

Study the Role and Provisions of PM Shram Yogi Maandhan Yojana Scheme for the Labour of Unorganised Sectors

Dr. Santosh Kumar Kappu

Former PhD scholar Department of Adult Continuing Education & Extension, Faculty of social sciences, University of Delhi

Abstract

The present study was conducted to find out the role of PM Shram Yogi Maandhan Yojana Scheme for the labour of unorganised sectors. Self-made questionnaire for the labour of unorganized sector was used for the study. Reliability and validity of both the tools were calculated by the investigator. The population of the study was unorganized sector labour of North district Delhi. The population will be selected on the basis of purposive sampling and labour for the study has to be chosen randomly. Primary data collection will be done by questionnaire, and focus group discussion and Secondary It will mainly be collected through published and unpublished data such as publication of the central, State bodies, technical and trade journal, books, magazine, newspaper, internet, web-site etc. Therefore, present study may helpful to understand the PM Shram Yogi Maandhan Yojana Scheme in unorganised sector labour. Moreover, the study may help to get initial response and understanding of labour about PMSYM.

Keywords: PMSYM, Labour, Unorganised Sectors, Constitutional Provisions

Article Publication

📅 Published Online: 31-Aug-2020

*Author's Correspondence

👤 Dr. Santosh Kumar Kappu

📍 Former PhD scholar Department of Adult Continuing Education & Extension, Faculty of social sciences, University of Delhi

✉ thesiskumar00@gmail.com

© 2021 The Authors. Published by International Journal of Management and Development Studies

This is an open access article under the

CC BY-NC-ND license 
(<https://creativecommons.org/licenses/by-nc-nd/4.0/>)

Introduction

Unorganized staff carries with those operating unorganized sector or households, excluding regular workers with Social Security advantages provided by the employers and also the workers in the formal sector with none employment and social security benefits provided by the employers. The Ministry of Labour, Government of India, has categorised the unorganized labour force beneath four teams in terms of Occupation, nature of employment, particularly distressed classes and repair categories (P.SATHYA, 2016). In terms of Occupation, tiny and marginal farmers, landless agricultural labourers, share croppers, Sherman, those engaged in animal husbandry, beedi rolling, labelling and packing, building and construction workers, leather staff, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills etcetera additionally come back under the class of it. In terms of Nature of Employment connected agricultural labourers, secured labourers, migrant workers, contract and casual labourers come under this category. in line with Unorganised staff Social Security Act (2008) Unorganised Sector means that an enterprise owned by people or freelance workers, participating in production or sale of products or service using not up to 10 employees.

According to Unorganised Workers Social Security Act (2008) Unorganised Sector means an enterprise owned by individuals or self-employed workers, engaging in production or sale of goods or service employing less than ten employees.

Constitutional Provisions

The Indian Constitution provides a solid foundation for the protection and welfare of the working class; it does not distinguish between organized and unorganized work, but Article 14 provides for equal or equal legal protection before the Indian law. In addition, Article 19 (1) (g) of the Indian Constitution stipulates that all citizens have the basic right to engage in any profession or activity, trade or commerce. Everyone establishes

alliances or associations. Article 23 prohibits forced labor, and Article 24 prohibits the use of child labor in hazardous work under 14 years of age. These provisions contained in the third part of the constitution can be enforced in court, see Article 32, which provides for constitutional complaints.

In addition, although public policy guidelines are not enforceable in court, they are state guidelines. Article 38, paragraph 2 stipulates that the state should in particular seek to minimize income inequality and eliminate inequalities in status, resources and opportunities, not only among people, but also among people living in different regions or different occupations. between. Article 41 of stipulates that the state must formulate effective provisions within the framework of its economic possibilities and development to guarantee the rights to work, education and state support in the event of unemployment, old age, illness, and disability. Cases of pain that shouldn't be suffered.

Article 42 provides for fair and decent working conditions and maternity leave benefits. It is worth noting that Article 43 obliges the state to pass appropriate legislation to ensure that all workers (agricultural, industrial or other) establish economic organizations or other forms and receive fair wages. And working conditions that guarantee a decent standard of living. These guidelines should also apply to the informal sector.

