



## SOCIO ECONOMIC CONDITIONS OF FEMALE TAILORS IN AMRITSAR

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### ABSTRACT

In India, the National Commission on labour has endorsed the ILO's definition and observed "Social security envisages that the members of the community shall be protected by collective action against social risks causing undue hardship and privation of individuals, whose prime resources can seldom be adequate to meet them". In current scenario, social security covers various programs of protection related with old and handicapped people. It includes survivors insurance, health and maternity insurance, workmen compensation, unemployment insurance, family allowances and so on. Its traditional constituents were social insurance and social assistance but with the completion of industrial revolution, the traditional sources have become inadequate. Current paper aims to discuss social security provisions for female tailors segment of unorganized sector. Broad objectives of the current study are to find how far social security legislations are helpful to raise standard of living of female tailors in urban Amritsar city. For this, her social economic condition and validity of current social security measures have been discussed.

**KEY WORDS:** Assistance, Hardship, Insurance, social security, Tailors

The concept of Social Security introduced by Bismark, got official recognition in USA in 1935. It was first of all systematically defined by ILO as the “Security that society furnishes through appropriate organizations against certain risks to which its members are exposed”. In India, the National Commission on labour has endorsed the ILO’s definition and observed “Social security envisages that the members of the community shall be protected by collective action against social risks causing undue hardship and privation of individuals, whose prime resources can seldom be adequate to meet them”.

As far as, social security needs of unorganized sector are concerned, they have grown like anything but funds available to meet these needs are limited. But the matter of the fact is that workers belonging to this sector are main contributors to the wealth of the nation and if, will not be provided with social security benefits, their productivity as well as purchasing power will suffer, thereby increasing the pace of economic problems. As the structural adjustments proceeds, the need for social security system is becoming more urgent for both organized and unorganized sector.

The main obstacle in extending these benefits to unorganized sector is the inadequate coverage of such workers in tiny establishments as they lack identification and registration. Things are becoming more difficult in case of small artisans, landless agricultural labourers and other unprotected groups. Their number is increasing much due to LPG but social security measurements are constraints due to factors like in adequate linkage between employer and employee, low and unstable wages, and lack of continuity in employment, casual nature of employment, weak economic capacity due to illiteracy and ignorance and above all insincere attitude of administration towards them.

To make this point clear, we have randomly selected 100 female tailors from urban Amritsar. These females work from their homes and get orders directly from customers as well as from big boutiques.

## **1. REVIEW OF LITERATURE AND OBJECTIVES**

Mohiuddin et al. (1996) analyses the socio economic conditions of women engaged in tailoring in the states of Andhra Pradesh and Karnataka. Findings revealed that most of the women were illiterate. They were engaged in tailoring in order to earn their livelihood or to supplement their family income. Their working conditions were unsatisfactory. Their wage rate range from 50 paise to Rs. 6/- based upon the expertise of the tailor, size of dress, design and type of raw material used.

Mitra (2005) raised concern about health problems of female workers engaged in tailoring. The study indicated that their wages were very low and they were facing great uncertainty regarding their work.

Broad objectives of the current study are to

- 1) Analyze living and working conditions of female tailors,
- 2) Analyzing the availability of social security provision for them,
- 3) Suggest various policy implications.

## 2. FINDINGS

### A) INCOME STATUS

It is clear from the following table that 55% of these female tailors earn Rs.0-1500 per month, 40% earn Rs.1500-3000 per month and 5% earn Rs.3000-4500 per month respectively. Further 31% of the beneficiaries are having household income between Rs.0-6500, 62% between Rs. 6500-13000 and 7% between Rs.13000-19500 respectively.

