

A REVIEW OF CHALLENGES OF WORKING WOMEN IN INDIA: HEALTH, WAGES, AND SOCIAL SECURITY

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ABSTRACT

In India, health issues, working conditions, income inequality, and insufficient social security benefits are still major problems for working women. Since the majority of women work in the unorganized sector, which is not effectively covered by labor regulations or social programs, these problems are more severe there. This analysis looks at the many obstacles that women workers encounter, focusing on health hazards, the lack of formal social protection, and disparities in opportunity and compensation. The possibilities and limits of recent policy innovations, such as the Code on Social Security 2020 and the Maternity Benefit (Amendment) Act 2017, in addressing these issues are evaluated. Stronger enforcement, inclusive social welfare, and gender-sensitive employment practices are highlighted in the policy suggestions made to the government, companies, and civil society partners. This research adds to current conversations on guaranteeing fair health protections and social security for working women in India by highlighting both structural deficiencies and new policy remedies.

Keywords: Women, Health, Social Security, Workplace Issues, India, Gender Inequality

1. INTRODUCTION

Many women endure terrible conditions at work due to the prevalence of harassment and exploitation. The inclination to take advantage of women in the workplace persists in almost all businesses, even after the advancement of civilization. The very fact that they are female subjects them to an abundance of unwanted attention, including remarks, approaches, and rumors¹.

Even at work, they have to deal with challenges, and it's not like those problems pop up every day. Many women lose their jobs each year because they are pregnant or have a young child, and this is a harsh reality. At work, men and women alike have a predisposition to pursue romantic relationships with coworkers. Perhaps they are the target of racial prejudice, which manifests itself in less advancement possibilities for them compared to their male counterparts.

¹ Dashora Kamini B, 'Problems Faced by Working Women in India' (2023) 2(8)

International Journal of Advanced Research in Management and Social Sciences 82.

The male coworkers' egos, superiority complexes, and repercussions are something else they have to deal with. Therefore, in general, the difficulties may pertain to work-life balance, childcare, harassment, and family-related matters, to name a few. Other problems include unethical conduct on the part of coworkers, pay disparities, etc.

But the reality is that no nation can advance if its women are marginalized. With their participation guaranteed and possibilities to develop their faculties and grow in an environment free from harassment and problems, women can contribute a lot towards the growth of the country.²

Poor Health

Being a woman comes with its own unique set of challenges, such as dealing with periods, pregnancy, breastfeeding, and so on. Being a woman has various responsibilities, including the primary duty of raising one's own children.

The correlation between a woman's social standing and her prosperity is undeniable. It might seem that women only work in renewable fields, and their position is lower generally. Land law forbids women from engaging in any occupation that poses an unreasonable risk to their physical or mental health. In actuality, nevertheless, women face several perilous and disorderly circumstances without ever receiving the assistance that are legally mandated. No matter how hazardous the job is, women still do not get equal compensation or the benefits that men do. They have to do most of the housework and often go out of their way to earn money for the family. Their health suffers, and they feel weak and frustrated because of having to juggle two jobs.

Women are guaranteed a great deal of welfare under the Factories Act's many sections. 166 Safe working conditions, adequate housing for working mothers and their children, and other similar safeguards may fall under this category.³

² Dutta Sampurnaa, 'Indian Women in the Workplace: Problems and Challenges' (2017) 3(3) *International Journal for Innovative Research in Multidisciplinary Field* 152.

³ Prabha Gouri P V, 'Challenges and Problems of a Working Woman' (2019) 6(5) *International Journal of Innovative Research and Advanced Studies (IJIRAS)* 118.

Separate restrooms and sanitary changing spaces for female workers are addressed in other sections of the Act. Without a shadow of a doubt, workers' health would suffer due to unsanitary circumstances, especially in regards to infectious illnesses. Workers' health is at risk from more than only the presence of fumes, vapours, and harmful substances. Limiting unsanitary contact between workers is very necessary since some illnesses may be spread from one worker to another. A common gripe among women is the lack of gender-segregated restrooms, which they say makes it difficult for them to relieve themselves discreetly. Provisions of the Act are seldom put into practice, notwithstanding their existence. Therefore, women still confront several hardships on a daily basis in the workplace, despite the fact that the Act includes measures for their safety and welfare.