National Commission on Labour

The first national work committee was established in 1969 by the judge P.B. Gajendragadkar to study and analyze working conditions and labor laws since 1947. In 1969, the committee submitted a report on labor issues in the organized and informal sectors. The main recommendations of the Gajendragadkar committee include:

- a) Conduct extensive first-hand interviews from time to time to understand all kinds of messy work issues.
- b) The country is free from legal protection of unorganized/unprotected work.
- c) Simplify the legal and administrative procedures for small businesses.
- d) Accelerate learning and organization in the chaotic field of work.
- e) Since the existing enforcement mechanism is irreplaceable, the existing enforcement mechanism should be strengthened and the inspection system should be strengthened.

The Committee also concluded that the regulatory laws applicable to certain sectors of the informal sector are not sufficient to provide protection or social security for the vast majority of workers in the informal sector. Protect the rights and well-being of informal workers.

Definitions of the unorganised sector

Some of the terminologies as defined under Section 2 of the Act:

- a) "Informal sector" refers to a company owned by an individual or self-employed engaged in the manufacture or sale of any kind of goods or services. If the company employs workers, the number of these workers is less than 10,
- b) "Unorganized workers" refer to resident workers, self-employed persons or workers in the informal sector, including workers in organized sectors who are not subject to any of the laws listed in Appendix II of this Law.
- (c) "Domestic worker" refers to a person who produces goods or services for the employer in the employer's home or in other places other than the employer's work place, regardless of whether the employer provides equipment or not. , Materials or other accessories.

When reviewing the previous definition, we found that domestic workers are one of the categories mentioned in the definition of workers. The definition of self-employed persons and employees uses the expression "subject to/have a monthly salary that may be reported by the central or state government from time to time".

Review related literature

Mathew K. Tinu (2008) conducted a study on the role of social movements in organizing the unorganised sector workers LEARN, Dharavi. This study tried to detect the problems as well as the prospects entailed in systematizing the unorganised workers and recognize the part social movements can play in regulating the unorganised sector workers. The intention was to appreciate the troubles and tribulations of the unorganized workers in general and women workers in particular in the state of Maharashtra with Dharavi as the centre of

attention. Qualitative methodology of research was used to analyse the conditions of informal sector workers. This was conducted through interview methods, which helped in identifying the positive impact of unions on the workers.

Mukherjee Piu, Paul GD Bino, Pathan JI (2009) studied the working conditions of migrant workers in the informal sector. The purpose of this study is to understand their socio-economic status in Indian cities. The states have significantly changed their living and working conditions, as well as labor market and human development issues. In Mumbai, Naka concluded that there is no social protection and no sustainable human development.

Kishore C Samal (2013) in a study of urban Ghana, rural migrants, entering the urban labour market were lacking in the skills and experience to work in the urban formal sectors, hence, they were forced to working informal sectors. The National Commission on Labour listed the categories of unorganized labours including Contract labours working in the construction sector, Casual labour, Labour employed in small scale industry, Handloom/power-loom workers, Beedi and cigar workers, Employees in shops and commercial establishments, Sweepers and scavengers, Workers in tanneries, Tribal labour and Other unprotected labours.

Rationale of the Study

Significance of the study arises from the fact that today unorganized sector labour has evolved as most vulnerable population for the nation, as post-industrial society moving towards the knowledge society and knowledge-based economy the knowledge and These labours with low skills are not able to get much. Policies and various scheme has though initiated for it to contain the misery but somehow it unable to get the advertisement and workers recent government of India has launched the several schemes for unorganised sectors labour under PMSYM been launched, this study has interpreted various provision and eligibility along with interest and aware about this scheme for workers.

Objective

To Study the role and provisions of PM Shram Yogi MaandhanYojana Scheme for the labour of unorganised sectors.

Research Methodology

Method

Quantitative and qualitative research methods were used for the study.