**MONTHLY INCOME OF FEMALE TAILORS**

Income (in Rs.)	Percent
0-1500	55.0
1500-3000	40.0
3000-4500	5.0
Total	100.0

**MONTHLY HOUSEHOLD INCOME OF FEMALE TAILORS**

Income (in Rs.)	Percent
0-6500	31.0
6500-13000	62.0
13000-19500	7.0
Total	100.0

Source: Primary survey 2012-13

### B) CALORIE INTAKE

One thing is very much clear that monthly as well combined monthly household income of the beneficiaries is not enough to provide with decent calorie intake. In other words, they are highly malnourished. However, degree of malnutrition somewhat fall with the increase of household income. To prove our point, calorie intake of each of 100 beneficiaries is measured as percentage of minimum calorie requirement of 2250 per day as suggested by Rath and Dandedkar. Percentage so derived is scale into 0-35%, 35-70% and 70% and above respectively indicating highly malnourished,

modestly malnourished categories corresponding to house hold income of Rs.0-6500, Rs.6500-13000 and Rs. 13000-19500. Result of Chi-square depicts that 8%and 23% of beneficiaries falling in the income range of Rs.0-6500 are modestly malnourished and malnourished respectively, 1% and 61% of beneficiaries falling in income range of Rs.6500-13000 are modestly malnourished and malnourished respectively, whereas 7% of female tailors having household income of Rs.13000-19500 are malnourished. Pearson’s Chi-Square value is 15.515 with 2 degrees of freedom with exact significance (1-sided) 0.000 thereby indicating that household income collectively has highly significant bearing on calorie intake of the female tailors and if social security benefits are properly being accrued to these families, their calorie intake will definitely improve from status of being malnourished to nourished.

**ASSOCIATION BETWEEN MONTHLY HOUSEHOLD INCOME & CALOIRE INTAKE AS A PERCENTAGE OF MINIMUM CALORIE REQUIREMENT**

		CALOIRE INTAKE AS A PERCENTAGE OF MINIMUM CALORIE REQUIREMENT		
Income (in Rs.)		MODESTLY MALNOURISHED	MALNOURISHED	Total
MONTHLY	0-6500	8	23	31
HOUSEHOLD	6500-13000	1	61	62
INCOME	13000-19500	0	7	7
Total		9	91	100

### Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	15.515 <sup>a</sup>	2	.000	.002		
Likelihood Ratio	14.866	2	.001	.001		
Fisher's Exact Test	12.959			.001		
Linear-by-Linear Association	12.787 <sup>b</sup>	1	.000	.000	.000	.000
N of Valid Cases	100					

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .63.

b. The standardized statistic is 3.576.

Source: Primary survey 2012-13

### C) HOUSING FACILITIES

Our findings clearly reveal that 68% of beneficiaries live in their own houses, whereas 32% live in rented houses. However, in the both cases, they are not living in very good condition. To find association, household income and housing facilities, we have taken total of variable like type of house, wall, floor, cooking device etc. Total so obtained is recoded into 0-7, 7-14 and 14-21 scale corresponding to household income of Rs.0-6500, Rs.6500-13000 and Rs.13000-19500 respectively, depicting highly poor, modestly poor and poor categories. Results depict that 5% and 21% of females corresponding to household income level Rs.0-6500 are having modestly poor and poor housing facilities, 6% and 56% females corresponding to household income level Rs. 6500-13000 are having modestly poor and poor housing facilities whereas 7% females corresponding to household income level of Rs.13000-19500 are having poor housing facilities. Pearson's Chi-square value is 1.809 with 2 degrees of freedom with exact significance (1-sided) 0.147 depicting that households of the beneficiaries are already rotating at minimum of basic facilities level so their household income has insignificant bearing on their housing facilities.

**ASSOCIATION BETWEEN MONTHLY HOUSEHOLD INCOME AND HOUSING FACILITIES**

	Income (in Rs.)	HOUSING FACILITIES		Total
		MODESTLY POOR HOUSING FACILITIES	POOR HOUSING FACILITIES	
		MONTHLYHOUSEHOLD INCOME	0-6500	
	6500-13000	6	56	62
	13000-19500	0	7	7
Total		11	89	100

**Chi-Square Tests**

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	1.809 <sup>a</sup>	2	.405	.447		
Likelihood Ratio	2.487	2	.288	.341		
Fisher's Exact Test	1.284			.501		
Linear-by-Linear Association	1.747 <sup>b</sup>	1	.186	.261	.147	.095
N of Valid Cases	100					

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .77.

b. The standardized statistic is 1.322.

