

# Issues and Concerns of Elderly in the Unorganised Sector in India

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**Abstract:** The Indian economy is characterized by the existence of a vast majority of the informal or unorganised sector wherein more than ninety per cent of the total workforce is engaged and only a small fraction of the workforce is working in the organised sector. Unorganised sector is characterised by the informality or casual nature of the work, absence of an adequate social security measure, no defined employers-employees relationship, absence of workers union and collective bargaining, poor living and vaguely defined working conditions, non-applicability of the labour laws, lack of modern training and skills among the workers and many more such characteristics. The population of the elderly is ever increasing in India like many other countries of the world and in the absence of a uniform, comprehensive and adequate social security provisions for them they are forced to work even in the old age to earn some livelihood to sustain themselves. Mostly the elderly who work to earn their livelihood is engaged in the unorganised sector where along with the common issues that characterise the unorganised sector workers they face some additional socio-economic and health related problems that need to be addressed by the policy planners in the country.

**Keywords:** Elderly, Social security, Labour laws, organised sector, unorganised sector.

## Introduction

The Indian economy is characterized by the existence of a vast majority of unorganized sector and only a small fraction of the workforce is working in the organised sector. As per the 66<sup>th</sup> round survey carried out by the National Sample Survey Organization (NSSO) in 2009–10, the total employment in the country was of 46.5 crore comprising around 2.8 crore in the organized and the remaining 43.7 crore workers in the unorganized sector. Out of these workers in the unorganized sector, there are 24.6 crore workers are engaged in agricultural sector, around 4.4 crore in construction work and remaining in manufacturing and service. NSSO through its time to time report on the employment scenario in the country has shown the magnitude and contribution of the unorganised sector in Indian economy. The unorganized sector of the economy refers to the house-hold based manufacturing activity and small scale and tiny sector of industry. An unorganized sector is generally characterised by lack of stability in profits or gains, small scale production which is confined to a limited area, requires less man power and low investment, absence of an adequate social security cover to its workers and an effective regulatory body and framework in order to control and regulate the economic activities that are currently being undertaken the workers in this sector. Building construction workers, Casual labourers, Labourers employed in small scale industries, Handloom and power loom workers, Workers in Beedi and cigar factories, Employees in shops and commercial establishments, Sweepers and scavengers, Workers in tanneries, Workers in matches and crackers industry, Fishermen, Farmers and agriculture labourers, Small and marginal farmers, Share croppers, Persons engaged in animal husbandry, fishing, horticulture, beekeeping, toddy tapping, Forest workers, Rural artisans, Manual labourers in carpentry, trade, transport, communication, Street vendors, Hawkers, Head load workers, Cobblers and Tin smiths etc., broadly can be categorised as the unorganized sector workers of the Indian economy.

It is a well-known fact that a major part of the workforce in India and other developing countries is engaged in the economic activities that fall under the category of informal sector. In the present academic scenario the informal sector has become an increasingly popular subject of study, not just in economics, but also in sociology and anthropology. Keith Hart was the first person who used the term 'Informal Sector'. He introduced it while making a presentation on "Informal income opportunities and urban employment in Ghana" in Institute of Development Studies (IDS) in September 1971 at a conference co-organized by Rita Cruise O'Brien and Richard Jolly on urban employment in Africa months before International Labour Organisation (ILO) employment mission to Kenya came with its report "*Employment Incomes and Equality*" (Jolly, 2006). Hart distinguished formal and informal (both legitimate and illegitimate) income opportunities on the basis of whether the activity entailed wage or self-employment (Hart, 1973). Therefore the concept of informal sector used by Hart was limited to small self-employed individual workers. Although Hart's concept of informal sector had some limitations, the introduction of this concept made it possible to incorporate activities that were previously ignored in theoretical models of development and in national economic accounts (Swaminathan, 1991). The term informal sector came in the academic literature only after the visit of an International Labour Organization (ILO) employment mission to Kenya in 1972. The ILO then evolved a conceptual framework and guidelines for the collection of statistics on informal sector and presented the same in the Fifteenth International Conference of Labour Statisticians (ICLS) held in February, 1993 in the form of a resolution.