Area of Study

Study was conducted in a subdivision of North district Delhi.

Tools

The data collected through questionnaire, interview and focus group discussion.

Sampling

The sampling was selected on the basis of purposive sampling and labour for the study has to be chosen randomly.

Sample Size

Total sample size was 50 respondents of un- organized sector labour.

Source of Data

Primary — primary data collection was done by questionnaire, and focus group discussion.

Secondary — It was mainly collected through published and unpublished data such as publication of the central, State bodies, technical and trade journal, books, magazine, newspaper, internet, web-site etc.

Delimitations of the study

The research study was delimited only upto Delhi, sub division of north district Area.

Analysis and Interpretation

Pradhan Mantri Shram Yogi Maandhan (PMSYM)

The Indian government has introduced a pension plan for non-union workers, Pradhan Mantri Shram Yogi Maandhan (PMSYM), to protect elderly unorganized workers. Bricklayer, shoemaker, scavenger, domestic servant, laundry, rickshaw, landless, self-employed, farm worker, construction worker, bed worker, hand weaver, tanner, audiovisual worker and similar occupations, monthly income The age group of 15,000 rupees per month or below the age of 1840 is not eligible for the New Pension Plan (NPS), the Civil Service Insurance Company Plan (ESIC) or the Employee Benefit Fund (EPFO). In addition, you don't have to be a contributor.

Features of PM-SYM: It is a voluntary and contributory pension scheme, under which the subscriber would receive the following benefits:

- i. A generation. Guaranteed minimum pension: Every PMSYM user will receive a minimum guaranteed pension of Rs 3,000 per month after reaching the age of 60.
- ii. Family pension: When receiving a pension, the recipient's spouse is entitled to receive 50% of the recipient's pension as a family pension for the death of the pensioner. Family pensions are only applicable to spouses.
- iii. If the beneficiary has made for whatever reason (60) repeated contributions and molds before departure.

Subscriber donations: Subscribers' donations to PMSYM are made by "automatic deduction" from their savings bank account/Jan Dhan account. 60 years.

PMSYM registration process: Subscribers must have a mobile phone, savings account and aadhaar number. Authorized subscribers can visit the nearby general service center (CSC eGovernance Services India Limited (CSC SPV)) and register with PMSYM using Aadhaar number and self-certified JanDhan savings/account. Later, a place will be provided where subscribers can also visit the PMSYM portal website or download the mobile app and register with an Aadhaar number/savings account/JanDhan account number based on self-disclosure.

Registration Office: Register through all public service centers.

Unorganized workers can use their Aadhaar card and Jandhan passbook/account to access the nearest CSC and register in the program. The first month's installment will be paid in cash and a receipt will be issued. Facilitation Centres: All the branch offices of LIC, the offices of ESIC/EPFO and all Labour offices of Central and State Governments will facilitate the unorganised workers about the Scheme, its benefits and the procedure to be followed, at their respective centres. In this respect, the arrangements to be made by all offices of LIC, ESIC, EPFO all Labour offices of Central and State Governments are given below, for ease of reference:

- All LIC, EPFO/ESIC, and all central and government employment agencies can establish a promotion form to assist informal workers in making recommendations on the characteristics of the plan and forward it to the nearest CSC.
- Each table can have at least one employee.
- You will have a background, a booth at the door, and enough brochures printed in Hindi and local languages to distribute to messy workers.
- These centers are visited by informal workers with Aadhaar cards, savings bank accounts /Jandhan and mobile phones.
- The service desk will provide sufficient seats and other necessary amenities for these employees.
- All other measures to promote treatment of non-union workers in their respective centers

Fund Management: PMSYM will be a central sector plan operated by the Ministry of Labor and Employment and implemented by the Indian Life Insurance Company and CSC eGovernance Services India Limited (CSC SPV). LIC becomes the manager of the pension fund and is responsible for the payment of pensions. The amount received from the PMSYM retirement plan will be invested in accordance with the investment plan established by the Indian government.

