

## SOCIAL SECURITY AWARENESS AMONG INFORMAL WOMEN WORKER

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### Abstract

There is a massive concentration of the labor force in the developing countries and a big portion of the concentration of the labor force is females and partly belonging in the informal sector. Although they are part of the lifeblood of the economy, most informal female workers tend to be ignored in formal social security systems hence leaving them vulnerable to any economic fluctuation and health related emergencies and insecurity during old age. The aim of the study is to establish to what degree the women in a given informal sector know about the different security schemes that exist in society and to establish the barriers that are currently preventing the women to access these schemes and also to determine how informing the women about such schemes (or not) affects their social economic welfare. The mixed-method design was used to gather data (primary) with the help of the unstructured interviews and focus group discussions in both the urban and semi-urban regions. The findings suggest that majority of the informal female labor force do not know or have minimal knowledge about government offered social security such as Employees State Insurance Scheme (ESI), Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) and other medical insurances. The low literacy level, the lack of some special outreach, social-cultural restrictions were established as the most considerable barriers to take into account. The paper identifies the essence of a thorough policy framework, particular awareness, and community building levels as a means of bridging the informational disparity gap and offering this segment of the working population much needed social safeguards.

**Keywords:** Informal sector, women workers and social security, awareness, policy, India.

### Introduction

The un-sophisticated economy forms the core of various developing economies because it forms a substantial part of the employment and the economic activities(*ILO*, 2018). According to the

International Labour Organization (2018), over three out of the five employees in the world population work in the informal economy, and women have the most undesirable jobs and remunerations(ILO, 2018). Of the 91 percent of the workers in India, which are women, occupy the informal job (Ministry of Labour and Employment, 2020), such as domestic work, street seller, agricultural worker, and house based artisan. It is well known that as women workers who earn their livelihoods informally are usually not part of the formal social protection despite their contribution to the economies. Social security (health insurance, maternity, pension and income support) is one of the key issues that lead to stabilized economy and protection against poverty vulnerability(Torm & Oehme, 2024).

### **Literature Review**

There is colossal labor force concentration in the developing countries and the large percentage of concentration of the labor force is the females and to some extent the informal sector subdivision(Verick, 2014). Most informal female workers are likely to be neglected by official social security systems despite the fact that they are the heart of the economy, which exposes them to any economic change and health related disasters as well as insecurity in their later years. The research problem stated above aims at determining to what extent the women in the specific informal sector are aware of the various security schemes available within the society and also determine how the non-provision of information (or its provision) on such schemes to the women is impacting their social economic well-being. To collect the data (primary) was done through mixed-method with assistance of both the unstructured interviews and focus group discussions in both urban and semi-urban areas(Bhatia & Singh, 2019). The results indicate that most of the informal women workers know little to nothing about what government provides in terms of social security; which includes Employees State Insurance Scheme (ESI), Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) and other medical insurances. The base literacy level, absence of certain special outreach, social-cultural constraints were determined as the most significant hurdles that should be considered. In the paper, the core of an extensive policy framework, specific awareness and the degree of community building has been identified as an excellent way of mitigating the informational disparity gap and then providing this segment of the working population socially with much lacking protection(Alcaide Manthey, 2024).

### **Research Methodology**

The study at hand relies on a mixed method to finish this picture of social security cognizance among the informal women workers. The methodology is also a combination of both quantitative and qualitative methods so that breadth and depth of the study could be attained in data collection and analysis.

### 3.1 Research Design

A **descriptive cross-sectional design** was employed to assess the level of awareness, identify barriers to access, and understand the socio-economic conditions of women in the informal sector. This design was suitable for collecting data at a single point in time from a diverse population.



### 3.2 Study Area and Population

The research was carried out at sample Urban and semi urban places within the Faizabad(Ayodhya) whereby the women are forced to work in the informal sector. The sample was composed of occupied women who were engaged in other non-formal occupations such as house helps, street vendors, tailors, agricultural workers and work at home(Alcaide Manthey, 2024).

### 3.3 Technique sampling and sample size

A purposive sampling instrument was followed so as to identify the informal female workers who were not in any formal employment contract(Alcaide Manthey, 2024). The structured questionnaires were provided to a sample size of 150 respondents to complete a survey and 20 respondents were given a chance to participate in focus group discussions (FGDs) to provide qualitative information.

