A Study on Awareness Level of Social Security Scheme in Organized and Unorganized Sector—(Comparative Analysis) (A study with Special Reference to on Women Employed in House-Keeping Services)

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Abstract- Social security is a device provided by society against a number of insecurities arising out of natural (e.g. death or sickness), social (e.g. slums), individual (e.g. incapacity) and economic (e.g. inadequate wages and unemployment) causes. Thus, social security is as old as society itself, but its forms have been changing according to the needs and the level of social consciousness of the people. The requirements of social security were met by institutions like the joint family, church, guilds and caste before the industrial revolution. The family was the first line of defense and it constituted the original cell of security. This study is mainly focusing in social security schemes in organized and Un organized women housekeeping. Organized means where the terms of employee are regular therefore, people have assured work. It is registered under government and certain rules and regulations are formed and various laws have also been enacted in organized sector for the benefit of the employee. Unorganized sector is just an opposite to organized sector i.e. Places of works are not registered under government and don't follow rules and regulations, and there is no permanent employee. In organized sector workers enjoy the benefits wherein in unorganized sector do not enjoy the benefits. A housekeeper is a person employed to manage a household, and the domestic staff. Housekeeping refers to the management of duties and chores involved in the running of a household, such as cleaning, cooking, home maintenance, shopping, laundry and bill pay. "Good housekeeping a place for everything and everything in its place". This study is mainly conducted to identify the benefits available to female worker in organized and unorganized sector and to educate them on available social security to them.

Index Terms- Housekeeping, rules and regulations, benefits, organized and unorganized sector, employee and domestic staff.

INTRODUCTION

Social security is a device provided by society against a number of insecurities arising out of natural (e.g. death or sickness), social (e.g. slums), individual (e.g. incapacity) and economic (e.g. inadequate wages and unemployment) causes. Thus, social security is as old as society itself, but its forms have been changing according to the needs and the level of social consciousness of the people. The requirements of social security were met by institutions like the joint family, church, guilds and caste before the industrial revolution. The family was the first line of defense and it constituted the original cell of security. This study is mainly focusing in social security schemes in organized and Un organized women housekeeping. Organized means where the terms of employee are regular therefore, people have assured work. It is registered under government and certain rules and regulations are formed and various laws have also been enacted in organized sector for the benefit of the employee. Unorganized sector is just an opposite to organized sector i.e. Places of works are not registered under government and don't follow rules and regulations, and there is no permanent employee. In organized sector workers enjoy the benefits wherein in unorganized sector do not enjoy the benefits. A housekeeper is a person employed to manage a household, and the domestic staff.

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NEED FOR STUDY

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Objective:

- To understand the existing social security schemes for women employed in organized and unorganized sector.
- 2. To measure the level of awareness on the social security schemes.
- To find out the extent of utilization of social security schemes by women in housekeeping services.

RESEARCH METHODOLOGY

Research design

Research design is the structure of any scientific work. It gives direction and systematizes the research. It ensures that the evidence obtained enables us to answer the initial question as unambiguously as possible. An exploratory research will be conducted to measure the awareness on the social security schemes. Women housekeeping in organized and unorganized sector in n Chennai are universe for this research study. Over all sample size is 100. Structured interview schedules were used as tools to aid the collection of the data for the study.

ANALYSIS OF DATA

This chapter presents the statistical analysis of the data. The analysis has been divided into two sections, namely, introduction, existing social security schemes for women housekeeping services of the respondents, awareness level on the social security schemes of the respondents and challenges faced by the women housekeeping services at workplace. The respondents were women housekeeping from organized and unorganized sector. 50% were organized sector and 50% were un

organized sector. The study analyzed as on between the mean source of organized and unorganized sector by T-TEST and CHI-SQUARE TEST.

RESPONDENTS PROFILE

To assess the RESPONDENTS PROFILE, the study group had identified variables like marital status, age of respondent, nature of residence, family type, experience and number of houses visited. The above tabular despites that 70% of married women are working under organized sector and 76% of married women are from unorganized sector. Age group of 25-30are from organized sector 26% are from unorganized, Age of 31-35 are 30% from both organized and unorganized sector. The 76% of rental houses are form organized sector and 72% are from unorganized.80%-88% of organized and unorganized are from nuclear family. In experience we founded that 68% of 5-10 years of experiences women housekeeping are from organized and56% of unorganized are less than 5 years of experience.

In the case of visiting number of houses, it is been found that, 85% organized and 38% of unorganized sectors visits 1 house per day. In case of unorganized sector 20% of respondents visit more than 3 houses per day but nil in case of organized sector.