Many definitions of the unorganised sector has been put forwarded by the administrators, policy planners, academicians and the government machineries which are working with this sector or related to it in one or other ways. There has not been any single or universal definition of unorganised sector in India or across the world as well. Informal sector has now become a matter of discussion among the academicians, policy makers, economists, and political community as well as a large chunk of workforce employed in this sector. Different criteria are used to identify the informal sector but none of them was universally applicable in different empirical situations (Papola, 1981). A study by Mitra (2001) based on fourth economic census of India took the criteria of own account enterprises and employment establishments employing one to nine workers to identify the informal sector. The different agencies of the Government of India like National Sample Survey Organisation (NSSO) and Directorate General of Employment and Training (DGET) used varying definitions of unorganised sector depending on the specific requirements of each organisation. Recognising the importance and contribution of the unorganised sector in the national progress and providing employment avenues to a large section of the labour force and need of the social security cover to the unorganised sector workers who have constantly being ignored until now, government of India, to advise it on the matter of social security and development and welfare of unorganized sectors and its workers, had constituted The National Commission for Enterprises in the Unorganized Sector (NCEUS) in 2004. The NCEUS was constituted by the Government of India as an advisory body on the informal sector to bring about improvement in the productivity of informal enterprises for generation of large scale employment opportunities on a sustainable basis, particularly in the rural areas. The Commission was also supposed to recommend appropriate measures to enhance the competitiveness of the informal sector in the global economy. The NCEUS report led to the first concrete effort on the part of government to ensure a social security cover for unorganised sector workers by an act called The Unorganised Workers Social Security Act, 2008.

### **Categories of Unorganised Sector labour force**

The Ministry of Labour and Employment, Government of India, has categorized the unorganized labour force under four broad groups depending on the types of occupation, nature of employment, especially distressed categories and service categories.

#### **Under Terms of Occupation**

Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, Beedi rolling, labelling and packing, building and construction workers, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills, etc. come under this category.

#### **Under Terms of Nature of Employment**

Attached agricultural labourers, bonded labourers, migrant workers, contract and casual labourers come under this category.

#### **Under Terms of Specially Distressed Category**

Toddy tappers, scavengers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders come under this category.

#### **Under Terms of Service Category**

Midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors, etc., come under this category.

### **Defining Informal Sector**

The Unorganised Workers Social Security Act (2008) Defines unorganised sector as an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever, and where the enterprise employs workers, the number of such workers is less than ten. And the act defines unorganised worker 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 Acts mentioned in Schedule II of the Unorganized Workers Social Act 2008.

The First Indian National Commission on Labour (1966-69) defined unorganised sector workforce as “those workers who have not been able to organize themselves in pursuit of their common interest due to certain constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments”.

The National Sample Survey Organization (NSSO), which has been conducting surveys of unorganised enterprises at regular intervals, generally adopted the following criteria for the identification of unorganised sector:

- i. In the case of manufacturing industries, the enterprises not covered under the Annual Survey of Industries (ASI) are taken to constitute the unorganised sector.
- ii. In the case of service industries, all enterprises, except those run by the Government (Central, State and Local Body) and in the corporate sector were regarded as unorganised.

## International Definition

As per the definition of the System of the National Accounts (1993), the informal sector consists of units engaged in the production of goods or services with the primary objective of generating employment and income to the persons concerned. These units typically operate at a low level of organization, with little or no division between labour and capital as factors of production and on a small scale. Labour relations - where they exist - are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees. The informal sector forms part of the household sector as household enterprises or, equivalently, unincorporated enterprises owned by households.

In the compilation of National Accounts, the term unorganised sector is used to represent the residual enterprises, which are not included in the "organized sector". The coverage under organised sector, however, differed across different segments of the economy depending on regular data availability from various administrative sources.

## Characteristics of the unorganised sector workers

As we discussed earlier a vast majority of India's workforce is currently engaged for earning their livelihoods in the activities that come under the category of unorganised sector. There are some common characteristics associated with the workers working across the unorganised sector such as:

