



SOCIAL SECURITY SCHEMES FOR UNORGANISED SECTOR WORKERS IN

BIHAR

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The unorganized sector uses mainly labour intensive and indigenous technology. The workers in unorganized sector, are so scattered that the implementation of the legislation is very inadequate and in effective. There are hardly any unions in this sector to act as watch-dogs. But the contributions made by the unorganized sector to the national income, is very substantial as compared to that of the organized sector. It adds more than 60% to the national income while the contribution of the organized sector is almost half of that depending on the industry. More than 90 per cent workforce in India is part of the unorganized sector. Even the benefits of various schemes started for their welfare are proving ineffective due to poor implementation by the respective government authorities. The concept of social security is related to the high ideals of human dignity and social justice. Social security means the protection given by the society to its members against contingencies'. People with limited means of living can hardly provides effective security against the contingencies like sickness, maternity, accident, old age, death or other emergency expenses. This is basically due to the fact that they don't have the capacity or the foresight to carry out the plan of saving or insurance. The unorganized labour is overwhelming in terms of its number range and therefore they are omnipresent throughout Bihar. As the unorganized sector suffers from cycles of excessive seasonality of employment, majority of the unorganized workers does not have stable durable avenues of employment. Even those who appear to be visibly employed are not gainfully and substantially employed, indicating the existence of disguised unemployment. The workplace is scattered and fragmented. There is no formal employer-employee relationship. In fact a comprehensive Act, catering to the security needs of the unorganized sector such as Food, Nutrition, Health,



Housing, Employment, Income, Life and Accident, and old age remains a dream in Bihar. Still the cries of the unorganized sector goes unattended with the governments laying red carpets for the corporate and so called investors at the expense and sacrifice of the working class. In rural areas, the unorganized labour force is highly stratified on caste and community considerations. In urban areas while such considerations are much less, it cannot be said that it is altogether absent as the bulk of the unorganized workers in urban areas are basically migrant workers from rural areas. Workers in the unorganized sector are usually subject to indebtedness and bondage as their meager income cannot meet with their livelihood needs. The unorganized workers are subject to exploitation significantly by the rest of the society. They receive poor working conditions especially wages much below that in the formal sector, even for closely comparable jobs, ie, where labour productivity are no different. The work status is of the inferior quality of work and inferior terms of employment, both remuneration and employment. In spite of the fact that not much has been done in providing social security cover to the rural poor and the unorganized labour force, the country has made some beginning in that direction.