

## **AWARENESS AND SATISFACTION LEVEL ABOUT SOCIAL SECURITY AND WELFARE MEASURES FOR WOMEN WORKERS IN CONSTRUCTION INDUSTRY: A CASE STUDY**

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### **ABSTRACT**

Social security is one of the pillars on which the structure of a welfare state rules and it constitutes hard core of social policy in most countries. The concept of social security is derived from the provisions of article -41 requires that within the limits of its economic capacity the state make effective provision for securing the right to work, education and public assistance in case of unemployment. Old age pension sickness and disablement etc. social security for women construction workers is very meager. Government of India and state governments are realized the importance of social security for workers in this industry. In this article attempts have been made to social security and welfare programme for women construction workers. The brief concludes with policy recommendations.

**Key word:** Social security, Construction Industry, satisfaction, Welfare Programme, working conditions.

### **INTRODUCTION**

Construction is one of the largest sector of economic activity. The construction industry plays an important role through its wide range of operations and projects; it contributes to the growth and development of virtually all other economic sectors.

Construction sector GDP grew on average at 9.75 percent annually, making the sector the third growing industry group, after communication and banking and insurance, between 2004-05 and 2011-12 during this period, employment in construction also grew at 9. Percent annually, the highest among all industry groups. In 2011-12, the construction sector employed about 50 million people, making it the largest employer outside of agriculture after trade, hotel work and manufacturing (CSO NSSO Rounds 64 and 66)

The construction industry is also the largest employer of rural and urban seasonal migrants. Workers employed in construction activities are highly vulnerable segment of the labour force particularly because of its unorganized nature. The workers in construction industry all vulnerable to the inherent risk to their life and limbs. Construction activity are also characterized by poor training, temporary relationships between the employer and the employee, uncertain working hours, lack of basic amenities, inadequacy of welfare facilities, and causal approaches of employers towards the problems of employees. This sector is characterized by the lack of labour

law coverage, seasonal and temporary nature of occupations, high labour mobility, dispersed functioning of operations, casualization of labour, lack of organizational support, low bargaining power etc. All of which make it vulnerable to socio economic hard ships.

Social security is a human right as well as a social and economic necessity. Social security protects labour and entire their family by giving benefit packages in financial security and health care. Social security schemes are designed to guarantee at least long term sustenance to families when the earningmembers retires,dies or suffers a disability. In the recent past, several initiatives have been taken for the important of working conditions of the construction workers through the mandatory provision for instituting to Provident Fund Scheme among Casual workers and the introduction of the workers welfare cess. The Building and Other construction workers Act 1996 was also enacted recognizing the need for a comprehensive contral legislation for regulating the safety, health, welfare and other conditions of service for construction workers. However,only a few.States have implemented the provisions of the Act, such as setting up welfare boards, and efforts need to be renewed to speed up the implementation of the Act,in this background, this study have been chosen at a greater detail as to know whether the benefits of social security measures have been availed by them.

### OBJECTIVES

The major objective of the study is the role of social security measures in improving the living the standard of women workers in construction industry. The specific objectives of the study are as follows.

1. To analyses the awareness and satisfaction level of social security and welfare measures for women construction workers
2. To Assess the extent of benefits of social security schemes availed by the women workers.
3. To analyse the factors which are more beneficial for the women construction workers.
4. To give the suggestions for the welfare of womenconstruction workers.

### RESEARCH METHODOLOGY

The present study is an attempt to examine the awareness and satisfaction level of social security and social welfare measures to women construction workers in Chikmagalurdistrict of Karnataka.The present study on is based on both primary and secondary data. This study is exclusively based on empirical data. The study was conducted in chikkamagalore district of Karnataka, in India. According to the 2011 census, chikkamagalore district has a total population of 11,37,961 of which 5,66,622 are males and 5, 71,339 are females. The total area of chikkamagalore district is 7,201 sq. km and number of hoblies 34, the seven taluks of the district has been further sub-divided into 34 hoblies (revenue cities) and density population per sq.km 158 and sex ratio is 1008 in 2011.

In this study multistage stratified random sampling technique was used. A sample of 300 women construction workers in chikkamagalore district were selected for the study. The present study is based on the primary data. Primary data is collected from respondent with the help of an "Interview scheduled". As majority of the women construction workers are illiterate and the women construction workers interviewed in the local language such as Kannada and the responses were noted in interview schedule.Simple statistics tools like percentage, frequency table and cross tabulation and for this SPSS -17 statistical packages was used for analyze the data and explain its results.