- Existence of high rate of illiteracy and poverty among the workers.
- They are not governed by the labour laws and any other regulatory framework adopted by the government for workers in the organised sector.
- High concentration of the workers in the agricultural and allied activities.
- Absence of an adequate and effective social security system for the workers which is generally available to the organised sector workers.
- No defined relationship between the employers and employees.
- Poor working conditions and absence of the clearly defined conditions of work.
- Worker lack the power of collective bargaining as they are highly scattered and unorganised.
- No job and income security.
- The nature of the work is largely casual and contractual.
- As compared to the organised sector entry and exit are easier in the unorganised sector.
- Lack of modern training and necessary skills among the unorganised sector workers.
- Due to the vastness of this sector it is omnipresent in India.
- Especially in rural areas, the workers are highly stratified on the caste, religion and gender lines.
- Absence of the workers union which can raise their collective voice before the employers or administration.
- Usually primitive and out dated technologies are used in this sector.
- Workers are mostly unequally and irregularly paid.
- Low level of organisation; small in scale usually employing fewer than ten workers and often from the immediate family;
- Heterogeneity in activities;
- Easier entry and exit than in the formal sector;
- Usually minimal capital investment; little or no division between labour and capital;
- Mostly labour intensive work, requiring low-level skills; there is usually no formal training as workers learn on the job;
- Labour relations based on casual employment and or social relationships as opposed to formal contracts; employer and employee relationship is often unwritten and informal with little or no rights;
- Due to their isolation and invisibility, workers in the informal sector are often largely unaware of their rights, cannot organise them and have little negotiating power with their employers and intermediaries.

## Elderly in India – An Overview

One of the main demographic issues of the 21st century is the ageing of population as an inevitable consequence of the demographic transition experienced by most countries. Across the world, declining fertility and increased longevity have jointly resulted in higher numbers and proportions of older persons 60 years and above. Ageing of the population is a major phenomenon in the present day world as a result of the changing demographic transition. Though the phenomenon has a universal character, it occurs in various countries at different point of time. The ageing is a phenomenon already occurred in the developed countries in the latter half of the twentieth century. The similar situation is emerging in the developing countries in the recent periods. Although the proportion of elderly in the years 60 and above is considered to be relatively low in the case of the developing countries such as India and China, they have a larger population base. Developed countries have aged with comparatively high social and economic development, but the socio-economic condition of the elderly in the developing world is a cause for concern as most of them end up in living below poverty line in old age due to inefficient social security. In 1947, when India became independent from the British rule, life expectancy was around 32 years – added 9 years during the first half of the twentieth century. Improvements in public health and medical services have led to substantial control of specific infectious diseases and eradicated few more diseases, which translated into significant decreases in mortality rates among all ages. Government sponsored sanitation and maternal and child immunization programs have improved maternal health and reduced infant mortality. This has

enhanced the life expectancy at birth for both male and female though in different degree. The Indian aged population is currently the second largest in the world after China (100 million). The absolute number of 60 and over in India will likely to increase from 77 million in 2001 to 137 million by 2021. The decadal growth rate among elderly population during 1991-2001 is about 40 per cent – double than the general population growth of 21 per cent. The percentage of elderly in India has increased from 5.4 per cent in 1951 to 6.4 per cent in 1981 and further to 7.4 in Per cent share of elderly persons in the population of India is ever increasing since 1961. While in 1961, 5.6 per cent population was in the age bracket of 60 years or more, the proportion has increased to 8.6 per cent in 2011. The trend is same in rural as well as in the urban areas. In rural areas while the proportion of elderly persons has increased from 5.8 per cent to 8.8 per cent, in urban areas it has increased from 4.7 per cent to 8.1 per cent during 1961 to 2011. If the percentage of elderly population is above seven per cent in any country, as per the UN criterion that country is ageing. In other words, India has emerged as “aging India” in the beginning of the 21st century. Thus twenty first century is the century of old (Leibig and Rajan, 2003). The global demographic trend, however, tells us that, with the passage of time, different countries have experienced ageing of their population. The proportion of older persons in the total population of the countries has increased. Due to economic well-being, better health care system, good medicines, etc. there is substantial reduction in mortality in the society. Reduced mortality has led to reduction in fertility too. These factors together have resulted in increasing number of elderly persons in the population. This phenomenon, called population ageing, is a dynamic demographic trend all over the world. The population ageing, started in the last century with developed countries, is now encompassing developing countries too. India, by no means, is an exception to this phenomenon. Over the years, the structure of population has changed and will further change in the time to come. The proportion of older persons in the population will increase. Population ageing has profound social, economic and political implications for a country. The increasing number of older persons put a strain on health care and social care systems in the country. Old age comes with lot of ailment and diseases. In case of large number of elderly persons in the population, the country needs more and more health and medical services, facilities and resources. More and more number of hospitals, doctors, nurses are required. Government spending on health care is increased with the increase of average age of population.