The Maternity Benefit (Amendment) Act of 2017 mandated workplace crèches and extended paid maternity leave in an effort to better safeguard women's health. However, the majority of women in the informal sector lack proper assistance for maternity health and childcare, whereas those in structured work primarily benefit from these facilities.

2. OBJECTIVES

- To review the major health-related challenges faced by working women.
- To examine wage disparities and the lack of social security measures for women workers.
- To highlight the gaps in policy implementation and suggest possible reforms.

3. SCOPE OF THE STUDY

This paper primarily focuses on the challenges faced by working women in India, with particular attention to those employed in the informal sector, where issues of health, wages, and lack of social security are most pronounced. While the study uses India as its central context, references from international reports and comparative studies are included to provide a broader perspective on global trends. The scope is limited to three thematic areas: health concerns arising from workplace conditions, wage disparities between men and women, and the inadequacies of social security frameworks. By concentrating on these dimensions, the paper seeks to highlight both the persistent structural barriers and the urgent need for policy reforms, without attempting to cover all possible aspects of gender inequality in employment.

4. SOCIAL SECURITY OF WORKING WOMEN IN INDIA

Males are valued more highly than females in Indian culture, which is characterized as male dominating. This is particularly true in the informal economy, where women are stereotyped as having lower value in the workplace. As a result of the various psychological and physical challenges they encounter on the job in the informal sector, women employees of small and medium-sized businesses do not often find a welcoming workplace. The safety of female employees is a perennial concern in this industry. Women who come from low-income backgrounds sometimes find themselves working long hours in these occupations.⁴

Globalization and, by extension, industrialization, have contributed to a rise in the proportion of working-age women in recent decades. More and more, women are chipping in to help improve their families' financial situations. During the day, they labor outside, and at night, they work from home.⁵ There is clear evidence of women's engagement in various fields, including agriculture. Despite the fact that the increasing number of working women in India has helped meet the industries' fundamental demands, the issue of social security for these women has come to the fore. In addition to other factors, gender prejudice is a major source of workplace hardship for women. Generally speaking, there are more males than women in the workforce. Unfortunately, this opens the door for the males to shamelessly taunt the women who work for them. Depression among working women is caused by causes like these. Their male coworkers treat them disrespectfully, which reduces their productivity and, in turn, the victims' performance. Working women are often the victims of psychological abuse at the hands of their male coworkers. They often face inferiority complexes in the workplace. As a result, working women may experience a decline in self-confidence on the job.

5. MENTAL HEALTH AND EMOTIONAL ISSUES

In India, women have a higher jobless rate compared to males. Because of the limitations that come with being women, some of which have been mentioned before, they have less possibilities. A large body of research shows that full-time working women are far more likely than full-time working males to suffer from emotional difficulties. Their job circumstances

⁴ Prabha Gouri P V, 'Challenges and Problems of a Working Woman' (2019) 6(5) *International Journal of Innovative Research and Advanced Studies (IJIRAS)* 118.

⁵ Arnove, R. F., Torres, C. A., & Franz, S. (Eds.). (2012). Comparative education: The dialectic of the global and the local. Rowman & Littlefield Publishers

and surroundings are often to blame for such problems. Their mental health suffers as a result of the constant pressure they feel to prove themselves at work and at home. They have a constant state of tension, worrying about office work at home and domestic chores at work.⁶ When one part of life is overshadowed by the job or home, performance in the other area suffers. In order to advance in their careers, many women put their social and family lives on the back burner. For working women, all of these things may cause emotional and mental distress.

While mental health concerns are increasingly recognized, there is still limited policy intervention. Initiatives under the **National Mental Health Programme (NMHP)** exist, but they rarely extend into women's workplaces, especially in informal industries where stress and overwork are most acute.

● **Health in Physical Form**

Working women's physical health might be negatively impacted by relentless labor without breaks. They end up physically exhausted from working nonstop at home and at the workplace, and they end up with a host of health problems as a result. Long hours at the office are known to worsen preexisting health conditions.

