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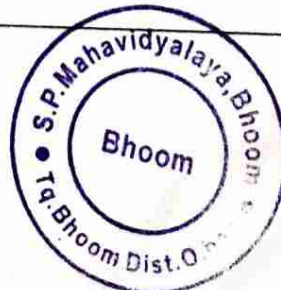
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1

NEED OF WOMEN EMPOWERMENT IN INFORMAL SECTOR

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Research Paper - Commerce

Introduction :

Women in India Consitently lag behind the men in terms of education health care, job etc. apart from the economic and social enequality. Women in India are victims of crimes such as dowry deaths rape, molestation and immoral irafficking. Unless drastic measures are taken to improve female literacy. Create skills and capability among women for enabling them to stand on their own feet and care for themselves and family. It will be difficult for India to prosper as a nation. Many NGOs are working at the grass root level to empower women to attain economic participation in order to overcome poverty and enequality.

The soci-cultural background and the economic environment of the woment in India have greatly influenced their position in society. Though the constitution of India grants all citizen equal rights, there is lack of gender equality leading to lack of social and economic empowerment of women. The Government of India through its five year plans has taken several measures to provide justice to women and offer them their rightful place in society.

An essential pre-requisite for woment empowerment is their economic





empowerment. Entrepreneurial activities by Indian women can contribute immensely towards making them economically independent and self-reliant globally, it is accepted that the level of entrepreneurship in a country is the index of its development.

The unorganised or informal sector constitutes a pivotal part of the Indian economy. More than 90 percent of the workforce and about 50 percent of the national product are accounted for by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. The Resolution concerning statistics of employment in the informal sector, adopted by the fifteen international conferences of labour statisticians in 1993 defined the informal sector as follows.

The informal sector is regarded as a group of household enterprises or unincorporated enterprises owned by households that included informal own-account enterprises, which may employ contributing family workers and employees on an occasional basis and enterprises of informal employers, which employ one or more employees on a continuous basis.

Some facts about women in the informal sector.

- " Women are over-represented in the informal sector worldwide.
- " The majority of economically active women in developing countries are engaged in the informal sector in some countries in sub-Saharan Africa. Virtually all of the female non-agricultural labour force is in the informal sector.
- " In India and in Indonesia the informal sector accounts for nine out of every ten women working outside agriculture.
- " Women's share of the total informal workforce outside of agriculture is higher than men's share in 9 out of 21 developing countries for which data are available.
- " Much of women's paid work-not just their unpaid house work-is not counted in official statistics. If the magnitude of women's invisible paid work, particularly home-based remunerative work, were to be fully counted, both the share of women and the share of informal workers in the workforce would increase.

An important aspect of quality of employment in India is the predominance of the Informal Sector. The size of the organized sector, characterised by higher earnings and





Job security is small, it accounted for less than 6% of the total employment in 2004, 2005. Around two-third of the total organized sector employment is in the public sector, over the years, organized sector employment has grow more slowly than the total employment, reflecting the faster growth of employment in the unorganized sector. As a result, there has been increasing informalisation of employment over the years. This informalisation has been more pronounced in the case of female workers. As a whole, about 96% of female employment is in unorganized sector as against about 91% of males. In urban areas, the percentage of unorganized sector workers is close to 65-70% Not all of them are poor but crude estimated suggest that close to half of this number is in dire need of occupational up-scaling.

A large proporation of the workers engaged in the urban unorganized sector is migrant's froms rural areas with poor educational, training and skill background and are employed in lowpaying, semi-skilled or unskilled jobs. The productivity and earning levels in most of the enterprises are low and do not oftern provide full time work to those engange. For the employees, the working envirimtn is not conducive, working hours are long and most of the conditions of decent edmployemtn (eg. Paid leave, pension, bonus, medical support and health insurance, maternity leave benefits, compensation against accidents, etc.) are nearly non existent. The past trends and all the available evidence suggest that the bulk of the growth in employment in future will come from the organized sector. It will be an important challenge to ensure that employment in this sector consist of jobs with conditions of work, decent and growing earnings and a measure of income and social security.

The report of the National Commission for enterprises in the organized sector highlight the existence and qualification of unerganised or informal workers, define as those who donot have employment security, work security and social security. This universe of informal workers now constitutes 92 percent of the total workforce. The women workers in the informal sector work as piece rate workers self-employed workers, paid workers in informal enterprises. Raggpickers, domestic workers, coolies, vendors, beauticians construction labourers, garment workers are the categories of women workers in informal sectors.





Non-governmental organization (NGOs) and charitable institutions (Not for Profit) have played an important role in delivery of health services to the poor but their coverage has always remained small. The issue, which continues to bother us, is how to reach the unreached and more recently, how to ensure the uninsured to get minimum affordable quality services. The public insurance companies so far have paid very little attention to voluntary medical insurance because of low profitability and high risk together with lack of demand. There is a strongly expressed need for health insurance among low-income households in both rural and urban areas. This need has arisen primarily because of the heavy burden of out of pocket expenditure on them while seeking health care.

As per the times of India's news, July 6, 2005. The government is mulling social audit of all factories to check whether workers are getting conducive working conditions. Continuing with its strategy of extracting benefits for employees as part of strategy to build support for labour reforms, manufacturing in the informal sector accounted for almost 15% of the overall manufacturing output of the economy. According to the latest survey on the informal economy by the National sample survey Organisation (NSSO). The Government is determined to extend worker's rights to the unorganized sector through a new bill that is before the Parliament and would extend the social security benefits. The policy on employment in the organized sector is expected to be announced soon. The government has set a deadline to formalize a view in this regard, based on the recommendations of (NCEUS) National Commission on Enterprises in the Unorganised and Informal sector. The Government is going to setup a central welfare board for unorganized sector workers.

In the informal sector women often undertake multiple jobs, pursuing of multiple jobs by women may be taken as a sign of insecurity in jobs. A Single job or even two may generate income barely enough for subsistence. In India National Accounts Division NAD of CSO tries to get an idea of multiple jobs, both for formal and informal employment from EVs of NSSO.

Unorganized sector work is characterized by low wages that are often insufficient to meet minimum living standard including nutrition, long working hours, lack of basic services such as first aid, drinking water and sanitation at the work sites. There are





been a need of provide social security and welfare cover to these workers both by the Government and non Government agencies. Women workers in informal sector continue to live a life full of subristance, compromises and most of their own access in terms of right to life is subsidized. The most important determining factor to such inaccess and denial primarily evolves out of poor literacy and lack of awareness resulting in self-exclusion from the mainstream opportunities.

Empowering women economically and making them central to solution is a moral imperative, but it also making economic sense. A enhancing Womens economic participation improves national economies, increases household productivity and living standards, enhances the well being of children with positive long term impacts and can increase women's agency and overall empowerment.

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