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## Socio-economic living conditions & welfare provisions of unorganized workers in the cardamom estates in Idukki district, Kerala

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### Abstract

The unorganized sector or the informal sector of Indian labour sector covers the large amount of gross domestic production (GDP) of our society. This extended majority of workers occupy the 90% of national labour force. According to Unorganized Workers Social Security Act, 2008, "People who are working in a sector, that is made up of every unorganized private company owned by individuals and households engaged in the sale and production, with fewer than 10 employees, of products and services conducted in a proprietary or collaboration manner". Even though there are various welfare provisions for the unorganized workers, they still face various socio-disadvantages and leading a miserable life.

The researcher initiated a quantitative research to understand the social and economic scenario of unorganized workers in the cardamom estates in Pampadumpara Grama Panchayat, at Idukki District, Kerala. The respondents (n=60) who had been selected at the study period based on the inclusion and exclusion criteria under the simple random sampling by using survey method. The results of the study reveal that there is a significant relationship between the unorganized workers social, economic conditions and their problems faced during the working and living conditions.

**Keywords:** socio- economic conditions, living conditions, unorganized workers, estate workers, migrant workers

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### Introduction

#### Unorganized Workers– An Overview

Indian economy had been going substantially from an agricultural economy to an industrial economy since independence. In addition, it has witnessed changes in maintaining and making available of labour force almost in every sector. The growing population help to create an adequate supply of work force that is in the working-age group. The Indian labour sector has a dual characteristic where a large part of the labour force is in the unorganized sector amounting to 92% of the total working population and less than 10% are unorganized sectors. Thus, the Indian economy has two segments where one group comes under the category of the organized sector and another group comes under the category of the unorganized sector.

The informal sector is most prominent in the Indian economy and makes a significant contribution to the economy. The informal sector is not located in any particular part of the economy. In the rural sector, the presence of unorganized labour in agricultural and non-agricultural activities is very high, and the situation is the same in urban areas. However, in terms of working conditions, the rural labour force is weaker than the urban labour force. Wage disparities and job losses outside the agricultural sector are among the main drivers of this scenario. The rural workforce is often engaged in domestic work, and in most cases, their work is voluntary and not adequately remunerated. This has led to the possibility of low incomes, low productivity, and high levels of poverty. It also caused a shift in the workforce from one place to another.

In metropolitan areas, while such factors are far less common in urban settings, they are not entirely absent because the majority of unorganized employees in cities are migrant workers from rural regions. Workers in the unorganized sector are frequently in debt and enslaved since their inadequate wages are insufficient to cover their necessities. The rest of society disproportionately exploits the unorganized labourers. They have terrible working conditions, including earnings that are significantly lower than those in the formal sector, even for positions that are roughly equivalent in terms of labour productivity. Work status is of lower quality and terms of employment, both in terms of salary and employment. In the United States, primitive manufacturing technology and feudal production relations are common (Vikaspedia, Unorganized Workers, 2021) <sup>[23]</sup>.

#### Welfare Provisions for Unorganised Workers

The Unorganized Workers' Social Security Act, 2008 was implemented by the Ministry of Labour and Employment to guarantee the well-being of employees in the unorganized sector, which includes weavers, Indian textile workers, fishermen and fisherwomen, toddy tappers, leather workers, agricultural labourers, and

beedi workers. The Act begins the National Social Security Board, which will make recommendations on the development of social security schemes such as life and disability insurance, healthcare and maternity benefits, old-age protection, and any other.

The unorganized worker had defined in Unorganized Workers' Social Security Act, 2008, as “a home-based worker, self-employed worker, or a wage worker in the unorganized sector and includes a worker in the organized sector who is not covered by any of the acts” mentioned in Schedule-II of Act i.e., (Ministry of Labour & Welfare, 2014) <sup>[17]</sup>.

- The Employee's Compensation Act, 1923 (3 of 1923).
- The Industrial Disputes Act, 1947 (14 of 1947).
- The Employees' State Insurance Act, 1948 (34 of 1948).
- The Employees Provident Funds.
- Miscellaneous Provision Act, 1952 (19 of 1952).
- The Maternity Benefit Act, 1961 (53 of 1961).
- The Payment of Gratuity Act, 1972 (39 of 1972).