Migraines, backaches, cardiovascular issues, fatigue, and enthusiastic and mental illnesses strike many workers on a regular basis. Inadequate nutrition, frailty due to poverty and societal norms that place women at the bottom of the food chain, and an increase in the amount of work they have to do as a result of local duties all contribute to women's weariness. Fatigue can also be brought on by mental or academic activities, as well as by stress, intense emotions, the need for precise attention in certain occupations (e.g., weaving, assembly of electrical or electronic devices, setting of diamonds, jewelry, etc.), and so on. Workplaces that lack basic facilities like restrooms, dining areas, and showers put women under a lot of emotional and physical stress. Gynecological problems, irregular periods, premature deliveries, and other similar disorders are common among women who work in particular industries, such as building, hardware, and industrial. Working women have a physical breakdown due to several circumstances. The long hours and often even the bad working conditions are to blame. Overburdening or carrying weights for an extended length of time are other possible

⁶ Ghosh, J. (2004). *Globalization, Export-oriented Employment for Women and Social Policy: A Case Study of India* (Vol. 30, pp. 91–125). Palgrave Macmillan Uk.
https://doi.org/10.1057/9780230524217_4

scenarios. Consequently, working women's physical health may be impacted by their exposure to hardship in the workplace over time.⁷

- **Issues With One's Posture While Working**

Poor posture at work is another potential cause of health problems. Health problems related to posture may develop in people who labor in a bending position for long periods of time. Back discomfort and other spine-related health problems may develop in people who repeatedly put excessive weights on their backs. Posture contributes to a host of health problems, including spondylosis, low back discomfort, and many more. These could be the result of sitting for long periods of time or standing for long periods of time, or from working in a position that requires frequent bending or scooting. And women's health can take a hit if they move big things for long periods of time.

- **Contact with Hazardous Materials and Its Consequences**

One further issue that women working in manufacturing and factories face is the risk of exposure to harmful substances. The harmful effects are conditional on the substances' poisonous potential. Prolonged exposure to toxic substances may lead to aberrant behavior and even illnesses such as cancer, reproductive problems, physical abnormalities, stillbirth, and impaired fertility.⁸

Numerous issues impact the health of both the woman and her family if she comes into touch with harmful drugs. It harms their ability to procreate and may even endanger unborn children.

- **Issues Concerning the Workplace Experience of Women**

When exposed to unsanitary working circumstances or a lack of appropriate workplace amenities for an extended length of time, health risks might develop. Women who work in

⁷ Strandh, M., Hammarström, A., Russel, H., Nordenmark, M., & Nilsson, K. (2012). Unemployment, gender and mental health: the role of the gender regime. *Sociology of Health & Illness*, 35(5), 649–665. <https://doi.org/10.1111/j.1467-9566.2012.01517.x>

⁸ Katz, J., Cerulli, C., Crean, H. F., & Poleshuck, E. L. (2018). Material Hardship and Mental Health Symptoms Among a Predominantly Low Income Sample of Pregnant Women Seeking Prenatal Care. *Maternal and Child Health Journal*, 22(9), 1360–1367. <https://doi.org/10.1007/s10995-018-2518-x>

weaving or tagai sometimes get blurred or lost eyesight as a result of the long hours spent working in dimly lit, poorly ventilated environments.⁹

Working outside all day long in the scorching heat and rain is a problem for women in many industries, including mining, farming, commerce, textile picking, and so on. Aside from the many affects, it causes them to perspire, which results in the loss of essential minerals and water. The likelihood of women contracting infections increases in many settings when hygiene is lacking.¹⁰

● Addressing Mental Health Issues

There are a lot of mental health difficulties among working women, especially married working women. Women seldom have time for activities like yoga and meditation due to their hectic schedules and the demands of both the workplace and the home. A woman's mental and physical well-being are impacted by several elements, such as the attitude of her coworkers, the cooperation of her spouse, and the working conditions in which she is employed.

6. ISSUES RELATING TO WAGES

Even though there are less working women in India compared to worldwide statistics, women still contribute to the family's revenue these days. Even in India, there are more working women who provide for their families in metropolitan regions than rural ones. Working for one's personal benefit, whether it be financial or otherwise, is not common among Indian women. The low pay seem to be a major influence in women's reluctance to work, and they are only one of many possible explanations. It is an undeniable reality that in the informal economy, women earn lower pay than men. Worryingly, a worker's motivation in taking up employment may wane if she receives lower pay for the effort she puts in. This, however, is only true in the informal economy; in the formal sector, men and women get equal wages.