Interpretation of the data

Total Number of Labour		
S.NO.	NO. OF LABOUR (50)	
1.	Male	45
2.	Female	5

That data was collected randomly, where 50 workers are chosen with in an area of North Delhi, It was found that 45 labours was male and 5 was female mainly of age group of 25-45 years. They were living either rented room or on the sight of work place, it was fond that many of them were unaware about the registration as an employee in the organization.

Labour from Different Region

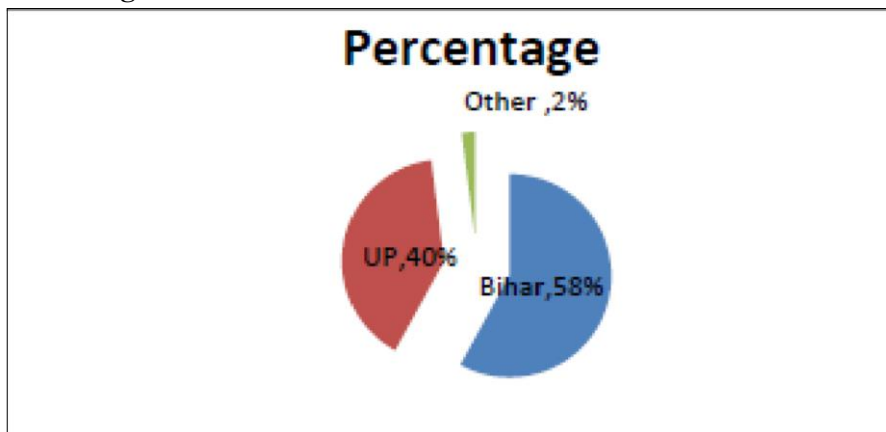


Figure 1: Labour from Different Region

It was found during the study that 58% of the labour is from Bihar while 40% are from UP where only 2% are from other state like. They came in Delhi only for employment. Many of them had Aadhaar card and some of them had no documents. Labour availing the facility of government sponsored scheme

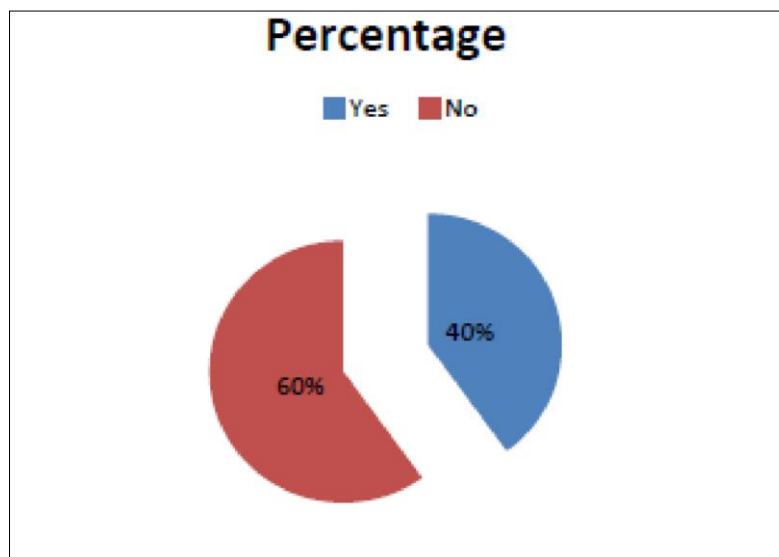


Figure 2: Availing facility of Government Scheme.

It was found that 60% respondents from unorganised sector do not availing any social security scheme from Government while 40% is availing one of the social security scheme. During the detail investigation it was found

that though maximum unorganised sector labour is migrated for work and they don't have any id card for availing local facilities, while there family is ailing some of the facilities.

