CHAPTER-I

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Ever since the inception of economic reforms in the context of developing countries of the world, several issues have caught the attention of the Policy makers, the planners, the academicians, the statesmen, and all those who are interested in it. One such issue has been the social security especially, the issue of providing Social Security to the workers of unorganized sector of developing countries. It has become a matter of serious concern and debatable issue in various socio-economic and political fora of the World. The debate stems from the fact that about 1/3rd people of the country live on less than US$ 1 a day. 30 percent adults are illiterate, whereas another 30 percent have no access to safe drinking water. Further, 60 percent people have no sanitation, and 30 percent children under the age of five are underweight (World Labour Report 2000). However, after the implementation of Economic Reforms, there has been a remarkable change in the economic status of developing nations in terms of high rate of economic growth, increase in GNP, greater contribution of foreign trade sector, higher production and productivity of industry, agriculture and service sectors etc. yet, the benefits of such a change have been reaped by a small section of the total population found in the organised sector of these developing countries. The vast majority of population who are in the unorganized sector or Informal sector has to be brought within the purview of the safety nets. In fact, it is estimated that more than 2 billion people in the world are not covered by any type of social security protections, i.e.,
neither by a contribution based social insurance scheme nor by tax financed social assistance. Whereas India has extended formal social protection measures such as old age benefits, insurance, health benefits, etc. to the organized sector which constitutes less than 10 percent of the Indian workers. The country has relied mostly on promotional measures for unorganized sector and the other poorer population.

The above analysis tends to draw a conclusion that during the period of economic reforms many people are by passed in the process of development more so in the case of workers of unorganized sectors. This calls for a need to conduct an investigation into some aspects of existing social security schemes for the unorganized sector workers in general and construction workers in particular.

Before we begin to investigate into Social Security Measures for the Workers of Unorganized sector, it would be more appropriate to have a clear-cut conceptual framework of social security and its other related aspects and its importance to the workers of Unorganized sector in general and construction activity in particular.

THE CONCEPT OF SOCIAL SECURITY:

The concept of social security has been viewed differently by different persons, authors, and institutions, depending on the circumstances, the time, the pressure and the realization. In the beginning, social security concept was meant to be income security alone. For example, the ILO income security recommendation, 1944 (No 67) defined as income security schemes should relieve want and prevent
destitution by restoring upto a reasonable level. Income which is lost by reason of inability to work (including old age) or to obtain remunerative work or by reason of the death of the bread winner. Similarly, the Medical care recommendation 1944 (No. 69) suggested that medical care services with supplementary provision by way of social assistance or through a public Medical services. In the same way, ILO Social Security (Minimum standards) convention, 1952 (No. 102) identifies the nine areas for social insurance, i.e., medical care as well as benefits in case of sickness, unemployment, old age, employment injury, family circumstances, maternity, invalidity and widow-hood.

The above interpretations give us the idea in that the different concepts are included in the framework of social security. Perhaps, all this seems to have been viewed in the context of developed countries. Whereas developing countries suffer from very fundamental and basic need problems. Hence, the concept has to embrace in its fold even the basic needs of safety. As a result, the concept has been broaden and widened to include various other relevant aspects like, capability, vulnerability, risk and uncertainty.

The term social security has been defined differently by different authors. According to Getbig, social security is defined as “Social security for the developing countries as any kind of collective measures or activities designed to ensure that members of society meet their basic needs (such as adequate nutrition, shelter, health care and clean water supply) as well as being protect from contingencies (such as illness.
disability, death, unemployment and old age) to enable them to maintain standard of living consistent with social norms".4

**Dr. Amartya Sen** (social security in developing countries Ed. By Ehtishan Ahmed et.al., - dranedon press.1990) called it the social means of preventing deprivation and vulnerability to deprivation. **Prof. Watkinson** defined social security as "the security of an income to take the place of earning when they are interrupted by unemployment. Sickness or accident, to provide for retirement through old age, to provide against loss of support by death of another person and to meet exceptional expenditure connected with birth, death or marriage. The purpose of social security is to provide an income up to a minimum and also medical treatment to bring the interruption of earning to an end as soon as possible.