⁹ Yang, F., Di, N., Guo, W.-W., Ding, W.-B., Jia, N., Zhang, H., Li, D., Wang, D., Wang, R., Zhang, D., Liu, Y., Shen, B., Wang, Z.-X., & Yin, Y. (2023). The prevalence and risk factors of work related musculoskeletal disorders among electronics manufacturing workers: a cross-sectional analytical study in China. *BMC Public Health*, 23(1). <https://doi.org/10.1186/s12889-022-14952-6>

¹⁰ Pramanik Rajesh Kumar, 'Challenges Faced by Women Workers in India' (2020) 1(1) *International Journal of Educational Research (TNTEU)* 3.

The World Labor Organization study brought attention to this salary gap. Many nations throughout the globe do not have a universally accepted minimum wage, yet they are all dealing with the same problem. As a kind of discrimination, women are paid less than males and there is no pay equity.¹¹

On the other hand, things are changing in the organized sector, and women are now earning parity with men in numerous fields. International Labor Organization research backs this up by pointing out that women put in longer hours but get less money. Despite this, the research notes that although the pay gap is closing, it is doing so extremely slowly and might take decades for the nation to reach its goal. The research goes on to say that women's involvement in many areas has not improved their working circumstances, even if it has. They continue to face prejudice and exploitation, and only a small percentage of them are able to get good employment. So far, they have only achieved success in a small number of niches; in the larger, more generalized areas of their profession, women have not yet achieved the level of success that their male counterparts have achieved.

Rural residents still face poverty, but it may be alleviated to a certain degree if more women work outside the home and bring in more money for the family. Even if it goes against the principles of equality, it may not impact households where both men and women work if women get lower income. It would be very unfair to women and their families if they were underpaid only because of their gender, especially in households where women are the only breadwinners.

Engaging women in the workplace is often accompanied with irrational worries. Men believe that their employment prospects will decline as a result of more women entering the workforce. They are worried that women will seize their opportunity. Conversely, there is the school of thought that holds that women will actually benefit from lower wages, since fewer males will be eager to hire them and more women will be out of work.¹²

¹¹ Gang, I. N., Raj Natarajan, R., & Sen, K. (2022). Finance, Gender, and Entrepreneurship: India's Informal Sector Firms. *The Journal of Development Studies*, ahead-of-print(ahead-of-print), 1383–1402. <https://doi.org/10.1080/00220388.2022.2061855>

¹² Verma Aarti and Mulani Mahesh, 'Challenges and Issues of Working Woman in 21st Century' (2018) 6(Special Issue 3) *International Journal of Research in all Subjects in Multi Languages* 1.

Many more facts are also pointed up in the ILO study. Women earn between half and three-quarters of what males do, according to the survey, with the exact percentage varying by sector. The majority of women work in service industries, where they may find more employment opportunities. Wage inequality is only one of many problems that women confront in the workplace; nonetheless, it is far from the only one.

The fact that women make up a disproportionate share of workers in the informal economy contributes significantly to pay inequality and other negative social circumstances. Once again, industrialized countries vary from other nations in this regard. The vast majority of workers in developed nations are female. Sixty percent or more of the workforce consists of women in nations such as the US, Belgium, Greece, Italy, and Germany. The fact that most women are working part-time and still have to take care of the house is another contributing element. Working part-time may not pay as much as a full-time job, but it might still be worth it.

So, women work low-paying occupations and frequently have to take time off due to obligations like taking care of family and other domestic duties. Statistical evidence reveals a startling difference. There are a number of developed nations where women's salaries have grown and are almost equal to men's, but even in these places, the gap will widen before the rates are really equal. Even after accounting for a research, the situation remains unchanged. Not much has changed on the ground in terms of earnings, even though women have entered more avenues of employment and are now working more than ever before. Women get an estimated 79% of the money that males receive.¹³

Equally important are the fields in which men and women are employed. While women do obtain equal pay in certain industries, they endure wage discrimination in many others. Economic sectors are also significant, according to a European Commission research. In the public sector, women earn the same as males, but in the private sector, they earn less than men. The 2017 report from the Equality and Human Rights Commission also emphasizes this. There are a lot of factors contributing to the gender pay gap. The first is the socially constructed division of labor between men and women, which has long held that women are physically and intellectually weaker than males. This gender gap may have its roots in the historical undervaluing of women's education, training, and work experience, all of which

¹³ Marian Stolz-Loike, 'The Working Family: Helping Women Balance the Roles of Wife, Mother, and Career Woman' (2021) 40(3) *The Career Development Quarterly* 244.

contribute to a lack of human capital. Furthermore, there is gender segregation in the workplace, with some career paths reserved for males and others for women. One of the reasons why men and women earn different amounts of money is because of the inherent bias towards women's labor.