Source: Primary survey 2012-13

**D) HEALTH**

To find association between monthly household income and health condition of FEMALE TAILORS, firstly we take the total of her health, number of times she fall sick, and source where from she get her treatment etc. Total such taken as then recoded into 0-3, 3-6 and 6-9 scales thereby indicating highly poor, modestly poor and poor health. Chi-square results depict that Pearson's Chi-square value is 2.628 with 4 degrees of freedom with exact significance (1-sided) 0.170. This clearly

indicates that household income of these randomly selected female tailors is not enough to provide them with good health facilities.

**ASSOCIATION BETWEEN HOUSEHOLD INCOME AND HEALTH OF FEMALE TAILORS**

	Income (in Rs.)	HEALTH OF FEMALE TAILORS			Total
		HIGHLY POOR HEALTH	MODESTLY POOR HEALTH	POOR HEALTH	
MONTHLY HOUSEHOLD INCOME	0-6500	1	24	6	31
	6500-13000	2	53	7	62
	13000-19500	0	7	0	7
<b>Total</b>		<b>3</b>	<b>84</b>	<b>13</b>	<b>100</b>

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	2.628 <sup>a</sup>	4	.622	.621		
Likelihood Ratio	3.619	4	.460	.553		
Fisher's Exact Test	2.340			.675		
Linear-by-Linear Association	1.384 <sup>b</sup>	1	.239	.264	.170	.091
N of Valid Cases	100					

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .21.

b. The standardized statistic is -1.176.

Source: Primary survey 2012-13

**E) EDUCATION**

A glance at following table indicates that 24% of these females are illiterate, 18% just know to write their names, 15%, 13% and 20% have attended school up to primary, middle and high level respectively, whereas 8% and 2% have studied up to intermediate and graduation level.

**EDUCATION OF THE FEMALE TAILORS**

EDUCATION	Percent
ILLITERATE	24.0
LITERATE	18.0
PRIMARY	15.0
MIDDLE CLASS	13.0
HIGH SCHOOL	20.0
INTERMEDIATE	8.0
GRADUATE	2.0
Total	100.0

Source: Primary survey 2012-13

**3. STATUS OF SOCIAL SECURITY**

From our findings, one thing is very much clear that these females are not able to access reasonably even the basic facilities of their lives. In such case, various social security measures can be of great help to improve their lifestyle. But it is really disheartening that when they were asked about social security measures, none of them was aware of these as clear from following table.

**STATUS OF SOCIAL SECURITY TO THE FEMALE TAILORS**

DO YOU GET ANY SOCIAL SECURITY/MATERNITY BENEFIT/INSURANCE/PENSION BENEFIT	Percent
NO	100.0

Source: Primary survey 2012-13

**So far as existing social security legislations for unorganized sector are concerned, a glance at facts reveal:**

- 1) The Factories Act, 1948, The Minimum Wages Act, 1948 are applicable only to the workers who are working in scheduled employments whereas the segment of female tailors to which we are concerned, are outside the purview of these Acts.
- 2) The unorganized sector workers bill, 2003, although aims at providing umbrella legislations via covering large segment of workers, including even those working from homes, by setting objectives, constituting various central and state level boards, providing registration number and Identity cards to workers, providing them with social security, opportunity of skill up gradation etc., practically fails to provide even uniform national floor level minimum wages. The

provisions of social security are just false promises. In practice, no responsibility was fixed on the Govt., to contribute for their social security.

- 3) Similarly, the unorganized sector worker's bill, 2003, which aims at covering self-employed females via workers facilitation centers, is unable to cover vast categories of home based and self-employed workers.
- 4) The unorganized sector social security bill 2005, drafted by NCEUS, provides a model by demarcation responsibilities of central and state governments, but it also suffers on the account of heterogeneous character of unorganized sector, its financial implications, poor implementation and corruption.

#### **4. CONCLUSION**

To conclude, the only way to equip this unorganized segment of female tailors with decent standard of living is proper implementation and execution of existing social security legislations. For this, need of the hour is to create awareness among them about these legislation and to do the same, we all are to join hands together.

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