#### a. E- Shram

On August 26, 2021, a portal for the registration of unorganized personnel across the country was introduced. This portal will make it easier to compile a wide-ranging National Database of Unorganized Workers (NDUW) across the country. The portal will provide a significant helping hand in the conveyance of welfare packages to crores of unorganized workers for over 38 big integer workers. Workers do not have to pay anything to register. For workers in the unorganized sector, the Central Government has launched the E-Shramik Portal. The national government will collect the records of every worker in the country through this portal. This portal allows construction workers, migrant workers, street vendors, and domestic workers to register. The e-Shram card and a 12-digit Universal Account range (UAN) are issued (Ministry of Labour and Employment, 2021) <sup>[7]</sup>.

#### b. Pradhan Mantri Shram Yogi Maandhan (PM-SYM)

Pradhan Mantri Shram Yogi Maandhan Yojana is a central government scheme destined for senior citizen safety and the social protection of unorganized employees. The unorganized employees (UW) are in most cases, worried as rickshaw pullers, avenue vendors, mid-day meal people, agricultural people head holders, etc.; desires an intentional and influential pension scheme, wherein the subscriber might have a minimal assured pension of RS.3000/- consistent with month after reaching the age of 60.

#### c. Aam Admi Bheema Yojana

The people on this quarter discovered approximately 93% of the entire labour pressure within side of the country. The Government has been making use of a few social security features for satisfied occupational agencies however the insurance is minuscule. The majority of the people are nonetheless with none social safety insurance.

Aam Admi Bheema Yojana is a merger of Social Security Schemes with the aid of using the Ministry of Finance, Government of India. The standards include, the member must be elderly among 18 years finished and fifty-nine years closer birthday. And member have to usually be the pinnacle of the own circle of relatives or one incomes member of the beneath the poverty line own circle of relatives (BPL) or barely above the poverty line under-identified vocational group/ rural landless household (Vikaspedia, 2022).

### Legislations for Unorganized Sector

The major legislation related to unorganized workers are given below. The social security and welfare measures are updated as these legislations.

#### a. Unorganized Workers' Social Security Act- 2008

The Unorganized Workers Social Security Act- 2008 by the Parliament of India recommended making available for social protection and welfare of the workers (meaning like home-based, self-employed, or daily wage workers). This act abides the assent of the President of India on 30 December 2008. It is an updated Code on Social Security, 2020.

This act affords to the constitution of the National Social Security Board at the level which mentions the construction of social protection schemes via life and disability cover, health and maternity benefits, old age protection, and any other benefit as may be resolute by the Government for unorganized workers. As a continuation to implement the act, the National Social Security Board was set up on 18 August 2009 (blog. ipladers, 2019).

#### b. Code on Social Security, 2020

The Social security Code in 2020 amend and consolidate the laws relating to social protection to encompass social protection to all workers either in the formal and informal or any other sector. The code of social security in 2020 carries the informal sector workers including gig workers and platform workers under the ambit of social security schemes, as well as life and disability insurance, health and maternity benefits, provident fund and skill

up-gradation, etc. the act joins nine central labour enactments relating to the social security code (Simplified UPSC, 2022) <sup>[21]</sup>.

### c. National Policy on Skill Development

Skills and knowledge are the lashing forces behind every country's economic success and social development. Nations with greater and improved levels of competence adapt more successfully to the world of work's problems and possibilities.

In 2004-05, the potential target population for skill development included all persons in the labour force, together with those toward the inside the labour market for the first time (12.8 million yearly), those involved in formal sector (26.0 million), and those who are working in the informal sector (433 million). The skill development programs currently consume a capacity of 3.1 million people. India has set a goal of skilling 500 million people by 2022 (Vikaspedia, Policies of Unorganized Worker, 2022).