India has enacted the **Equal Remuneration Act, 1976**, and more recently integrated wage equality provisions under the **Code on Wages 2019**, mandating equal pay for equal work. Yet, implementation remains weak, and wage discrimination continues, particularly in casual and informal employment.

7. SOCIAL SECURITY IS NON-EXISTENT

Social security is nonexistent for women, especially those working in the informal economy. Poor execution of even government programs meant to help them causes them to miss out. Women working in India's informal economy are the target of calls for social security from a variety of political and social groups.

All adults, regardless of gender, are eligible for social security and have the chance to achieve their basic needs. The function of social security may be characterized as multi-purpose, serving to either protect, prevent, or change. Women may face additional challenges, such as increased vulnerability to job loss and poverty, due to a lack of social security. When applied to women in the informal economy, this suggests that they have a responsibility to provide for their families' basic needs as well as their own. Even though the PMJAY has programs specifically for women, enrollment requirements mean that not many women are able to take use of them. They have no idea who to ask or what to do since they can't read or write.

Immediate action is required to ensure the safety of women working in the informal economy. A large percentage of women in India work in low-wage, informal jobs. With the passage of the Unorganized Workers Social Security Act in 2008, progress was made. Protecting women's health and providing them with maternity benefits are only two of the many issues that this regulation aims to address for those who work in the informal economy. Incapacity, unemployment, death, and other similar situations are also addressed in the regulations. The Act's original intent was to ensure that women working in the informal economy might also benefit from social security. Unfortunately, many people who may have benefitted from the Act were unable to do so because of the inadequate execution of its provisions, a problem that plagues many government social security plans.

Women who work in unorganized sectors do so in pursuit of economic independence; in fact, economic pressure is the primary motivator for women to work in informal industries. Most

of them make a living on a daily basis and do not have a regular place of employment. No payment will be made if an employee is unable to work on a given day owing to sickness or any other valid cause. People who work in the brick kiln, construction, or agriculture sometimes have fewer or no workplace amenities and are not protected by social security systems compared to those in the structured sectors of the economy.¹⁴

They put in extra hours since their schedules aren't set, and when they get home after a long day, they still have a lot on their plates between taking care of children and other family responsibilities. Their efforts go unrecognized, they are seldom acknowledged, and it seems as if they often vanish as the task is over. There are no labor rules that apply to them, and they get lower pay. There are no benefits programs, no paid time off, no overtime for working more hours, and they aren't even listed as employees on any official documents. This is the unfortunate reality for the millions of women who toil in the informal economy. Women working in unorganized industries do not have access to some social security benefits, such as the ones listed below.:

- i. Women in organized sectors of the economy are entitled to six months of paid maternity leave, whereas women in many unorganized sectors are only granted 90 days.
- ii. They are not eligible for service benefits such as a pension, dearness allowance, annual salary rise, insurance, or provident fund contributions, and they are not covered by any such programs.
- iii. Domestic helpers in metropolitan households are exploited and not even recognized as employees. Workers put in long hours for little pay and are often accused of wrongdoing and dismissed without due process, all while there is no social security to protect them.
- iv. Some people work in agriculture-related fields only during certain seasons, leaving them unemployed for a large chunk of the year. They have a hard time finding work outside of agricultural occupations.
- v. They are often subject to the issue of irregular employment, which means that their job and responsibilities are not set and are subject to change. They are also required

¹⁴ S, S. (2024). *Empowerment and Leadership Quality Improve Unorganized Women Migrant Workers in Karur District, Tamil Nadu, India* (pp. 60–101). Igi Global. <https://doi.org/10.4018/979-8-3693-7107-7.ch004>

to carry out their duties according to the employer's instructions.

- vi. They are often harassed, not compensated fairly for their labor, and subjected to unfair treatment on the job. The lack of legal protection for them is the most pressing issue.
- vii. In the event that they are injured or disabled while on the job, there are plans in place to compensate them. Even for their children, there are no plans.