**DATA ANALYSIS AND INTERPRETATION****Table No- 01**

**Frequency Table of Awareness Of the Respondents about Karnataka Building and Other Construction Workers Welfare Board**

Opinion	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Yes	77	25.7	25.7	25.7
No	223	74.3	74.3	100.0
Total	300	100.0	100.0	

**Source:** Field Survey

Table No.01 shows the result of Frequency test of awareness of Karnataka building and other construction workers welfare board. Out of 300 respondents 74.3 percent of the respondents do not know about Welfare of scheme from Karnataka building and other construction workers welfare board. 25.7 percent of the women construction workers to aware of the welfare schemes and availing benefits from construction welfare board. This result reveals that majority of the respondents (74.3%) are neither aware of nor availing of the different social security measures or schemes like old age pension, accident benefits, education benefits, maternity benefits etc., because majority of the women workers are illiterate, lack legal education, lack of information and low caste status etc.

Table No-02

## Cross Tabulation Of Caste And Involvement In Trade Union Of The Respondents

Caste		Involvement in trade Union		Total
		Yes	No	
Scheduled Caste	Count	36	97	133
	% within Caste	27.1%	72.9%	100.0%
Scheduled tribes	Count	12	32	44
	% within Caste	27.3%	72.7%	100.0%
Nomadic tribes	Count	1	2	3
	% within Caste	33.3%	66.7%	100.0%
Backward castes	Count	33	70	103
	% within Caste	32.0%	68.0%	100.0%
Forward caste	Count	6	5	11
	% within Caste	54.5%	45.5%	100.0%
Others	Count	2	4	6
	% within Caste	33.3%	66.7%	100.0%
Total	Count	90	210	300
	% within Caste	30.0%	70.0%	100.0%

**Source:** Field Survey

Table No.02 shows the result of cross tabulation of cast and involvement in trade unions. Out of 300 respondents 210 respondents (70%) are do not have any awareness of trade union activities of the construction industry. 90 respondents are (30%) having awareness and involvement of union activities of the construction industry.

This result reveals that nearly for 70 percent of the workers there is no involvement of trade union activities. Out of this majority of the women workers 97 respondents belongs to scheduled caste, followed by 70 respondents belongs to backward castes and 32 respondents belongs to scheduled tribes. Number of respondents belongs to Nomadic tribes, Forward caste and others are 2, 5, and 4 respectively. From this result we can observe that the majority of the construction workers belong to SC, STs and OBCs. They do not know regarding involvement of trade union activities.

**Table No-03**  
**Frequency Table of Having Identity Card of the Respondents**

Opinion	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Yes	77	25.7	25.7	25.7
No	223	74.3	74.3	100.0
Total	300	100.0	100.0	

Source: Field Survey

The table No.03 shows the result of Frequency test of having identity card of the workers. Out of 300 respondents 74.3 percent of the respondents were stated that do not have identity card. 25.7 percent of the respondents are to having identity card.

This result reveals that majority  $\frac{3}{4}$ (74.3%) of the respondents were do not having identity card because they do not registered in the Karnataka Building and Other Construction Workers Welfare Board. It is because lack of the knowledge of the various schemes of the Board, labour mobility and casual approach by the contractor, lack of co-ordination between the board and contractor and workers meagre benefits and pension.

**Table No-04**  
**Cross Tabulation Of Caste And Identity Card Of The Respondents From Karnataka Building And Other Construction Workers Welfare Board**

Caste	Having Identity Card			
		Yes	No	Total
Scheduled Caste	Count	32	101	133
	% within Caste	24.1%	75.9%	100.0%
Scheduled tribes	Count	11	33	44
	% within Caste	25.0%	75.0%	100.0%
Nomadic tribes	Count	1	2	3
	% within Caste	33.3%	66.7%	100.0%
Backward castes	Count	26	77	103
	% within Caste	25.2%	74.8%	100.0%
Forward caste	Count	5	6	11
	% within Caste	45.5%	54.5%	100.0%
Others	Count	2	4	6
	% within Caste	33.3%	66.7%	100.0%
Total	Count	77	223	300
	% within Caste	25.7%	74.3%	100.0%

Source: Field Survey

Table No.04 shows the result of cross tabulation between caste and having identity card of the women construction workers. Out of 300 respondents 223 respondents (74.3%) do not have registration in the Karnataka building and other construction workers welfare board. 77 respondents (25.7%) are registered with welfare board and got identity card, and to avail various benefits of social security and welfare schemes.

