EFFECTIVENESS OF SOCIAL SECURITY MEASURES IN TEXTILE SHOPS

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Abstract

The concept of social security has been transformed from charity-based to right-based approach. In fact, access to social security is one of the human rights. Therefore, ideally, everyone, irrespective of the nature of occupation, profession or status, should be a part of some mechanism for enjoying a decent standard of living. At present, unorganised workers have to spend out of their meagre incomes for all contingencies such as illness, and in their old age they are helpless. These workers adopt informal means such as borrowings, and their continued dependence on such strategies only renders them more vulnerable. Besides, the money spent for the social security in India is very low compared to other developing countries. This study is an attempt to evaluate the social security measures which are implemented by the Textile shops and the effectiveness of the same among a sample of 657 workers of Textile shops in Tirunelveli District. The researcher has applied Analysis of Variance and discriminant analysis to interpret the results. The analysis reveals that the important discriminant SSM among the male and female respondents are sickness benefit and employment injury benefit which are higher highly viewed by the female compared to male respondents. The awareness generation programmes for propagating and publicizing the existing schemes/programmes which are in operation for the poor unorganised sector workers may be augmented to make the social security measures as an effective and successful tool for the upliftment of the poor and downtrodden. **Keywords**: Components, Discriminant, Profile, Social Security Measures, Textile Shops

Introduction

The term unorganised worker has been defined under the Unorganised Workers' Social Security Act, 2008, as a home based worker, self- employed worker or a wage worker in the unorganised sector and includes a worker in the organised sector who is not covered by any of the Acts mentioned in Schedule-II of Act. As per the survey carried out by the National Sample Survey Organisation in the year 2011-12, the total employment in both organized and unorganised sector in the country was of the order of 47 crore. Out of this, about 8 crore were in the organized sector and the balance of 39 crore in the unorganized sector. The workers in the unorganized sector constitute more than 90 percent of the total employment in the country. A large number of unorganized workers are home based and are engaged in occupations such as beedi rolling, agarbatti making, papad making, tailoring, and embroidery work. The Ministry of Labour is operating Welfare Funds for some specific categories of workers in the unorganised sector like beedi workers, cine workers and certain non-coalmine workers. The funds are used to provide various kinds of welfare activities to the workers in the field of health care, housing, education assistance for children, water supply etc. The Act provides for a

constitution of the National Social Security Board which shall recommend the formulation of social security schemes, viz. life and disability cover, health and maternity benefits, old age protection and any other benefits as may be determined by the Government for the unorganised workers. The concept of social security has been transformed from charity-based to right-based approach. In fact, access to social security is one of the human rights. Therefore, ideally, everyone, irrespective of the nature of occupation, profession or status, should be a part of some mechanism for enjoying a decent standard of living. At present, unorganised workers have to spend out of their meagre incomes for all contingencies such as illness, and in their old age they are helpless. These workers adopt informal means such as borrowings, and their continued dependence on such strategies only renders them more vulnerable. Besides, the money spent for the social security in India is very low compared to other developing countries. This study is an attempt to evaluate the social security measures which are implemented by the Textile shops and the effectiveness of the same among a sample of 657 workers of Textile shops in Tirunelveli District.

Level of Implementation of SSM in the Textile Shops

The level of implementation of SSM in the textile shops as per the view of workers is measured by the mean score of all variables in all components of SSM. It is denoted by SISSM. In the present study, the SISSM is confined to less than 2.00; 2.00 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of respondents based on their SISSM is given in Table 1.

Table 1: Score on the Level of Implementation of	of SS	M
at Textile Shops among the Respondents (SIS	SM)	

SI.	SISSM	Num respon	Total	
NO.		Male	Female	
1.	Less than 2.00	45	25	70
2.	2.00-3.00	104	89	193
3.	3.01-4.00	122	132	254
4.	Above 4.00	61	79	140
	Total	332	325	657

Source: Primary Survey

The important SISSM among the respondents are 3.01 to 4.00 and 2.00 to 3.00 which constitute 38.66 and 29.38 per cent to the total. Among the male respondents, the first two SISSM are 3.01 to 4.00 and 2.00 to 3.00 which constitute 36.74 and 31.33 per cent to its total respectively. Among the female respondents, these two are also the 3.01 to 4.00 and 2.00 to 3.00 which constitute 40.62 and 27.38 per cent to its total respectively. The analysis infers that the level of view on implementation of SSM is higher among the female works compared to male respondents.