Women in the informal economy undoubtedly put their health and lives at risk working long hours in hazardous occupations for little pay. They are not part of any social security programs, and they are not structured in any way, shape, or form. As a result, women in unorganized industries face a multitude of challenges.

Even more disarray and uncertainty has resulted from the 2008 Unorganized Workers Social Security Act. Not only do many unorganized sector groups not get coverage, but they also face a plethora of additional problems. There is value in every job, and every person helps bring in money for the country. The unorganized workforce, however, has the same access to social security programs as the organized workforce. One likely explanation is that people working in the unorganized sector may have different social security requirements in different sectors due to factors like the level of risk associated with their jobs. It is impossible to provide social security when earnings are inadequate and irregular.

Workers' requirements for safety on the job may take many forms, including protection against hazards like toxic chemicals and accidents that might compromise their health. Ensuring stability in employment terms and safeguarding against the practice of hiring and firing. Workers in the informal economy often have no protections against termination since they are considered to be "at the mercy" of their employers. Workers in this industry also fail to secure a steady paycheck. Because most of them are paid on a daily basis, they often deal with the issue of irregular income because they are not compensated for periods when they are not present. They may once again have trouble finding work on a daily basis. Additionally, they will have problems with old age security if they are no longer able to work. They still have to rely on their loved ones for the necessities of life.¹⁵

Consequently, the current scenario calls for better working and housing conditions for women

¹⁵ Qian, J., & Wen, Z. (2021). Extension of social insurance coverage to informal economy workers in China: An administrative and institutional perspective. *International Social Security Review*, 74(1), 79–102. <https://doi.org/10.1111/issr.12258>

in the unorganized sector, as well as strict adherence to social assistance legislation.¹⁹⁰ When the majority of a country's working-age women work in the informal economy, it's clear that social security plans are crucial. Because of their lack of education and training, the majority of them are unable to defend themselves. Because of the high demand for their services, the employer is willing to pay them pitiful rates to help sustain their families. Someone who is starving can be ready to labor for anything, including food, if it means getting some money.

The many and pressing problems that Mohapatra lists in his paper are those that these workers confront. Consequently, the government should take action to alleviate the plight of these women workers, who are grossly undervalued and ignored in the workplace. It is imperative that all women employed in the informal economy be protected by a thorough law that addresses their concerns. In addition, the rule must be strictly enforced and anybody found guilty of breaking the law will face severe consequences.

Women working in the unorganized sectors would still confront discrimination and a host of other issues linked to their working conditions and jobs until these welfare protections are put in place. They should be acknowledged as a workforce that helps advance the country. The majority of the time, companies end up ignoring welfare regulations for various reasons and still manage to abuse their employees.

The **Code on Social Security 2020** was designed to consolidate multiple labor laws and extend benefits such as health insurance, maternity relief, and pension coverage. However, its rollout has been slow, and awareness among informal workers remains minimal, limiting its real-world impact.

8. DAYCARE CENTERS NOT EXISTING

For women working in the informal economy, access to quality child care is a key issue. Creche and childcare facilities are set up for the children of women working in the organized sector so that they may drop them off and still manage their jobs and their children. Without these resources, working mothers in the informal economy have a much harder time juggling their jobs and caring for their children. Although the Maternity Benefit (Amendment) Act 2017 requires establishments with 50 or more employees to provide crèche facilities, this rule is rarely enforced in practice. Informal sector workers, who make up the

majority, remain completely excluded from such provisions.¹⁶

It is common for women who work as domestic workers, particularly those in the informal sector, to be separated from their children by their elderly parents or other relatives. They often don't bring newborns to the processing plant zone because they require an optional strategy that doesn't involve anybody else. Traditionally, mothers had no choice but to leave their newborn children in the care of older relatives, such as their mothers or mothers-in-law, or to rely on their older children to help out around the house. Still, parents can't help but feel anxious and uncomfortable on the job since their children aren't there. Many people attempt to take time off work, but they end up not being paid for the time they're off. This adds insult to injury to their already meager monthly income, which aren't enough to cover basic living expenses.¹⁷

