousands of years. Sociologists have analyzed the status of women from these early ages to the present day by different methods. Scholars have believed that women of ancient India enjoyed equal status with men in all aspects of life. The influence of women is marked in every page of Hindu history, right from the most remote periods. What led to the epic wars? Whether it is the abduction of Sita or the insult of Draupadi always the causes which overturned kingdoms committed to the scepter and the pilgrim's staff and formed the groundwork of all the grand epics, were women.

Women reached a very high standard of learning and culture and made all round progress. They could move freely with their husbands or lover and were employed in a number of professions. Literary women scholars like Gargi, Maitrayi, Godha, Vishwashra were well known and acknowledged for their intellectual and literary abilities. Divorce was not permitted infact marriage is considered as "Saat janmo ka bandhan". There are evidence to show that widow marriages prevailed and Sati Pratha did not exist in Vedic period. Women had absolute control over their gifts and property received at the time of marriage (it was called "Parinaya") and it was considered a sin if relatives took away any sort of property belonging to the wife (Stridhana). But the status of women starts declining during the period of Smritis (period of codification of social laws). During this period women were denied the right to study the Vedas. Marriage or domestic lives become compulsory for women. In emerging India as far as women is concerned this factual inequality is expects to be taken care of by the paternalistic role which the state is expected to play. Legal paternalism is inherent in the directive principles of the Indian Constitution. The preamble of Indian constitution goes one step further and expresses the people's resolve to secure, among other things, the dignity of the individual. So, at least, since independence it would seem that women in India are no more prisoners of tradition, culture and history, but their destination is governed by moral, natural and

written laws, and also by the abiding creed built into our constitution.

In addition to discrimination at the workplace, working women have to face several hazards even before the era of globalization, but these have increased several times with the advent of neo-liberal policies of globalization, liberalization and privatization. In the era of globalization, working women have become vulnerable to intense exploitation, there exposed to more and more risk and are forced to endure more and more stress and strain both physical and mental. Even after 70 years of independence and 68 years of democracy, India does not have any specific legislation to deal with discrimination and exploitation of women.

3. ECONOMIC EMPOWERMENT IN INFORMAL SECTOR

The majority of women in India are informal workers. The statistics of the International Labour Organisation (ILO) indicates that 95% of work force is in the informal sector. Within the informal economy, women are concentrated more in precarious jobs and lower-earning forms of works as compared to men in India. Women are less likely to be employers and more likely to be unpaid contributing family members or casual wage workers. They are being not paid for their work in their own homes, even they are not being paid if they render the service in the homes of others.

According to data, the total share of informal employment was 78% in 1999-2000, it increased to 81% in 2016-17. Though the informal economy in India is estimated to diminish in size as formal employment expands, contrary to this, the trends have shown that informal sector economy is thriving in India. Employment creation has lagged far behind high rates of economic growth in India. Although India is widely known as the office of the world, data reveals that a small minority – only 13% – of urban workers were engaged in formal employment in the services sector. A high proportion of socially and economically poor sections of society are also concentrated in the informal economic activities. The high level of growth of the Indian economy during the past two decades is accompanied by increasing in formalisation. There are indications of growing interlink ages between informal and formal economic activities. There has been new dynamism of the

informal economy in terms of output, employment and earnings. Faster and inclusive growth needs special attention to informal economy. For inclusive development of Indian economy there is a need to address the requirement of large informal sector in terms of infrastructure and informal sector labour in terms of infrastructure and informal sector labour in terms of training, skill development and social security. The study identified a number of income and employment generating activities in the 'unremunerated' sector of urban settlements. The workers engaged in them mainly worked as self-employed, as against the wage labourers of the 'enumerated' sector; the new entrants to the urban labour market, particularly migrants from rural areas were forced to work in the informal sector partly due to lack of adequate opportunities in the formal sector and partly due to the workers' lack of skills and expenditure required for the jobs in the formal sector.

4. WOMEN FACING CHALLENGES IN SOCIETY

There are many challenges that are currently plaguing the issues of women's rights in India. A lot of issues are redundant and quite basic which has been faced across the Country; they are contributory causes to the overarching status of women. Targeting these issues will directly benefit the empowerment of women. It is not a privilege to have a little girl here and reading about the amount of women deaths they experience really makes me feel. There are notable differences about how girls and boys are treated by their family members and their community. This can include things from the food they are allowed to eat to their education. Most girls are just brought up to be a housewife to then get married by her ten years and leave home with their new husband and his family. They are born into a constant cycle of discrimination and being considered as a lesser individual. In fact, and study I found says, "From the time they are born — or not born — and continuing till late in life when they become wives or mothers, it's a vicious cycle of discrimination, and violence keeps on continuing." Women have been battling against discrimination since the beginning of time. In history, women are viewed as lesser than men. To help combat this issue there have been organizations formed and people speaking out about the injustices and unfairness of the treatment of women, especially in developed countries

like India. It's encouraging to read about the progress the country is making after reading about all of the awful things that are an everyday thing here. It's hard to face the reality that these women in the other side of the world deal with such devastating problems simply because they were born a girl but I am left with lots of hope hearing that the problems are improving.