SOCIO ECONOMIC PROFILE

The Analysis shows that, 76% of the respondents from organized sector earn Rs.6,000-10,000 as their Monthly Income, 48% of the respondent's spouse in both organized and unorganized sector are earning salary ranging from Rs.6,000-10,000 as their Monthly Income, 76% of them in organized sector are 2 member earning family, 40% of them are having their family monthly income ranging from Rs.10,000-20,000 in both organized and unorganized sector, 36% of them in organized sector are having 4 members in their family,42% of them in organized sector are having 1 or 2 children and 38% in unorganized are having 2 children, 52% of organized and 64% of unorganized sector are spending Rs.1,000-3,000 for Grocery, 40% of organized and 60% of unorganized are spending Rs.1,000-3,000 for Health Care, 52% of organized and 54% of unorganized are spending Rs.3,000-5,000 for Rent, 54% of organized and 58% of unorganized sector are

not spending for education, 38% of organized and 30% of unorganized are not spending for transport and conveyance, 44% of organized and 42% of unorganized sector have no savings,64% of them in organized sector are having bank account.

FACTORS FOR CHOOSING EMPLOYMENT WITH PRESENT EMPLOYER

T TEST:

The t-value is 0.57604. The p-value is .285509. The result is not significant at p< .05 from the above table; it is found that T value is 0.57604, with the P value of .285509. Is not statistically significant Using Student T Test it is found that, there is no any preference for choosing employment in organized or unorganized sector.

LEVELL OF AWARENESS ON SOCIAL SECURITY TIEST

The t-value is 1.49998. The p-value is .079731. The result is not significant at p< .05. From the above table, it is found that T value is 1.49999 with the P value of 0.79731, are not statistically significant. The factors considered are Health benefits, Old Age Pension, Life and Disability cover, Maternity Benefit, ESI, Provident fund, LIC. The social security scheme are measured using 5 point scale which are ranging from Strongly Agree 5 point, Agree 4 point, neutral 3 point, Disagree 4 point and Strongly Disagree 1 point.

BENEFITS

Health Benefit

It is found that the chi-square statistic is 0.713 with the p-value of .398446, are statistically not significant at 5% level.

Maternity benefit, it is found that the chi-square statistic is 8.3192 with the p-value of .003923, are statistically significant at 5% level. Therefore, it can be concluded that organized sector have gained more than unorganized.

LIC janashreebimayojana

For this scheme it is found that the chi-square statistic is 3.7868 with the p-value of .051658, are statistically not significant at 5% level. The analysis shows that, 36% of Organized and 30% of Unorganized are

aware of these social security scheme by employer, 26% of organized and 18% of unorganized are aware by means of radio / TV, 14% of organized and 6% of unorganized are aware by means of colleague, 18% of organized and 28% of unorganized are aware by family members and rest of the respondent are aware by these social scheme by friends.

Challenges faced by the women housekeeping both in organized and unorganized:

To assess the factors on the work life of women housekeeping employee. We have analyzed with t-test. The positive factor in organized and unorganized sector is working hours with the percent of 4.26% in organized and 4.22% in unorganized sector.

The t-value is 1.81902. The p-value is .07152. The result is not significant at p<.05. Organized sector. This is for positive factors like working hours, safety and monetary.

We have analyzed negative factors which are faced by both organized and unorganized sector.

The t-value is -0.44148. The p-value is .331802. The result is not significant at p<.05.organized

In negative challenges among organized and unorganized sector, they faced challenges like Shouting 2.72% of organized and 2.8% in unorganized sector, insult 2.46% in organized and 2.52 in unorganized sector and Criticism of 2.9% in organized and2.44% in unorganized sector. Even there is no difference in level of challenge faced by the respondents employed in organized and unorganized sector.

CONCLUSION

Through this study, we can understand the fact that there is no much difference between organized and unorganized sector. According to the factories act no one should work more than 8 hours, but in organized sector 4.26% of women housekeeping are working beyond their time, and in unorganized sector 4.22% of women housekeeping are working more than 8hours. Then mostly of the organized2.72% of women are facing verbal violence like shouting at the workplace and 2.8% of women face same verbal violence at their workplace.2.46% of organized sector women housekeeping faces insulting them in front of others, and same in unorganized sector 2.52%.2.9% of women are facing criticism at their work place both

in organized and unorganized sector 2.44%. From this study we came to know that both the sector are facing the challengers equally. Then majority of the unorganized women housekeeping doesn't have bank a/c, moreover they are not aware of the schemes which are implemented by the government.

SUGGESTION

Government should make sure that whether everyone is aware of the schemes which are provided to them. Make an awareness to both rural and urban area, by street play etc..

Make sure that everyone has bank account or not.

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