Homeless women and mothers without family support are an even more serious issue. They can't rely on friends or family to watch their kids while they're at work. To keep their kids close by while they work, many parents bring them to the location where they are. Women who work in brick kilns typically bring their children to the workplace and keep them close by while they work. As a matter of necessity, they also take care of the child's nutritional needs and handle both responsibilities with tremendous difficulty. They can't even afford to leave the kids in daycare while they're at work. Nearby ladies who come from far and wide often aren't able to bring their children. Furthermore, women are compelled to arrange their own child care due to the inaccessibility of the workplace. Consequently, it is not uncommon to see youngsters who are not adequately supported scrambling around in dirty or unsanitary environments. When their moms are unable to attend to their needs, these youngsters may follow after them, wailing and pleading. What a tragic circumstance! The women's sheer desperation speaks volumes about the struggles she faces and her complete lack of control over her own life.

Women with young children nevertheless face additional challenges in the unorganized sector, where creches and other forms of childcare are scarce. Concerning these groups'

¹⁶ Bishnoi, N., & Bishnoi, V. K. (2022). Maternity benefit programs: An investment in human resource. *Population Review*, 61(1).

¹⁷ A M Konard and R Mnagel, 'The Impact of Work-Life Programs on Firm Productivity' (2018) 21(12) *Strategic Management Journal*

daycare centers, there are various difficulties. Employers may be hesitant to build and provide such facilities, and the number of women working in these professions is low. Once again, these ladies are dispersed and do not have a regular schedule or location for their labor. Their troubles are worsened by this as well. The counterargument is that women will be less productive if given the opportunity to use these facilities at work; after all, they will be more likely to focus on taking care of their families than on their jobs. Currently, SEWA is making an effort to help children whose parents work in the unorganized sector by operating a network of childcare centers across India. This will hopefully allow these women to focus on their jobs and not spend too much time worrying about their children's care.

9. RECENT DEVELOPMENTS AND POLICY RECOMMENDATIONS

The structural disparities that working women experience in terms of their health, pay, and social security have come to light more and more in recent years, both in India and throughout the world. To address these issues, governments, international organizations, and advocacy groups have taken a number of actions; yet, the development is still unequal and often restricted to the organized and urban sectors. The Maternity Benefit (Amendment) Act of 2017, which increased paid maternity leave for women employed by companies with ten or more workers from 12 to 26 weeks, was one of the biggest legislative developments in India. Additionally, it brought in measures for workplace childcare and, in certain circumstances, the ability to work from home. Although this was a positive change, the overwhelming majority of women in the informal sector were not given the same safeguards as those in regular work. In a similar vein, the Code on Social Security 2020 sought to expand social security benefits including health insurance, maternity benefits, and pension coverage by combining and streamlining many labor regulations. However, its actual application has been sluggish and uneven, especially in unorganized sectors with little oversight.¹⁸

The gender pay gap still exists on a worldwide scale, with women often receiving 20% less than males for equivalent work, according to statistics from the World Economic Forum (WEF) and the International Labour Organization (ILO). Even while India has made significant strides in closing this disparity, especially in the professional and service-oriented industries, informal

¹⁸ Horwood, C., Haskins, L., Rollins, N., Surie, A., Chowdhury, A., Hinton, R., & Luthuli, S. (2020). Attitudes and perceptions about breastfeeding among female and male informal workers in India and South Africa. *BMC Public Health*, 20(1). <https://doi.org/10.1186/s12889-020-09013-9>

laborers continue to get disproportionately low wages. Furthermore, women had more difficulties as a result of the COVID-19 epidemic, including a greater number of job losses, lower incomes, and more unpaid care responsibilities at home. The vulnerability of social safety nets and the pressing need for more inclusive policies were brought to light by this setback. The success of programs like Pradhan Mantri Jan Arogya Yojana (PMJAY), which provides health insurance to low-income households, has been limited by obstacles including lack of knowledge, literacy issues, and procedural difficulties.¹⁹

The rise of women's cooperatives and self-help groups (SHGs), which promote improved working conditions and access to financial stability, is another noteworthy trend. As seen by the groundbreaking models for community-based childcare, microfinance, and health services developed by groups like the Self-Employed Women's Association (SEWA), grassroots efforts may effectively supplement governmental policies. However, in order to have a nationwide influence, these initiatives must be scaled up from their current localized level. Furthermore, the digital revolution presents new avenues for women's empowerment; nevertheless, the advantages could not be shared fairly if there are insufficient regulations to guarantee workplace safety and digital literacy.²⁰