This result reveals that majority around 74.3% of the respondents are not aware of social security schemes and do not have identity card, due to the lack of awareness of the welfare programmes, due to lack of legal education, lack of information etc.

In total 133 respondents belong to scheduled caste, out of this around 75% of the respondents are not aware of welfare programmes, remaining 24.1 percent of the respondents have registered and got identity card. Further followed by 103 of backward community respondents, out of these 74.8 percent respondents are not aware and have not registered with the Karnataka building and other construction workers welfare board. 44 respondents belong to scheduled Tribes; out of this 33 respondents have not obtained identity cards, only 11 respondents of them have obtained the identity card.

**Table No-05**  
**Awareness Welfare Programmes Of Women Worker in Construction Industry**

Sl.No	Welfare programme	Opinion of Respondents	Percentage
1	Maternity Facility	245	81.66
2	Childcare	230	76.00
3	Education	300	100.00
4	Funeral	185	61.66
5	Marriage	300	100.00
6	Pension scheme	155	51.66
7	Other	130	41.33

**Source:** Field Survey

The table No.05 shows those results of awareness of welfare programmes from Karnataka Building and other construction workers welfare board. Out of 300 respondents 100 percent of the respondents to awareness of welfare programmes such as education and marriage. Next to awareness of programmes maternity facilities and childcare with 81.66 percent of the respondents and 76 percent of the respondents respectively. Further 61.66 percent of the respondents to aware funeral programme and 51.66 percent of the respondents to aware pension scheme. 48.33 percent of the respondents to aware other programmes from Karnataka Building and other construction workers welfare board.

This results shows that the majority of the women workers to aware the welfare programmes of Karnataka Building and other construction workers welfare board. But they cannot to avail the programme properly due to the lack of knowledge, illiteracy, co-ordinate with employ and employer.

**Table No-06****Frequency Table Type of Insurance by the Respondents**

Type of Insurance	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Personal Insurance	60	20	18.0	20
Group Insurance	45	15.0	15.0	35
Group and Others	21	7	7	42
No	174	58	58	100.0
Total	300	100.0	100.0	

**Source:** Field Survey

The table No.06 shows that Frequency test regarding types of insurance by women workers. Out of 300 respondents 58 percent of the respondents do not having any Insurance. But remaining 42 percent of the respondents having Insurance policy. Out of 42 percent, 20 percent of the respondents having Personal Insurance, 15 percent of the respondents having Group Insurance, and remaining 7 percent of the respondents are having other Insurance like health, accidental insurance etc.

This result reveals that 42 percent of the respondents have different type of Insurance policy for further plan. It is because of insecurity of job, low working conditions, health related problems, care of children and family etc.

**Table No-07****Expectations of Benefits from the Owner's Or Labour Contractors**

Sl. No	Expectations	Opinion of Respondents	Percentage
1	Better Wage	300	100
2	Continues work	300	100
3	Health care benefits	285	95
4	Safety equipment's	280	93.33
5	Minimum Working Hours	300	100

**Source:** Field Survey

The table No.07 shows the results of to expectations of benefits from the employer or contractor. Out of 300 respondents to the expected of benefits 100 percent of the respondents with better wages, continues work and minimum working hours. Next 95 and 93.33 percent of the respondents to expectation with health care benefits and safety equipment's at the work place.

This result reveals that the majority of women workers to expectation of benefits from owner's like better wage, continues work, minimum work hours, health care facilities and safety equipment's. It is because these facilities are to promote the better and healthy working conditions of women workers in the construction industry and to avoid the several problems of women workers.

**Table No-08**  
**Expectation of Assistance from the Government**

I.No	Expectation	Opinion of Respondents	Percentage
	Accident Assistance	275	91.66
	Medical Assistance	290	96.66
	Education Assistance	300	100
	Marriage Assistance	300	100
	Loan Facility for Housing and Purchase of equipment's	300	100
	Pension Scheme	245	81.66
	Disability pension scheme	200	66.6
	Provision of minimum Infrastructural facilities	300	100
	Others	235	78.33

**Source:** Field Survey

The table No.08 shows the result of expectation of assistance from Government by the women workers. Out of 300 respondent's cent percent of the respondents stated with education assistance, marriage assistance, loan facility for housing and purchase of equipment's, minimum infrastructural facilities. Next 96.66 percent of the respondents and 91.66 percent of the respondents stated with medical assistance and accident assistance respectively. Further 81.6 percent of the respondents stated with pension Scheme, 78.33 percent of respondents stated with other assistance and finally 66.66 percent of the respondents stated with disability assistance.