### **Issues and concerns of Elderly in the unorganised sector in India**

Income insecurity is one of the major causes of vulnerability in old age in India and across the world as well. In India, it has always been one of the main functions and duties of the families to take care of the needs of older persons, including economic and social needs. But with the changing socio-economic, demographic and development scenario, financial security arising from personal income and asset ownership has become a major determinant of well-being of older persons. However, if income primarily accrues from their work, it is very likely that their dependence on work will increase with age. The BKPAI survey data indicates that 26 per cent of older men and around 60 per cent of older women do not have any personal income. About one third of the older men and women receive income from employers or social pensions. The major source of income especially for older men is still salary or wages. This indicates that older men work to support themselves even during old age in India. In India, out of the total work force only a small section of the workers that is also in the organised sector are having the benefits of formal social security protection and rest of the workers that comes under the unorganised sector are largely bereft of any kind of protection and social security covers. Several and successive attempts have been made in the past to address the multifarious problems faced by the workers in the unorganised sector through legislative as well as programme oriented measures by the governments and employers. Even though these measures have not succeeded in achieving the desired object partly on account of the ignorance, illiteracy and lack of unionisation of workers on the one hand and the resource constraints of the State on the other, some of the programmes have provided a good setting through which the hopes and expectation of the workers in the unorganised sector have been considerably aroused. A gigantic and huge task of this nature would require a multi-dimensional, multilevel, well integrated and efficiently delivered structural response from the state that would include making effective and well-targeted legislation, its proper enforcement, enhancement of social awareness, involvement of voluntary organizations and committed individuals, while simultaneously improving the mobility, capability for better supervision and effectiveness of the enforcement machinery and of the schemes meant for the welfare of the unorganised workers in general. In the initial years of development planning in India, it was believed that with the process of development, more and more workers would join the organized sector and eventually get covered by formal social security arrangements. However, our past experience has belied this hope. The opening up of the economy in the early nineties, under the regime of economic reforms, has only exacerbated the problem. There is now almost a stagnation of employment in the organized sector with the resultant increase in the inflow of workers into the informal economy.

So far no special efforts have been made by the state or employers to address the issues and concerns of the elderly workers working in the unorganised sector in our country. This lack of concerns on the part of the state or employers for the particular needs and problems of elderly working in the unorganised sector is clearly reflected in the past initiatives taken by them for the unorganised sector workers in India. The fact that the share of elderly population in the total population of the country, according to the census 2011 it stood at more than eight per cent and informal or unorganised sector workers in the total workforce, according to the latest report of NSSO it is roughly more than ninety three per cent, is ever increasing in India which are going to pose some serious issues and questions before the policy planners of our country. Looking at the past and present trends in our country India can ill afford to further ignore the issues related to these two important sections of the population.

### **Concerns of the elderly from across the globe may be classified into four clusters (UNFPA, 2017):**

A UNFPA–Help Age International Study (2012) categorizes the main concerns of elderly across the world into four clusters: participation and contribution, income and security, health, and an enabling and supportive environment.

1. Participation and contribution: Older persons place great emphasis on reciprocity within the family and community. They want to support others as well as themselves. They value both caring and being cared for by others including neighbours, friends, children and grandchildren.

2. Income security: They encounter many difficulties in finding productive employment and when they actually find one, they are unable to match the performance of youngsters when asked to do similar work. They strongly feel that social pensions, however small, are important means of reducing vulnerability and

3. Health: Many older persons acknowledge improvements in health care services but flag the high costs as a challenge. They want more home-based care and better capacity of service providers in handling age-related illnesses. Contexts and feel that if their contributions were given more public recognition they would be accorded greater respect by their family and community. The priority given to senior citizens in public service delivery such as banking and railways is much appreciated by them. However, the absence of a safe and secure, disabled access friendly public transport system combined with poor quality of roads reduces the mobility and independence of the elderly 65.

4. Enabling and supportive environment: In general, the aged often feel underappreciated in social increasing income security.