A number of policy proposals are made in light of these shortcomings. Social security benefits must be extended generally at the governmental level, particularly to informal workers, who make up over 90% of India's female labor. This would contain provisions for pensions, unemployment insurance, and workplace safety laws in addition to maternity benefits and health care. To guarantee that employers in the formal and informal sectors follow gender-sensitive welfare requirements, labor rules need to include stronger enforcement measures. To

¹⁹ Madaan, G., Gujrati, R., Uygun, H., Kaur, M., & Gowda, K. R. (2023). Business Responses Towards Corporate Social Responsibility and Sustainable Development Goals During Covid-19 Pandemic. *Journal of Law and Sustainable Development*, 11(1), e0309. <https://doi.org/10.37497/sdgs.v11i1.309>

²⁰ Pandhare, A., Bellampalli, P. N., & Yadava, N. (2024). Transforming rural women's lives in India: the impact of microfinance and entrepreneurship on empowerment in Self-Help Groups. *Journal of Innovation and Entrepreneurship*, 13(1). <https://doi.org/10.1186/s13731-024-00419-y>

lessen the disproportionately heavy load of employment and caregiving duties placed on women, governments should also provide subsidized, community-based childcare facilities.²¹ Employers must actively promote inclusive work cultures and go beyond compliance. Women's health and career sustainability may be greatly enhanced by actions including creating flexible work schedules, offering on-site medical facilities, and performing regular gender pay audits. A better workplace culture may also be achieved via training activities to raise awareness among male workers, counseling services, and mental health programs. Informal sector employers, such as home employers and small contractors, need to be subject to streamlined legal frameworks that protect workers' rights while making compliance feasible and reasonable.

International agencies and non-governmental organizations (NGOs) are also crucial. In addition to promoting awareness initiatives that educate women about their rights, they may promote campaigning and research aimed at holding governments responsible. Technical and financial assistance should be provided to strengthen community-based programs like Self-Help Groups (SHGs) so that even women in underserved and rural areas may get social security benefits. Globally, cooperative platforms should be established to exchange best practices, track advancements toward the Sustainable Development Goals (SDGs), and promote global collaboration on gender equality and labor rights.²²

Even though working women's health and social security issues have been addressed by recent welfare programs and legislative changes, the existing system is still insufficient for the great majority of women who work in the unorganized sector. Closing the gaps requires a comprehensive and inclusive approach that combines aggressive employer engagement, robust government enforcement, and ongoing NGO advocacy. Only then would it be possible to guarantee working women conditions that protect their health, acknowledge their economic contributions, and provide them fair opportunity to progress.

²¹ Cukrowska-Torzecka, E. (2017). Cross-Country Evidence on Motherhood Employment and Wage Gaps: The Role of Work-Family Policies and Their Interaction. *Social Politics: International Studies in Gender, State & Society*, 24(2), 178–220. <https://doi.org/10.1093/sp/jxx004>

²² Dang, H. M. (2024). Gender Equality in Vietnam Labour Law: A Critique Toward Sustainable Development. *Masculinities & Social Change*, 1–26. <https://doi.org/10.17583/mcs.14102>

10. CONCLUSION

A assessment of the health and social security issues that working women in India confront shows that structural obstacles still jeopardize their economic stability, workplace involvement, and general well-being. Health issues, from stress at work to maternal health hazards, are still not sufficiently addressed, especially for women in the unorganized sector, who make up the great bulk of the female workforce. Women's economic vulnerability is exacerbated by wage inequities and the lack of effective social security provisions. A multi-stakeholder approach is necessary to close these gaps. Governments must make sure that everyone has access to social security, provide informal workers maternity and health benefits, and bolster pay equality enforcement. By offering childcare services, equal pay audits, healthcare assistance, and flexible work schedules, employers may proactively create gender-sensitive workplaces. International agencies and civil society groups need to promote grassroots projects that increase access to social benefits, raise awareness, and elevate the voices of women. Protecting working women's health and social security requires more than just following the law; it also calls for efficient execution, cooperation across sectors, and a change in workplace culture toward fairness. In addition to improving the lives of millions of women workers, India can make great strides in fulfilling its promises to gender equality and sustainable development by tackling both systemic obstacles and new demands.