This result shows that majority of the women workers to expect to be several assistance from government on priority. It is because low wages, illiteracy, working hazards, health problems etc. to face by women worker in the construction industry.



**Table No-09**  
**Suggestions by the Respondents Improving Their Socio-Economic Conditions**

Sl.No	Suggestions	Opinion of Respondents	Percentage
1	To give Job Security	300	100
2	Occupational risk resulting in temporary or permanent disability	235	78.33
3	To improve better wages	300	100
4	To control the Exploitation in the Construction Industry	185	61.66
5	To give the need for basic infrastructure facility	300	100
6	Equal work for equal wage	300	100
7	Pension for women Construction workers to be paid at the age 50 year	175	58.33
8	Adequate intervention from the Government authorities required ensuring the Health, Safety and Welfare of the Construction work	275	91.66
9	Ensure adequate insurance facilities for the Construction workers	210	70
10	To organize public medical campus where Construction site on located	225	75

**Source:** Field Survey

The table No.09 shows the results of suggestions by respondents for improving their socio-economic conditions. Out of 300 respondents 100 percent of the respondents stated with to improve better wages, job security, to provide basic facilities and equal work for equal wages. 91.66 percent of the respondents stated suggestions is adequate intervention from the government authorities required ensuring the health, safety and welfare of the construction work. 78.33 percent of the respondents stated that suggestions is occupational risk resulting in temporary or permanent disability. 70 and 75 percent of the respondents stated to ensure adequate insurance facilities for the construction work and to organise public medical campus where construction site on located respectively. 61.66 respondents stated to control the exploitation in the construction industry. This result reveals that majority of the respondents stated the suggestions like better wage, security of job, equal work equal wage, and to provide infrastructure facilities because the construction industry to be male dominated sector, exploited by owner, discrimination of wages, insecurity of job, etc.

## MAJOR FINDINGS

1. This study reveals that majority of women construction workers not having insurance with percentage of 58, and remaining 42 percent of the respondents have insured. Hence, the majority of the workers not having insurance. They are unable to pay the premiums. They could not insure either the life or against the accidents at the work place.
2. The study explores that 42 percent of the respondents having insured. Out of this 20 percent of the respondents having personal insurance, 15 percent of the respondents having group insurance and remaining 7 percent of the respondents having other insurance like health, accidental insurance etc. they have different type of insurance policy for future plan.
3. This result reveal that majority of the respondents are neither aware of nor availing of the different social security measures are schemes about Karnataka building and other construction workers welfare board.
4. This study observe that majority of the 203 (67.7%) of respondents were neither aware of nor availing of the different social security measures or welfare schemes from Karnataka building and other construction workers welfare board, out of 300 respondents

Further the study also reveals that out of 203 respondents, 96 respondents are belongs to SC, followed by 65 are belongs to backward castes and 31 respondents are from STs. It shows the majority of the respondents belong to SC, STs and OBCs. It is because of low caste status, low economic and social conditions, lack of legal education, lack of sufficient information etc.

5. The study found that majority of the women workers do not registered their names in the Karnataka building and other construction workers welfare board. It is because they are migrant workers, they go to work place from their residence daily, that's the reason they have not enrolled as beneficiaries.
6. This study find out majority of the women workers do not have any involvement in trade union activities regarding the construction industry with percentage of 70 out of 300 respondents.

The study also found that out of this majority of the women workers 97 respondents belongs to scheduled caste, followed by 70 respondents belongs to backward castes and 32 respondents belongs to scheduled tribes. From this result we can observe that the majority of the construction workers belong to SC, STs and OBCs. They do not know regarding involvement in union activities, because majority of them lack of literary, scattered nature of women workers, the indifferent attitude of the government and bureaucracy, migration nature. They move from one site to another site frequently. Hence, they are not interested the involvement in union activities.