### d. Safety, Health, and Environment at Workplace

The Indian constitution delivers people's rights as well as the Directive Principles of state Policy, which found an aim by which the state's operations to be governed. Based on the DSPS and International instruments, and the government were dedicated for adapting all the economic works which managed by the workers at workplaces, their safety and risks in health have a beneficial impact on the productivity in economic and social growth.

As strong safety and health standards at work are as vital and efficacious business performance for new and recognized workplaces. The main objective of this policy is enlightening workplace safety, health, and the environment. The following statements are to be rewarded to improve the working conditions of the unorganized labour sector.

- Continuous decrease in the number of work-related injuries, deaths, illnesses, natural disasters, and national asset losses.
- Improved coverage of work-related injuries, deaths, and illnesses, as well as a more complete data base for better performance and monitoring.
- Continuous improvement in community understanding of workplace safety, health, and the environment.
- The community's expectancy of occupational health and safety standards is steadily rising.
- Refining safety, health, and the environment in the workplace.
- As strong safety and health standards at work are required, prevention is an essential component of economic activity (Vikaspedia, Policies of Unorganized Worker, 2022) <sup>[21]</sup>.

### Methodology

The main objective of the study was to understand the socio-economic living conditions and problems of unorganized workers. Descriptive research design was used for the study. Simple random sampling was followed for the study. The workers residing in the Pampadumpara Grama Panchayat of Idukki District, Kerala was selected as the target group of the study. The cardamom research station in the state of Kerala is situated at Pamapadumpara grama Panchayat. The data was collected from 60 respondents by using Interview Schedule. The collected data was analysed by using SPSS and presented the findings through descriptive and inferential statistics.

### Major Findings

**Table 1:** Profile of the Respondents

Components	Unorganized Workers		Total
	Male	Female	
Age (in years)			
30	3 (5.0%)	1 (1.7%)	4 (6.7%)
31-40	4 (6.7%)	9 (15.0%)	13 (21.7%)
41-50	5 (8.3%)	11 (18.3%)	16 (26.7%)
51-60	16 (26.7%)	11 (18.3%)	27 (45.0%)
Educational Status			
Illiterate	0 (0%)	2 (3.2%)	2 (3.3%)
Primary	6 (21.4%)	5 (15.6%)	11 (18.3%)
Secondary	10 (35.7%)	10 (31.2%)	20 (33.3%)
Higher Secondary	8 (28.6%)	5 (15.6%)	13 (21.7%)
Degree	4 (14.3%)	10 (31.2%)	14 (23.3%)
Marital Status			
Unmarried	5 (17.9%)	2 (6.2%)	7 (11.7%)
Married	23 (82.1%)	29 (90.6%)	52 (86.7%)
Separated	0 (0.0%)	1 (1.3%)	1 (1.7%)

### Socio-Economic Living Conditions of Unorganized Workers

In the informal sector, people frequently do numerous jobs; an individual is frequently seen as a sign of feebleness in work tracking several jobs. One or two jobs can only just generate adequate income for survival. Thus, it necessitates the knowledge of the size of the class of people who are obligated to take several jobs just to live on the delinquent of how these conditions of job insecurity can be alleviated.

Unorganized economic activity is very common in India. An informal environment that embraces different features of life dominates India's socio-economic conditions. This sector is also containing a star trove of indigenous traditional knowledge. Informal labour was regarded as employment, self-employment, and labour in small enterprises in the city engaged in "traditional activities" such as completely uneducated labour as well as labour whose use is not determined by any rules or regulations. However, none of this has a solid conceptual or empirical basis. Informal does not refer to any particular system or place (JETIR, 2018) <sup>[15]</sup>.

Use of labour; Informal work includes self-employment, temporary paid employment, regular paid employment and whether in the city or in the countryside. There is little reason to believe that informal work should be limited to "traditional" work "Modern" activity. The contribution of unorganized labour is over 90% of the labour force and about 50% of national production. It is considered in the informal economy. Many socially and economically vulnerable parts of society focus on informal activities. We need close attention and awareness of informal contributions (JETIR, 2018) <sup>[15]</sup>.