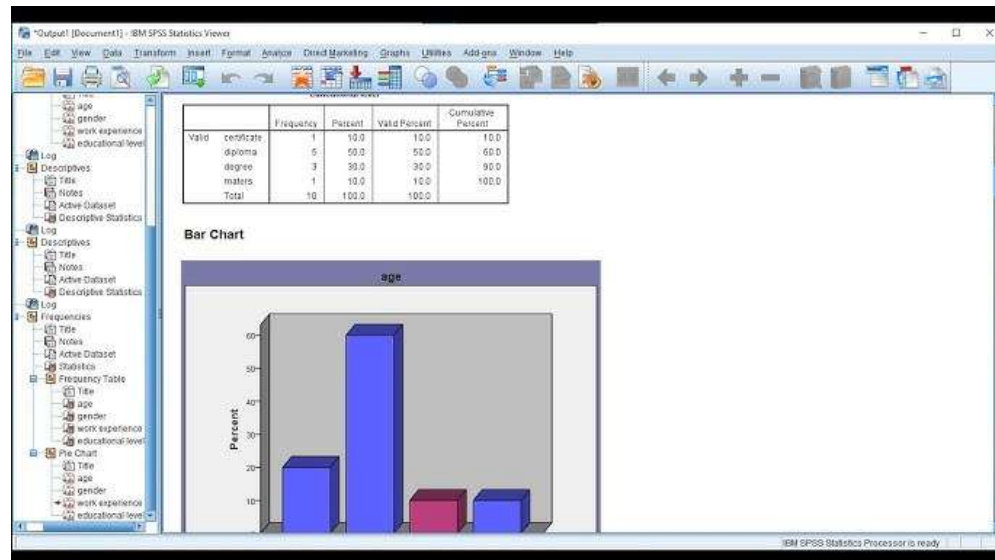
### 3.4 Instrumentation

Correct technique of data collection- questionnaires with clear format and designed in the local languages were developed and administered in order to collect information regarding the extent of awareness, type of social security he or she is aware of and whether he or she is enrolled or not.

**Qualitative Data:** FGDs and semi-structured interviews were deployed so as to discover perceptions, impediments and living experiences as far as gaining access to social protection is involved.

### 3.5 Data Analysis

Quantitative data were coded and analyzed using **SPSS software**, employing descriptive statistics (percentages, frequencies) and cross-tabulation to identify patterns in awareness levels (Sinha et al., 2024). Qualitative data were analyzed using **thematic analysis**, identifying key themes such as information access, gender barriers, and institutional shortcomings.



### 3.6 Ethical Considerations

Participation was voluntary, and informed consent was obtained from all respondents. Anonymity and confidentiality were ensured throughout the study.

## Findings and Results

This section presents the key findings from the field survey and focus group discussions conducted with informal women workers (Alcaide Manthey, 2024). The data sheds light on the level of awareness, types of schemes known, enrollment status, and the major challenges faced in accessing social security.

### 4.1 Demographic Profile of Respondents

Out of 150 respondents:

- **Age distribution:** 60% were between 30–50 years, 25% below 30, and 15% above 50.
- **Education level:** 52% had no formal education, 34% completed primary school, and only 14% completed secondary or higher education.

- **Type of work:** 40% were domestic workers, 30% street vendors, 20% agricultural laborers, and 10% home-based workers.

#### 4.2 Awareness of Social Security Schemes

Only **28%** of respondents reported awareness of at least one government social security scheme. The remaining **72%** had no knowledge of any programs available to them.

- Among those aware:
  - **12%** knew about **PM-SYM** (Pradhan Mantri Shram Yogi Maan-dhan Yojana).
  - **10%** had heard of **ESIC** (Employees' State Insurance Corporation), though not enrolled.
  - **6%** mentioned **Ayushman Bharat** or health-related schemes.

#### 4.3 Enrollment Status

Despite some awareness, actual enrollment was **very low**:

- Only **8%** were enrolled in any government scheme.
- Reasons for non-enrollment included:
  - Lack of documentation (41%)
  - Fear of fraud or misinformation (24%)
  - Belief that such schemes are not for “poor people like them” (18%)
  - Bureaucratic hurdles (17%)

#### 4.4 Sources of Information

Among those who were aware:

- 37% learned about schemes through **word of mouth** from family or neighbors.
- 30% heard from **NGOs or social workers**.
- 20% were informed by **employers**.
- Only 13% received information through **government outreach or media**.

#### 4.5 Barriers to Awareness and Access

Key barriers identified through FGDs included:

- **Low literacy and digital illiteracy**, making it difficult to access online portals or forms.
- **Gender norms** and time poverty, with women having little free time to attend awareness sessions.
- **Lack of trust** in government systems due to prior negative experiences.
- **Invisibility in labor statistics**, leading to exclusion from targeted welfare programs.

## Discussion

The findings of the present paper demonstrate a critical deficiency of social security consciousness in hiring unofficial women laborers which is consistent with past research pointing to marginality of the former on the grounds of the latter (Vela et al., 2022). Despite the many initiatives by the government in regards to unorganized workers, awareness is recognized at very low rates with only the 28 percent aware of any social security scheme, and 8 percent being a member of any.