7. This study explain that majority of the respondents i.e. 74.3% of then are do not having identity card from Karnataka building and other construction workers welfare board. It is because they are not aware of it. Due to lack of the knowledge of the various scheme of the board. And lack of coordination between the board and contractors.
8. This study explain that majority of the women workers stated their opinion to provide facilities to women worker by the owners or contractors in the construction industry i.e. Lunch breaks and weekly These types of facilities are common to all the workers. No other proper facilities are provided by the owners to women workers in construction industry like proper housing, amenities, sanitations, safe drinking water etc. at work place.
9. This study reveals that 58.4 percent of the respondents to avail the various benefits from the Karnataka Building and other construction workers welfare board. And remaining 41.66 percentages of the women workers have not claimed to any type of benefits from welfare board. Out of these (41.66%) majority of the respondents have not claimed maternity benefits

with percentage of 95 and death (85%) Accident compensation benefits(80%), medical benefits (79%),major amenities (75%) benefits of funeral expansions(90%) in their family, it is because majority of women workers don't registered in welfare board due to the lack of information, lack of education and illiteracy, to avail the benefits of the welfare schemes.

10. This study shows that 1/3 of the women workers are having awareness of welfare programme from Karnataka Building and other construction workers welfare board like education and marriage programmes with percentage of 100 out of 300 respondents.
11. This study reveals that the majority of women workers expect of benefits from owners such as better wage, continues work, standard work hours, health care facilities and safety equipment's with cent percentage of respondents. It is because these facilities are to promote the better and healthy working conditions of women workers in the construction industry and to avoid several problems of women workers.

### RECOMMENDATIONS

1. Maximum number of insurance schemes should be brought under the benefits of women construction workers, not only that the government should pay the premiums also. The payments should be shuttled soon after either the accident or the death of the workers. Government can also involve the owners of the building to pay the part of the premium and compensation in case of injure or death of the workers. If the building work is stopped in between for a while the building owners should pay interim wage payment to retain the workers in their place.
2. Women workers in construction industry are unorganised and do not belong to any associations or groups. By becoming the number of some group or association they can have their own identity and fight for the justices either against exploitation or for monetary benefits. Not only that should be organised at local level but also they should affiliate themselves with state and national level federation of women construction workers. They should meet at least once in year under their organisations and discuss the problems of their jurisdiction and find a solution to the problem
3. As it was recommended earlier each women construction workers should have registration with Karnataka state building and other construction workers welfare board. Unless they are registered they should not be allowed to work.
4. Not only that the work supervisor should have an identity number (ID) but also all categories of construction women workers including women should be registered with Karnataka state building and other construction workers welfare board. So that whatever direct benefit transfer schemes are there, they can be transferred to the respective workers.
5. Since majority of the women construction workers are from lower strata they should be provided with social security measures such as unemployment benefit, health insurance, life insurance for which premiums should be paid by the government itself.
6. Women workers in construction industry though are entitled for many benefits from the Karnataka state building and other construction workers welfare board. They have not availed the accident compensation benefits, death benefits, medical benefits and funeral benefits, because they have not registered their name in the welfare board. It is recommended all women workers in construction industry should compulsorily register their names in the Karnataka state building and other construction workers welfare board.
7. Only 1/3 of them women workers in construction industry are aware of benefits of Karnataka state building and other construction workers welfare board. In order to get the benefits an awareness should be created among women workers in construction industry to enroll themselves as a registered worker.

8. These are high aspirations of women workers in construction industry which they expect both from the government and from the building owners constructing the building. A human attitude from the owner's and by a legal supports from the government the socio-economic conditions of women workers in construction industry can be improved to the expected level.
9. There is a need for an implication of a Social Security Schemes for the benefit of women construction workers. Since most of them are in unorganized sector, further, all those women workers who are below poverty line should be brought under RashtriyaSwsthyaBimaYojana.
10. The effectiveness of counseling and educational programmes and the work ability and work disability pension for employees in construction industry is slightly effective in improving the work ability, but not reduce in the work disability pensions. It is high time that a construction safety manual was evolved and made a part of the decision-making criteria submitted along with the standard tender document by every bidder and strictly enforced by the supervisory agency.
11. It is suggested that opportunity should be provided to women construction workers through training and certification for providing skilled women with quality employment opportunities. If required, policy intervention might be required at the state and national levels to ensure that such programmes have replicable, sustainable, and gender-equitable results.

### CONCLUSION

India, being a welfare state has taken upon itself the responsibilities of extending various benefits of social security and social assistance to its citizens. The findings of the study would help the policy and programme makers and social security administrators to understand the dynamics of organizational strategy of structure and process of social security organizations and their impact on organizational effectiveness. The policy makers have to ensure enhanced participation of and consultations with stake holders in the process of formulation and modification of social security programmes and effective anfor cement of social security acts through institutional mechanisms would impact on the level of trust and confidence of women workers in construction industry.

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