40% 60% Percentage Yes No Bihar,58% UP,40% Other ,2% Percentage

Awareness of MandhanYojana among the unorganised sector labour

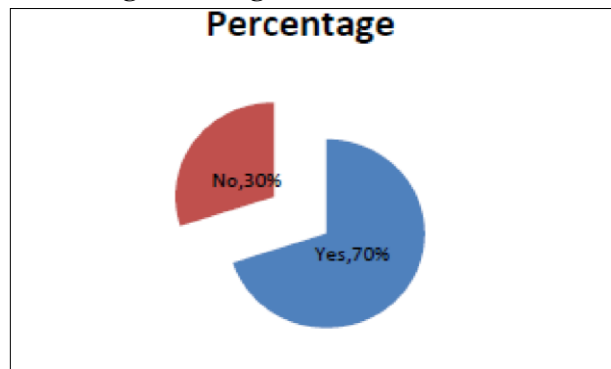


Figure 3: Awareness of current scheme for Labour of Unorganised sector.

It was found that 70% workers had knowledge about such scheme that shows they are exposed with it with in limited time spine.

Maximum said it is not relevant for them as it will help him in any ways, because it is unaffordable for many of them.

Understanding the Qualification criteria for Scheme

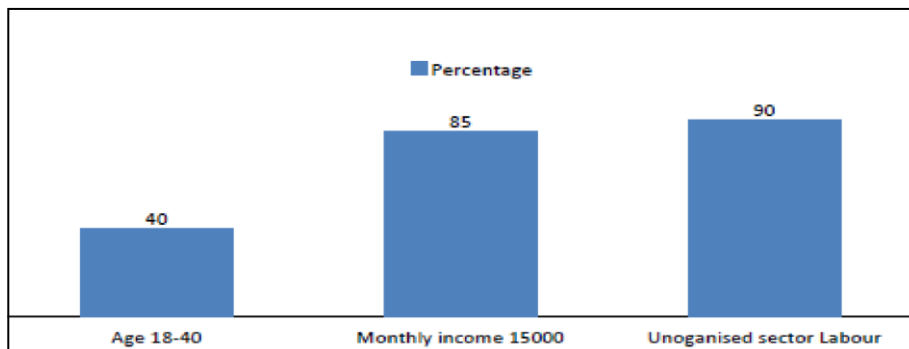


Figure 4: Eligibility Criteria for PMSYM. Above graph presents that 40% workers has knowledge about the qualification age, 85% had knowledge about monthly income criteria, and 90% had knowledge about sectors. Yes,70% No,30% Percentage

During the study it was found that the person who could read the newspaper is mostly aware of the various welfare schemes including the man-dhanYojana.

Labour having Bank Account

Percentage

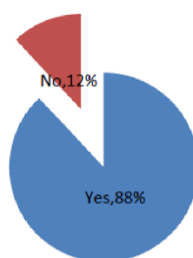


Figure 5: Labour having Bank Account.

It was found that 88% Labour had bank account while 12% had no bank account. Many of them had Jandhan Account. Bank Account is basic requirement for availing of the scheme along with the Aadhaar card. Though many labours have both the requirement but they were unaware of the scheme and its provision.

Labour interest in PM-SYM

Percentage



Figure 6: Labour having Interest in PMSYM

Though This scheme has come for the welfare of labour it was not known to the maximum persons but when researcher has made available the all details of PM-SYM , it was found that 90% labour was convinced to avail the scheme. While 10% was no convinced as a good scheme.

Conclusion and Recommendations

It is estimated that more than 42 workers in India work in the informal sector. According to the 2016 India Labor Market Report, 82% of the Indian labor force is employed in the informal sector. Workers in this sector include street vendors, scavengers, porters, bed workers, rickshaws, farm workers, etc. The nature of their work and the income they generate is unstable. Putting financial pressure on them, they need some form of currency protection to be able to live with money after many years of production. For this reason, social security systems such as the Pradan Mantri scar of the Yoga Mandan (PMSYM) are necessary, where the state provides it in the amount of the premium. According to the plan, people aged 60 and above who participate in the plan will receive a monthly pension of Rs 3,000. In the case of the death of the spouse. In addition to personal contributions, the country also makes the same contribution. The plan was found to have great potential because many workers were persuaded to obtain the plan, but they were unable to obtain it due to lack of understanding.