1. Education

While the country has grown from leaps and bounds since its independence the gap between women and men education is severe. In comparison to 82.14% of adult educated men, only 65.46% of adult literate women are there in India. Additionally, the norm of culture that states that the man of the family is the be-all and end-all of family's decisions is gradually deteriorating the Indian society. Eradicating this gap and educating women about their real place in the world is a step that will largely set this entire movement rolling down the hill to crash and break the wall of intolerance, negligence and exploitation.

2. Poverty

Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to abject poverty, women are exploited as domestic helps and wives whose incomes are usurped by the man of the house. If poverty were not a concern, then the girl child will be able to follow her dreams without concerns of sexual exploitation, domestic abuse and no education or work.

3. Health and Safety

The health and safety concerns of women are paramount for the wellbeing of a country and are important factors in gauging the empowerment of women in a country. However, there are alarming concerns where maternal healthcare is concerned. While there are several programs that have been set into motion by the Government and several NGOs in the country, there is still a wide gap that exists between those under protection and those not. Poverty and illiteracy add to these complications with local quacks giving ineffective and downright harmful remedies to problems that women have. The empowerment of women begins with a guarantee of their health and safety.

5. CATEGORIES OF UNORGANISED SECTOR:

The Ministry of Labour, Government of India, has categorised the unorganised labour force under four groups depending on occupation, nature of employment, specially distressed categories and service categories.

1. Under Terms of Occupation: Small and marginal farmers, landless agricultural labourers, share croppers, shermen, those engaged in animal husbandry, beedi rolling, labelling and packing, building and construction workers, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills, etc. come under this category.
2. Under Terms of Nature of Employment: Attached agricultural labourers, bonded labourers, migrant workers, contract and casual labourers come under this category.
3. Under Terms of Specially Distressed Category: Toddy tappers, scavengers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders come under this category.
4. Under Terms of Service Category: Midwives, domestic workers, shermen and women, barbers, vegetable and fruit vendors, newspaper vendors, etc., belong to this category.

6. OBJECTIVE OF SHGs IN INFORMAL SECTOR

The main objective of SHGs is to organize the economically marginalized people into a group for acquiring the assistance of micro-finance and thereby alleviates their position through the process income generating activities. The groups are formed also with an aim to mobilize the low-income group people towards socio-political awareness especially women. It is based on the conviction that rural underprivileged in India have abilities and given the accurate support(s) could become successful producers of valuable goods/ services. Thus the objectives of SHG could be categorized into four parts – (1) Poverty eradication, (2) Asset building, (3) Empowerment and (4) Establishment of human rights of vulnerable sections and awareness of socio-political issues. Hence, the Government of India has formed the policy of SGSY to bring “the assisted poor families above poverty line by organizing them into SHGs through the process of social mobilization, their training and capacity building and provision of income generating

activities through a mix of bank credit and government subsidy”.

In this regard, the policy accepts the involvement of NGOs/ Individuals/ Banks as facilitators, / Self Help promoting institutions in nurturing and development of SHGs including skill development and develop a market linkage process so that groups’ can put up their products for sale with a market rate.

7. CONCLUSION

The social security in relation to unorganized sector workers assumes greater significance in the process of growing marketization and globalization of our economy. Though there has been a concern towards the workers over the years, the seriousness of the issue of the workers in the work place and the need to cover them under social security schemes has been focused only recently. Thus based on the recent emphasis on the need for social security measures for the workers of the unorganized workers in the rapid globalization of developing countries like India. Focus has also been laid on this aspect of the study at the national policy document. The concept, definitions, framework and perspectives on issues related to women, self-help groups, empowerment and more particularly link between women's empowerment and overall development, inequality between women and men along with social, economic and community empowerment. This also discusses different ways in which empowerment has been conceptualized, and how women's empowerment affects important development outcomes such as health, education, income levels, etc.

The dependence on various primary and secondary sources and comprise the work of other researchers, activists and academics. Social security comprising of food and nutrition, employment, education, health, and women in a broader sense has to be ensured to the needy. For this, a comprehensive basis has to be provided for formulation of a policy with a macroeconomic and socially sensitive perspective. The unorganized sector of the economy is primarily labour intensive but less rewarding to the workers in comparison. As such, the role of social security measure has to be examined in relation to the workers of the unorganized sector. For this purpose, workers the construction activity has been chosen as a case study. Construction workers in the lower strata of the

society who are virtually in the absence of stable and permanent nature of construction site calls for serious attention of the planners, government and concerned citizens. In the unregulated and unorganized nature of construction industry, the labour moves from one employer to another employer and from one site to another site for seeking job. The majority of workers in this sector work not only with backward technologies but also solely with the aid of muscle power.

Lack of amenities such as drinking water, sanitation facilities, and canteen facilities, besides, denial of maternity benefit for women workers, social security benefits health care, pre-natal and post natal care facilities severely handicap the construction workers in general. If social security measures are made available to them, they can improve their living standards. Hence, the present study examines the extent of the benefit of social security availed by the construction workers.

However, the plight of the workers of unorganized sector was never heard for quite a long time. The need for it arose only recently with some seriousness when the policy changes have taken place in the context of study area. For this purpose, social security measures of unorganized sector and in general and construction women workers in particular are selected. The area of the research is basically the unorganized sector of the Andhra Pradesh; since the sector is vast therefore doctrinal method will be used to analyze the current situation in the study areas. Pragmatic analysis of the status of the women in informal sector will be based on the data available and collected during the research. The following figure shows in identification of sample research design as follows though field investigation.

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