Association between the Profile of Respondents and Implementation of SSM

Some of the profile of the respondents may be associated with their view on the implementation of SSM in the textile shops, the present study has made an attempt to examine it with the help of one way analysis of variance. All the profile variables of respondents and their view on the implementation of SSM have been included for the analysis.

Table 2: Association between the Profile of Workers and their view on the Implementation of SSM

	'F' statistics in				
Profile variables	Medical care provision	Sickness benefits	Unemployme nt benefits	Old age benefits	Implementati on injury benefits
Designation	3.4117*	2.4542	2.5666	2.7108	2.8666
Age	2.6896	3.4541*	3.2676*	3.0411*	2.4573
Nativity	3.1172	3.5667	3.4541	3.5881	3.7082
Marital status	3.4541	3.7088	3.6886	3.7141	3.8448
Social class	2.6672	2.5884	2.7083	2.8661	2.9331
Level of education	2.8141*	2.6892	2.7334*	2.8117*	2.5664
Type of family	3.1108	3.3088	3.4117	3.6894	3.7142
Size of family	2.6082	2.7117	2.8242	2.9108	2.5171
Years of experience	3.4541*	3.0997*	3.4541*	3.6886*	3.3396*
Occupational background	3.2441*	2.5676	2.8078	2.9117	3.3894*
Monthly income	2.9093	2.8672	2.5141	3.4546*	3.0996*
Level of spouse	3.1996*	3.8604*	2.9081	2.4556	3.2672*
Family income	3.1472*	2.8008	2.7314	3.3089*	3.7686

Source: Primary Survey

*Significant at five per cent level.

The significantly associating profile variables regarding the view on medical care provisions are designation, level of education, occupational background, level of spouse education and family income whereas regarding the view on sickness benefits these are age, level of education, years of experience level of spouse education and family since its 'F' statistics are significant at five per cent level. Regarding the view on unemployment benefits, the significantly associating profile variables are age, level of education, are years of experience, whereas regarding the view on old age benefits, these are age, level of education, years of experience, monthly income and family income. The significantly associating profile variables regarding the view on employment injury benefits are years of experience, occupational background, monthly income and level of spouse education.

The significant association between the thirteen profile variables and the view on four important components of SSM has been examined with the help of one way analysis of variance. The results are given in Table 3.

Profile	'F' statistics in					
voriables	Family	amily Maternity ESI		Payment		
valiables	benefit	benefit	provision	of gratuity		
Designation	3.0884*	2.8661	2.9141	2.4546		
Age	2.4172*	3.3094*	3.7082*	3.5141*		
Nativity	3.6636	3.7414	3.8686	3.5884		
Marital status	3.6082	3.7108	3.8041	3.4541		
Social class	2.5117	2.4886	2.3898	2.5774		
Level of education	2.8672*	2.7117*	2.8676*	2.9084*		
Type of family	3.1172	3.5441	3.6686	3.7082		
Size of family	2.1171	2.2088	2.3388	2.6608		
Years of experience	3.0886*	3.4541*	3.6686*	3.7331*		
Occupational background	2.9084	2.6686	2.5171	2.0886		
Monthly income	3.4108*	3.6682*	2.9117	3.4541*		
Level of spouse	2.6889	3.1174*	3.4117*	3.4082*		
Family income	3.4541*	3.0996*	3.3881*	3.4089*		

Table 3: Association between the Profile of **Respondents and Important Components of SSM**

Source: Primary Survey

*Significant at five per cent level.

The significantly associating profile variables regarding the view on family benefit are age, level of education, years of experience, monthly income and family income whereas in the case of view on maternity benefit, these are age, level of education, years of experience, monthly income, level of spouse education and family income. Regarding the view on ESI provision, the significantly associating profile variables are age, level of education, years of experience, level of spouse education and family income whereas in the case of view on payment of gratuity, these are age, level of education, years of experience, monthly income, level of spouse education and family income.

Discriminant SSM among the Male and Female Respondents

The present study has made an attempt to identify the important discriminant SSM among the male and female respondents with the help of two group discriminant analysis. Initially, the mean differences in each SSM and its statistical significance have been computed separately. The discriminant power of SSM has been estimated with the help of wilks lambda.