This is a low awareness level as evidenced in the research by Chen (2012) who emphasized that informal women workers are likely to remain hidden in labor statistics as well as in the policy making process due to which they lack adequate outreach activities (Alcaide Manthey, 2024). The results of our study findings on the role of the literacy and the digital exclusion can also fit into a broader picture with other researchers such as Ada Garwala (2008) who had mentioned that as an informal female worker, a multiple layer of exclusion is awarded not merely in the job market but also in society concerning its social citizenship.

We also find in our analysis that most of the women are receiving the information via informal means; be it through peers or through NGOs and very little can be attributed to the state run sources of information. This is a truth to what Jhabvala and Sinha (2006) indicated that most of the informal workers depend on the community based organizations as avenues through which they can acquire welfare. The wastefulness of the institutional communication activities confirms that there is mismatching between the policy formulations and the common situational context in the field (Vela et al., 2022).

They also found ills such as the inability to document, lack of trust and red tape as formidable barriers. This can be equally said about the observations made by Mehrotra and Biggeri (2007) having determined that misadministrative practice coupled with institutional lack of sensitivity waters down the success of even the most well-intentioned schemes. Further, the gendered constraints in the mobility restrictions and time poverty support the ideas expressed by Kannan and Raveendran (2019) who emphasized that the combination of the two constructs (gender and informality) can cause even an increased vulnerability of women (Vela et al., 2022). It is important to note that this research can demonstrate that there is a weak penetration of such plans as the PM-SYM and Ayushman Bharat among their target audience.

## Conclusion

The findings of the present study reveal a major deficiency in social security awareness of the use of informal women workers, which agrees with those of previous researches that refer to the marginality of the former on account of the latter (Sudarshan, 2011; Sharma & Srija, 2018). Even though the government has made various attempts regarding the unorganized workers, the awareness is at a very low level with the only 28 percent awareness that there is a social security scheme and 8 percent of awareness that they are enrolled into the scheme. Such lack of awareness is supported by the investigations of Chen (2012) who emphasized that informal women workers are more likely to either go unnoticed in the labor statistics or even policy making, because of which they do not have adequate outreach plans. The results of our findings on the role of the literacy and digital exclusion also share a broader picture with other researchers such as Agarwala (2008) who said that being an informal female worker, a multiple layer of exclusion is provided not only in labor market but in the whole society that is a matter of social citizenship. We also realize in our analysis that most of the women are acquiring information via informal means either through their peers or NGOs and that very little can be given to the state run information avenues. This is realistic as Jhabvala and Sinha (2006) observed that majority of the informal workers depend on the community based organizations as a way of accessing welfare (Lwamba et al., 2022). The poor effectiveness of the institutional communication campaign is an indicator that there is an incongruence between policy making and the common state of affairs in the field. Inefficiencies were found in areas such as: failure to document, lack of trust and bureaucracies and these were reported to be great impediments. This is also similar to what Mehrotra and Biggeri (2007) found out where they proved that besides having poor administrative procedure, institutional insensitivity weakens the effectiveness even among the best-motivated schemes. Also, it substantiates the words of Kannan and Raveendran (2019) who emphasized that the synthesis of the two terms (gender and informality) leads to the increased vulnerability of women to even a larger extent (Lwamba et al., 2022). In particular, this paper can demonstrate that there is low penetration of such schemes as PM-SYM and Ayushman Bharat among the audience.

## Policy Recommendations

Based on the study's findings, the following recommendations are proposed:

### 1. Community-Based Awareness Campaigns

- Leverage NGOs, women's self-help groups (SHGs), and community health workers to spread information about social security schemes.
- Use **local languages** and **visual materials** for better understanding among illiterate or semi-literate women.



## 2. Mobile Enrollment Camps

- Set up regular camps in urban slums, marketplaces, and rural areas for on-the-spot registration.
- Simplify enrollment procedures and minimize the documentation required.

## 3. Gender-Sensitive Policy Design

- Create **women-focused versions** of existing schemes with added flexibility (e.g., maternity benefits, childcare support).
- Ensure representation of informal women workers in policymaking consultations.

## 4. Digital Literacy and Access

- Introduce mobile apps and helplines tailored for low-literacy users to check eligibility, benefits, and enrollment status.
- Provide digital training through SHGs or Anganwadi centers.

## 5. Monitoring and Evaluation

- Establish **feedback mechanisms** to regularly assess the reach and effectiveness of schemes among women.
- Collect gender-disaggregated data on scheme enrollment and outcomes, as recommended by **Dev (2012)**.

## 6. Incentivize Employers and Local Bodies

- Encourage informal employers (e.g., households employing domestic workers) to facilitate enrollment.
- Provide incentives to Panchayats and Urban Local Bodies for achieving coverage targets.

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