Recommendations

After understanding the whole scenario researcher has fond following recommendations for researcher, academician and policy makers.

- 1) Need to widen the media to make the understanding the scheme for unorganised sector labour to avail social security scheme.
- 2) Government contribution can be increased.
- 3) Researcher could conduct case study on this scheme.
- 4) Labour study research centre must be consulted before formulation and dissemination of policies of likewise.

References

- Arjun Patel and Desai Kiran(1995) .Rural Migrant Labour and Labour Laws“, Edited by Debi .S. Saini, Labour Law, Work and Development, Westvill Publishing House, New Delhi, pp. .64, 70-71, 72.
- Annual Report (2015) Ministry of Labour and Employment, Government of India, 2014-15, p. 65.
- Annual Report (2014) Ministry of Labour and Employment, Government of India, 2013-14. Amitabh Kundu and Alaka N Sarma(ed), (2001), Informal Sector in India:

- Perspectives and Policies, Institute for Human Development and Institute of Applied Manpower.-contains Arup Mitra/ Kundu,Lalitha and Arora/ HarjitAnand/ JayatiGhosh/ Kalpagam/ SudhaDespande/ Patrick/ Tara Nair/ Ela Bhatt.
- Boserup, E.(1970) Woman's Role in Economic Development, George Alien &Urwin Ltd., London, pp.176-179 & 206-208.
- Ela Bhatt (1987). 'The Invisibility of Home-based work :The Case' of Piece Rate Workers in India' in A M Singh & A K Vidkanen (ed) Invisible Hands- Women in Home-based Production, SAGE Publications, New Delhi, pp.30-32.
- Gender and Economic Policy Discussion Forum(2012) „Engendering Social Protection for Informal Economy Workers“, Institution of Social Trust, New Delhi, November , p.6.
- Gupta S.N(1982)., Labour and Industrial Law, 1982, p. 30-31.
- International LabourOrganisation (2000) „Employment and Social Protection in the Informal Sector“, Geneva, p.16.
- International Conference of Labour Statisticians (1993) Resolution Concerning Statistics of Employment in the Informal Sector, Geneva.
- Jana Everett & Mira Savera (1983) Bank Credit to Women in The Informal Sector : A Case Study of DIR in Bombay City, Research Centre for Women's Studies, Bombay, 1983.
- Kamala KanthaMohabatra(2012) .Women Workers in Informal Sector in India: Understanding the Occupational Vulnerability“, International Journal of Humanities and Social Science, Vol. 2, 21, p.198.
- Kanak Kanthi Bagchi and Nirupam Gobi .(2012) „Social Security for Unorganised Workers in India“, Madhav Books, Gurgaon, p.22.
- Kannan K. P.(2012) How Inclusive is Inclusive Growth in India“, Working Paper Series WP03, Institute for Human Development (IHD), New Delhi. KishorC(1990) Small. Urban Informal Sector, Manak Publications Pvt. Ltd., New Delhi.
- M. D. Pradeep, B. K. (2017). “A Study on the Prospects and Problems of Unorganised Labours in India”. International Journal of Applied and Advanced Scientific Research, 94-100.
- Myra Marx & Ferree and Josef Gugler.(1984) The Participation of Women in the Urban Labour Force and in Rural Urban Migration in India, Working Papers - 46, pp.24-25.
- Mathew K Mony, (2002), “Micro enterprises concept catching on the state” Business Line, The Hindu Group of Publications.
- P.SATHYA. (2016). India's Labour Legislation and its Employment Relation for the Next Decade, 44-46.
- Pushpa Sundar.(1981) 'Characteristics of Female Employment : Implications of Research & Policy', EPW, 'Vol.16, No.19, pp.863-870.
- Pankaj, (2001), Economic and Political Weekly.
- Rohini Hensman, (2001), Globalisation and Informalisation, Economic and Political Weekly, Bombay,
- S. Despande & L.K. Deslipande : Census of 1981 and the Structure of Employment, Economic & Political Weekly, Vol.20, No.22, pp.969-973.
- UNDP- India Development Report (2000).