Table 4: Mean Differences and Discriminant Power of
SSM among Male and Female

	Mean scores among		ces	iics	a	
SSM	Male	Female	Mean differenc	ʻť' statist	Wilk' Lambo	
Medical care provision	3.1159	3.5650	-0.4491	-2.4343*	0.1176	
Sickness benefits	3.1603	3.6479	-0.4876	-2.5117*	0.1084	
Unemployment benefits	2.9730	3.1811	-0.2081	-0.3997	0.3996	
Old age benefits	2.6919	2.6362	0.0557	0.0884	0.4172	
Employment injury benefit	3.2925	3.7466	-0.4541	-2.4908*	0.1542	
Family benefit	2.9865	3.4409	-0.3656	-2.4702*	0.1173	
Maternity benefit	2.9168	3.3521	-0.4353	-2.4089*	0.1082	
ESI provision	3.2018	3.0609	0.1409	0.4117	0.3886	
Payment of gratuity	3.5101	3.0584	0.4517	2.5089*	0.1017	

Source: Primary Survey

*Significant at five per cent level.

The significant difference have been noticed in the case of six out of nine SSM since its 't' statistics are significant at five per cent level. The higher mean differences are noticed in the case of sickness benefit and employment injury benefits since it's mean differences -0.4876 and -0.4541 respectively. The higher discriminant power is noticed in the case of payment and gratuity power is noticed in the case of payment of gratuity and maturity benefit since its Wilk's Lambda are 0.1017 and 0.1173 respectively. The significant of SSM have been included to estimate the two group discriminant function. The unstandardized procedure has been followed to estimate the function. The estimated function is:

Z = -0.3981 - 0.1733X1 - 0.1996 X2 - 0.1809 X5 -0.1173 X₆ - 0.1243 X₇ + 0.1088 X₉

The relative contribution of the SSM in the TDS is estimated by the product of discriminant co-efficient and the mean differences of the respective SSM. The results are shown in Table 5.

SSM	Discriminant coefficient	Mean differences	Product	Relative contribution in TDS		
Medical care provision	-0.1733	-0.4491	0.0788	19.28		
Sickness benefits	-0.1996	-0.4876	0.0973	24.11		
Employment injury benefit	-0.1809	-0.4541	0.0821	20.34		
Family benefit	-0.1173	-0.3656	0.0429	11.63		
Maternity benefit	-0.1249	-0.4353	0.0544	13.47		
Payment of gratuity	0.1088	0.4517	0.0491	12.17		
Total			0.4036	100.00		

Table 5: Relative Contribution of SSM in Total Discriminant Score (TDS)

Source: Primary Survey

The higher discriminant co-efficients are noticed in the case of sickness benefit and employment injury benefit since its co-efficient are -0.1996 and -0.1809. It shows the higher influence of above said SSM in the discriminant function. The higher relative contribution in TDS is noticed in the case of sickness benefit and employment injury benefit since its relative contributions are 24.11 and 20.34 per cent respectively. The estimated two group discriminant function correctly classifies the cases to an extent of 74.96 per cent. The analysis reveals that the important discriminant SSM among the male and female respondents are sickness benefit and employment injury benefit which are higher highly viewed by the female compared to male respondents.

Conclusion

The analysis reveals that the important discriminant SSM among the male and female respondents are sickness benefit and employment injury benefit which are higher highly viewed by the female compared to male respondents. Regarding the view on ESI provision, the significantly associating profile variables are age, level of education, years of experience, level of spouse education and family income whereas in the case of view on payment of gratuity, these are age, level of education, years of experience, monthly income, level of spouse education and family income. Medical care facilities may be provided to the workers in the unorganised sector following a simple procedure. A lump sum amount may be charged from a compact group of workers who would be persuaded to form cooperative societies for this purpose. Awareness campaigns are required to be taken up in a massive way so that the workers of unorganized sectors are well aware of the various benefits under social security measures. The awareness generation programmes for propagating and publicizing the existing schemes/programmes which are in operation for the poor unorganised sector workers may be augmented to make the social security measures as an effective and successful tool for the upliftment of the poor and downtrodden.

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