Looking at the major issues and concerns of the elderly in the unorganised sector in India we can divide them under following broad categories:

### **Economic/Financial issues**

- Very low or meagre income that even cannot help them in meeting their basic and day to day needs.
- Limited or no savings at all that expose them to the unwanted and unseen contingencies of life or make them highly vulnerable in the times of any sudden shock or emergencies.
- They are normally highly indebted as they cannot meet their basic needs from their own income and absence of any other support and safety network.
- Lack of income security.
- High dependency ratio is observed and found in many studies among the elderly in general and the scenario becomes all the more complicated with the elderly working in the unorganised sector in India.
- High poverty rate is commonly seen among the elderly working in the unorganised sector.
- They are not paid even the minimum wages that have been fixed by the governments for workers.
- Irregular and unequal payment of wages to the elderly in the unorganised sector by the employers.

### **Social issues**

- Constantly declining social support system that has been in place in the form of joint family and other socio-religious and cultural organisations since time immemorial in the Indian society.
- Lowering of the status of elderly due to the on-going changes in the social structures and value system.
- Challenges related to the care and support for elderly in present scenario where traditional support system has been declining and efforts on the part of the state seem to be inadequate.
- Lack of a comprehensive, integrated and well thought out social security system which is largely available for the elderly who have retired from job in the organised sector.
- Mostly elderly who are working in the unorganised sector are assigned very unproductive and menial kind of work.
- They lack the modern training and skills.
- Their wisdom and knowledge have largely become redundant in the present labour market scenario.

### **Health related issues**

- There is no provision of occupational safety in the unorganised sector which increases the chances of accidents and occupational health hazards at the workplace.
- Their capacity to work and earn livelihood get reduced at this particular stage of their life which poses further challenge for them in absence of adequate social security provisions and declining support base.
- Continuously deteriorating health conditions of the elderly makes the situation worst for them in the unorganised sector. Working to earn livelihood at this age in the present time of high instability and cut throat competition is very challenging.
- High morbidity and mortality rate among the elderly as compared to the other age groups people.
- A large part of their income is spent by the elderly on their health problems so consequently they are left with very limited resources to meet their even other basic needs.
- Their mobility also gets restricted due to the declining health condition which leads to isolation and loneliness among the elderly.

Apart from the common issues of the unorganised sector workers such as no job security, contractual and casual nature of the work, lack of collective bargaining, no defined relationship between the workers and employers, no regulatory framework and inapplicability of the labour laws, vague working and poor living conditions, and absence of a comprehensive and adequate social

security cover etc., these are some of the issues and problems specifically faced by the elderly population in the unorganised sector. If we closely look at the past and present Indian labour market scenario it is aptly clear that whatever initiatives and provisions that have been introduced by the state or employers for the welfare, protection and security of the workers they are largely restricted to a very small section of the workers that comes under the category of organised sector and majority of the working population that comes under the category of unorganised sector are not entitled to avail these benefits and have been ignored constantly.

### Way forward

In India unorganised or informal sector constitutes major part of the total workforce of the country and it plays an important role in the Indian economy as well. More than 90 per cent of the total workforce in the country and about 50 per cent of the national product are accounted for by the Unorganised Sector. But at the same time, sadly, majority of the socially and economically underprivileged sections of society are concentrated in the economic activities of this sector. Unorganised Sector is increasingly interlinked with the Organised Sector and therefore it plays a vital and key role in the development of any country. Both these sectors of the Indian economy are interlinked and interdependent to a great extent on each other. As we have discussed earlier most of the initiatives taken by the governments through various labour laws that had provisions related to the health, safety and social security provisions in India for the welfare of the workforce have been restricted to the organised sector labour force and partially or sometimes completely ignoring the existence and contribution of the unorganised sector in the Indian economy. Though the successive governments in India have enacted good number of Social Security legislations to meet the mandate of our Constitution and provide some sort of protection to the people in case of various workers in unorganised sector, the scope and coverage of these legislations is limited to a lesser percentage of the total work force in the unorganised sector due to various reasons. But the remaining large number of persons working in unorganised sectors such as the small and marginal farmers, the landless agricultural labours, the rural artisans, the handicrafts men and women, the fishermen and women, the salt workers, the Hamals and the building and construction workers etc., are deprived of protection under many Social Security legislations of the State. Thus as a result of it a majority of the work force in the unorganised sectors are in an urgent need of a comprehensive Social Security protection which can be achieved by dedicated efforts of the government and can be supplemented by the active and vibrant civil society organisations. In recent years, however, there has been an awakening of interest among policy makers and academics on the one hand and demand from unorganised sector workers themselves on the other, for economic and Social Security. For the first time in India a comprehensive Social Security scheme for the unorganised sector has been proposed in the first decade of the 21<sup>st</sup> century by the National Commission for Enterprises in the Unorganised Sector and subsequently government of India came up with the Unorganised Workers Social Security Act in 2008. This act seeks to develop a healthy workforce that in turn will have a positive impact on national income and economic growth and also aims to cover sickness, maternity, old age and death and proposes a participatory system with some contributions from the workers. It has been almost a decade since this act was passed by the government to provide social security cover to the workers in the unorganised sector in India but the act has been successful only to a limited extent and failed to achieve its desired objectives. Hence, it's the time to have a relook at our past experiences and learn from the failures and loopholes that have been the main blockades in our commitment to ensure a worthwhile and dignified life to the labour force through social security and other welfare measures. Following are some suggestions that might help in addressing the issues and problems faced by the unorganised sector workers particularly elderly workers:

- The well-designed social security system for the workers in the unorganised sector will help in improving productivity, contribute to the harmonious labour relations and thus to socio and economic development of our country. It will encourage and propagate the social peace by reducing the frequency of industrial conflicts, increase the willingness to work, make it easier to meet delivery commitments and lead to improved quality product, a better investment climate and thereby enhancing the competitiveness of the economy. So the efforts need to be made in order to address the weaknesses or loopholes that are there in the present act and ensure at least basic living standards for the workers in the unorganised sector.
- Special needs and concerns of the Elderly must be recognised and paid due attention by the policy planners while formulating any social security or other welfare measures for the unorganised sector workers.
- Present quota of the old age pension needs to be expanded to cover the maximum possible elderly workers in the unorganised sector.
- Timely revision and regular payment of the old age pension must be ensured.
- Better health care infrastructure and proper safety provisions must be ensured for the elderly workers in the unorganised sector.
- Our focus should be on the creation of permanent jobs and stability of the labour market with adequate social security provisions for the total labour force.
- All round efforts should be made by all the stakeholders to provide good living and working conditions to the workers particularly in the unorganised sector.
- Efforts should be made by the stakeholders in order to provide modern training and skills to the unorganised sector workers.
- An effective and well planned regulatory framework must be in place in order to control and regulate the activities or work in the unorganised sector.
- A single window system should be created for providing various services to the unorganised sector workers.
- Efforts must be made to remove, as far as possible, the administrative and bureaucratic blockades.

- The procedures of the service delivery to the unorganised sector workers must be easy, transparent, corruption free and regularly monitored.
- Regular evaluation and monitoring of the various welfares measures taken by governments for the unorganised sector workers must be ensured.
- There should be provisions of penalty or punishment for the employers who violet the set norms and rules.

## Conclusion

From the above discussion it is quite clear that in India out of the total labour force only a small part of the workers are working in the organised sector, only less than ten per cent, and majority of the labour force is still engaged in the economic activities that comes under the category of unorganised sector, that is roughly more than ninety per cent of the total labour force of the country. Since there is no provision of a comprehensive and adequate social security for majority of the unorganised sector workers in India, though a law for providing social security to the unorganised sector workers was passed in 2008 but it has proved to be ineffective and toothless and there are some more provisions for a few categories of the unorganised sector workers under other laws, our elderly still have to work for earning some livelihood for themselves because they becomes dependents on others once they stop working and there is an absence of a comprehensive and uniform social security provision for them in the old age. There are number of challenges and problems faced by the unorganised sector workers in general such as no income and job security, poor living and vaguely defined working conditions, seasonality of work, casual and contractual nature of work, no collective bargaining, absence of the adequate social security provisions, and they are highly scattered and unorganised etc., but these issues and problems get aggravated when it comes to the elderly working in the unorganised sector because along with them they face some extra socio-economic and health related issues. Looking at the size and contribution of the unorganised sector in the Indian economy our policy planners can ill afford to further ignore this sector and issues faced by the workers in this sector. Issues related to the elderly working in the unorganised sector need to be paid special attention as their number is increasing rapidly in the country and we still lack a uniform, comprehensive and adequate social security provisions for them.

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