The term "social condition" refers in this study, stated as an existing circumstance, situation or state affecting the life, welfare and relations of unorganized workers in the community at Pampadumpara. The factors determining social status of unorganized workers are:

- Wage structure
- Family support
- Balancing the personal life and professional life
- Membership in SHGs

The development of economy is contingent on potential of labour and the potential of labour depends on facilities well known by them. Labour is one of the factors necessary for taking production in any production area. It is all right if there is more or less availability of other factors but it is not workable if labour is less.

An "economic condition" refers in this study, to the present state of the economy of unorganized workers in Pampadumpara. The factors depending on economic status are:

- Wages
- Income of family
- Cost of living
- Ownership of assets
- Facilities that can be availed
- Job security

The socio-economic conditions for women workers differ from the male workers. Male workers get privileged treatment in both social and economic framework, which women workers do not. In addition, there are several challenges that the women workers have to face which the male workers usually do not have to.

Increased involvement of women in economic activities has lend a hand them to narrow down the gap between their wants and resources. However, it has also given rise to a number of complex difficulties arising from their socio-economic conditions at home and at work place. According to Kumawat (2015) "despite having large population contributing in Indian industries, the life of female workers is very challenging".

The main reasons for the challenges faced by female workers are:

- Illiteracy
- Inadequacy in work-related skills
- Wage discrimination
- Job insecurity
- Long working hours
- Unfavourable working conditions
- Lack of social security
- Sexual harassment
- Lack of safety while travelling for work
- Lack of family support
- Insufficient maternity leave
- Lack of crèche facility
- Negative attitude of co-workers (Minakshi, 2015) <sup>[16]</sup>.
- The researcher, while looking into the social profile of the respondents it was found that 27% of the respondents belonged to the age category of 51-60 years.
- The education level of the respondent's illiterate was 3.3% and only 23.3% of them has more than Degree level.
- 86.7% of the respondents were married and living with the spouse. There were 11.7% and 1.7% of the respondents as unmarried and separated respectively.

- The memberships of social groups in unorganized sector workers are more by women workers (85%) at Neighborhood SHGs under Kudumbashree.
- The economic status can be attributed to their monthly income, aim and habit of savings, and liabilities of the respondents.
- The economic status of a family represents by its family income as primarily, 36.7% of respondent's family income were belongs to below 5000, 26.7% were in the 5001-10000, 8.3% of families were belongs to 10001-15000 and 18.3% were belong to 15001- 20000. From this analysis, it represents the poor economic status of unorganized workers at Pampadumpara.
- The saving habit of each respondent, 51.7% of people having the habit of save money for their family purposes or else. And, 48.3% doesn't having a saving habit. The Aim of respondents saving habit is, 51.7% of them save their money for future benefits like education of children, marriage, build a house etc. In other hand 45% were belongs to not having a savings or there was no aim for their savings.
- Around 65% of people having a financial liability and 35% of people does not having a liability.
- The major reasons for working in an unorganized sector at Pampadumpara are though financial security, educational limitations, and the various circumstances faced during their living conditions by the workers.
- The workers are not much aware that participation in social groups and skill training programs will improve their productivity. Despite this awareness, most of the employees are not satisfied with their current salary and job.

### Living Conditions of Unorganized Workers

In Pampadumpara, the living conditions of an unorganized work can be characterized by, nature of employment, duration of employment, hours of work, rest intervals, parity of wages with male-female workers, amenities like clean drinking water, restrooms & toilets, crèche facility, accessibility to health care, housing provision, social security provision, level of safety as an employee, decision-making, family support, minimum wages, hours of work, safety and health standards, etc.

The term "Living conditions" can be defined by the researcher as the conditions upsetting how unorganized worker lives, particularly about their well-being. And the affecting factors of living conditions of an unorganized worker at Pampadumpara are:

- Poor health conditions
- Substandard working life
- Harassment at work and lack of safety measures
- Insufficient wage structure
- Long working hours
- Deprived housing facilities
- Slaughters on women workers
- No proper education for children of workers (Newman Publications, 2014).

