

An Analytical Study of Propensity to Saving of Working Labour Force in Unorganized Sector

(With Reference to Bilaspur Urban Sector of Bilaspur District in Chhattisgarh State)



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Abstract

In India, due to low wage income of workers working in unorganized sector, their income and purchasing power is very low, due to which their economic and social status is poor. This labour is employed in various sectors of the economy such as micro, small and cottage industries, medium industries and companies and other workers are employed in tea and paan shops, rickshaw pullers and auto drivers, vegetable sellers and construction work and transport, railways etc., but the government don't get any kind of dividend and social security facilities etc., and in the labour force face Poverty, unemployment, illiteracy and they suffer from low health level. If the interests of these workers are not taken care of in time, it can become a serious problem for the Indian society, which is a challenge for the civilized society.

Keywords: Anlaysia of Saving Level, Problems and Suggestions.

Introduction

About 92% labour force involved in informal sector and working as a wage labour, bonded labour, labour and self employed in different economic activities in India. Almost labour force belonging to schedule cast, scheduled tribe and Backward classes. Almost 50% contribution of labour force (informal sector) in India's GDP. But without social security, Benefit allowance doing the work in Indian economy and they face all types of problems by the informal sector workers. This sector is very challenging in our society.

Objectives of the study:

1. To study the Socio-Economic status of the working Labour Force in Unorganized sector.
2. To study the propensity to saving of the working Labour force in unorganized sector.

Table No.:- 5.5
Saving level (in monthly)

Saving level in Rs.(per month)	Types of Economic Activities					
	Auto Driver		Vegetable Vendors		Building workers	Construction
	Before	After	Before	After	Before	After
Below 100	20	1	18	2	20	32
100 – 200	18	3	12	5	14	9
200 - 300	10	5	6	6	8	11
300 - 400	3	7	2	9	2	13
400 - 500	2	10	2	13	2	15
500 - 600	1	12	1	14	1	18
600- 700	1	14	1	7	1	7
700-800	0	15	0	5	0	4
800-900	0	8	0	4	0	2
900-1000	0	6	0	2	0	2
1000 and Above	0	3	0	1	0	1
No Saving	45	16	38	12	72	16
Total	100	100	80	80	120	120

Source:- Field Survey conducted during, Summer, Rainy & winter seasons of year 2014-2015 in BILASPIR CITY

Auto Drivers

The savings level of workers per month is mentioned in table 5.5 above. Of the 100 auto drivers selected, After from auto driving, the percentage of auto drivers saving less than Rs 100 is 1%, and 3% of Rs 100 to 200, 5% of Rs201 to 300, 7% of Rs 301 to 400, 10% of Rs401 to 500, 12% of Rs 501 to 600, 14% of Rs 601 to 700, 15% of Rs 701 to 800, 8% of Rs 801 to 900, 6% of Rs 901 to 1000 and above Rs 1000 is 3% saving level of the auto drivers. But 16% auto drivers are not saving. While Before from auto driving, the percentage of auto drivers saving less than Rs 100 is 20%, and 18% of Rs 100 to 200, 10% of Rs 201 to 300, 3% of Rs 301 to 400, 2% of Rs 401 to 500, 1% of Rs 501 to 600, 1% of Rs 601 to 700 and above Rs 700 is zero. But 45% auto drivers are not saving. Therefore, it is clear that when the workers have increased their income after driving the auto. While these auto drivers when they did not have autos before, they have been engaged in agriculture and other works, their wages income is very low, due to this the size of their savings has been very low.

Vegetable Vendors Workers

In the above table, the savings level of vegetable vendors workers is mentioned. Of the 80 vegetable vendors selected, After from selling of vegetable the percentage of those saving less than Rs 100 has been 2.5 and 6.25% of Rs 100 to 200, 7.5% of Rs200 to 300, 11.25% of Rs 301 to 400, 16.25% of Rs401 to 500, 17.5% of Rs 501 to 600, 8.75% of Rs 601 to 700, 6.25% of Rs 701 to 800, 5% of Rs 801 to 900, 2.5% of Rs 901 to 1000 and above Rs 1000 is 1.25% saving level of the vegetable vendors. But 38% vegetable vendors are not saving. While Before from auto selling of vegetable, the percentage of auto drivers saving less than Rs 100 is 20%, and 18% of Rs 100 to 200, 10% of Rs201 to 300, 3% of Rs 301 to 400, 2% of Rs401 to 500, 1% of Rs 501 to 600, 1% of Rs 600 to 700 and above Rs 700 is zero. But 12% vegetable vendors are not saving. Therefore, it is clear that when the workers have increased their income after selling of vegetable. These when they did not have autos before, they

have been engaged in agriculture and other works, their wages income is very low, due to this the size of their savings has been very low.