### Availability of Welfare Provisions for the Unorganized Workers

**Table 2:** Availability of Welfare Provisions

Welfare Provisions	Response		Total
	Yes	No	
Educational Provisions for Children	9 (15.0%)	51 (85.0%)	60 (100%)
Cultural Provisions	11 (18.3%)	49 (81.7%)	60 (100%)
Medical Provisions	18 (30.0%)	42 (70.0%)	60 (100%)
Financial Provisions	7 (11.7%)	53 (88.3%)	60 (100%)
Safety & Skill Development Provision	0 (0.0%)	60 (100%)	60 (100%)

The table above shows, the welfare provisions getting from government and workplaces for their Child's education, Cultural provisions like special provisions for SC/ST categories, Pension schemes in Labour Welfare Unions etc. the medical provision including medical insurance, maternity beneficial schemes is one of the categories which provides to unorganized workers around 30.0% of the total respondents. The safety & skill development provision for workers is not sufficiently getting at Pampadumpara.

The quantitative analysis of socio- economic and living conditions related to the workers who are just only for a daily wage other than a progressive individual or a family life. The schooling in childhood, strengthening the comprehend capabilities of younger youth to attain the higher education, knowledge about in rules and regulations before entering in a work and, adequacy of provisions in a professional space was more engaging than a usual misery of life as an unorganized worker.

Let us outline a case study of socio-economic living condition of an unorganized worker:

"Her name is Lakshmi (pseudo name) and all she knows about her social background is that she belongs to the Tamil Dravidian community majorly spread in Tamil Nadu. Her dwelling is in a shantytown area of Pampadumpara. She does not know where her 'native' place is and about the other family members. She has

no idea or experience of family life so to get to know about her family type, whether nuclear or joint, is meaningless. She only tells us that she has a husband who remains mostly drunk. He has to be fed and provided money for country liquor otherwise he will come to her place of work and create a commotion. She does not know the meaning of education, even about her life. The community, society, system or village do not matter or exist for her. Her existence is restricted to her 'workplace'. She has to work; collecting coffee beans to survive the life, the indispensable instinct of any human being".

### Suggestions

It is extensively well known that the unorganized people are the maximum susceptible and insecure segment of the society in spite of their exceptional contribution to Indian economy. There has been accelerated of unorganized employees in alarming charge however their simple troubles are remained unsolved. Though, the Government of India has enacted dozens of Acts pursuant to making sure social protection for the unorganized labours however the acts not able to achieve the predicted goals. A lot of social protection schemes had been undertaken via way of means of the authorities' science independence however fails to guard the hobby and welfare of the unorganized people. The major areas for more improvement and development programmes in this sector, specially focused from Pampadumpara Grama Panchayat are:

1. All the workers should be Aware of Acts and Rules
2. Equality of Gender in workplaces
3. Every worker should get Equal & Timely Wages
4. Literacy – Education is the basic fundamental right of every citizen
5. Making up more Social Groups and Trade Unions
6. Role of Various Institutions (Governmental & Non- Governmental) were more important to them for the development and growth
7. Safe Drinking Water and Housing Facilities for the workers

### Scope for Further Investigations

The challenges and problems, opportunities for workers in the industrial age, career opportunities for workers in Pampadumpara, the impacted on the role of their family and work relationships. Other than this study, there lies possibilities and scope in detailed researching on various issues that are plaguing unorganized workers, namely: Gender Discrimination at Work Place, The Challenge of Sexual Harassment for Working Women, Workers in the Unorganized Sectors-Challenges & Issues in India, Opportunities for unorganized Workers in the Era of Industrialization, Career Opportunities for unorganized Workers etc.

### Conclusion

In order to make the considerable changes in the unorganized sector at Pampadumpara, it is important to respond with knowledge, policies and programmes. It underlines a commitment to respond to each worker productive engagement in unorganized sector needs the whole community's economic growth and social development in a country. It recognizes workers standard of living condition as a basic right, without which they can neither play their roles as care takers of their families nor as participants in the process of economic and social conditions in development. The upliftment in workers socio- economic and living conditions and find a solution for their workplace related issues are should consider as their basic right and through this study it was aimed for being the voice of this voiceless people.

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