Therefore, it is clear that their savings levels have also increased by adopting vegetable selling from self employment. so it is clear that saving level is higher of the vegetable vendors than agriculture and allied sectors.

Building Construction Workers

In the above table, the savings level of the workers working in the building construction is mentioned. Out of the 120 workers selected. After from construction work the percentage of those saving less than Rs 100 has been 26.67 and 7.5% of Rs 100 to 200, 9.16% of Rs200 to 300, 10.83% of Rs 301 to 400, 12.5% of Rs401 to 500, 15% of Rs 501 to 600, 5.83% of Rs 601 to 700, 5.33% of Rs 701 to 800, 1.67% of Rs 801 to 900, 1.67% of Rs 901 to 1000 and above Rs 1000 is 0.08% saving level of the building construction workers. But 16% have are not saving. While Before from building construction work, the percentage of auto drivers saving less than Rs 100 is 16.67%, and 11.66% of Rs 100 to 200, 6.66% of Rs201 to 300, 1.66% of Rs 301 to 400, 1.66% of Rs401 to 500, 0.83% of Rs 501 to 600, 0.83% of Rs 600 to 700 and above Rs 700 is zero. But 72% have not saving. Therefore, it is clear that when the workers have increased their income after engaged in building construction work. But These when they have been engaged in agriculture and other works, their wages income is very low, due to this the size of their savings has been very low.

Therefore, it is clear that their savings levels have also increased by adopting building construction work from self employment. so it is clear that saving level is higher of the construction work than the agriculture and allied sectors.

Similarly, Therefore it can be said that due to higher saving level of auto drivers, than the vegetable vendors and building construction workers, and the savings level of vegetable vendors is higher than that of building workers.

Problems

Wage income in the unorganized sector is much lower than that in the organized sector.

The government has made many types of facilities like fixed salary, allowances and social security for the workers engaged in organized sectors, but there is no provision of any kind of above facilities for the workers in the unorganized sector.

Unorganized area does not have the necessary facilities like rest house, water, couches etc. at the work place and the working conditions are of low level, labour is forced to work in poor environment.

There is lack of education among the workers, most of the workers have received education up to primary school and most of the workers are uneducated and mostly unskilled workers.

There is a lack of employment in the unorganized sector, often workers are employed in agriculture and other cottage industries, due to low wage rates in this area, they have migrated to cities in search of work, their economic and social situation is quite daily, now it Workers are temporarily employed as casual workers. They do not get regular work.

Suggestion

1. The economic and social conditions of the working labour force in the unorganized sector are miserable hence to improve their conditions following suggestions are mentioned below.
2. To encourage the working labour force in the agriculture sector to get into the other sectors like industries business transport communication market etc. because the wage rate in the primary sector is comparatively less than the other sectors.
3. There should be constitutional provision for social security for the working labour force in unorganized sector, initiated by the government, which is not there in the sector at present.
4. The working labour force has not been provided the accommodation facilities. The government should be provided with housing facilities under Pradhan mantri Awas Yojana etc.
5. To enhance the working skills and productivity of such laborers, there should be emphasis on education, health and skill training programmes.
6. A minimum percentage of GDP should be spent on the welfare of the laborers.

7. The government should provide the facilities like electricity, safe drinking water construction of toilet etc. through government has much given emphasis on the toilet construction in the rural as well urban areas under the national Health Mission, but the required outcome is yet to be experienced.

Conclusion

There is a lack of employment in the unorganized sector, often workers are employed in agriculture and other cottage industries, due to low wage rates in this area, they have migrated to cities in search of work, their economic and social situation is quite daily, now it Workers are temporarily employed as casual workers. They do not get regular work. This Constitutes what can be termed as informalisation of the formal sector, where any employment increase consists of regular workers without social security benefits and casual or contract workers again without the benefits that should accrue to formal workers. But due to self employment and employment adoption by the workers in the unorganized sector, there has been a change in the tendency in saving.

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