**Fried lander** defines social security as a programme of encyclopedia of social work protection provided by society against these contingencies of modern life, sickness, unemployment, old age, dependency, industrial accidents and invalidism against which the individual cannot be expected to protect himself and his family by his own ability or foresight". It is not enough if an individual has foresight or assistance from members of his family and from his friends. These contingencies can imperil a workingman's ability to support himself and his dependent decently and in a healthy manner. Therefore, supplementary comprehensive measures should be organized by society or by the state. All the industrial countries of the world have developed such supplementary comprehensive measure to promote economic
security and welfare of the individual worker and his family. These measures in general are called social security measures. This term came into general use only after 1935 when United States passed the Social Security Act. It was mentioned in the Atlantic charter of 1941. After this enactment, concept of social security spread rapidly and was accepted throughout the world.5

According to Sir William Beveridge, *"Social Security is a scheme of social insurance against interruption and destruction of earning power & for special expenditure arising at birth, marriage or death"*. A comprehensive service of social security designed to combat the five giants in the path of social progress—want, disease, ignorance, squalor and idleness (or involuntary unemployment) consists of social assistance, (for basic needs), social assistance (for special requirements) and voluntary insurance schemes (in addition to the basic needs). According to Sir Beveridge, an adequate level of employment, a comprehensive health service and a scheme of children's allowances are the three assumptions fundamental to the success of social security plan.6

Dreze and Sen distinguish two aspects of social security, which they define as the use of social means to prevent deprivation (promote living standards) and vulnerability to derivation (protect against falling living standards). The focus of social security is to enhance and protect people's capabilities to be adequately nourished, to be comfortably clothed, to avoid escapable morbidity and preventable mortality. According to them, the concentration income in the poverty literature derives from the fact that a shortage of income is an most visible and
crucial factor restricting the basic capabilities of many people. In addition to the problem of persistent deprivation, there is also the issue of vulnerability. The average experience of poorer populations underestimates the precarious nature of their existence, since a certain proportion of them undergo severe and often sudden dispossession, and the threat of such a thing happening is ever present in the lives of many more. The decline may result from changes in personal circumstances (such as illness or death of earning members of the family) or from fluctuations in the social surroundings (such as a crop failure, a general recession or a civil war).

A much more wider definition of social security is given by van Ginneken 1998 which covers the provision of benefits to households in individuals through public and collective arrangements to protect them against low or declining living standards analyzing from a number of basic risks and need.

The above definitional analysis includes both protective as well as promotional social security measures. The important components, which fall under these categories, are

(a) Food and nutrition security
(b) Employment security
(c) Health security
(d) Education security
(e) Women security
COMPONENTS OF SOCIAL SECURITY:

Social security can be studied under five broad components such as food, employment, health, education, nutrition, and women. Each one of them is discussed as under:

(a) **Food**:

The term food security comprises of availability, accessibility, acceptability and stability. This means to say that food is available for all the people. It also means that it is accessible to them easily. Further, it is also meant to be acceptable to them. The way in which food security ensured to the people depends upon the circumstances or different conditions of the country concerned. For example, in India, in order to ensure food security, public distribution system (PDS) strategy has been used. The strategy has been reviewed and renamed as Targeted Public Distribution System (TPDS). The parameters adopted to examine are per capita availability, quality and quantity, calorie intake etc.

(b) **Employment Security**:

The basic need of the workers in the unorganized sector is security of employment i.e., guarantee and continuity of employment on a wage which would be adequate for a decent standard of living and also help increasing the purchasing power of the poor. It is the question of providing gainful work. For this purpose, the strategies that have been adopted to ensure employment security differ from country to country. For example, in India special employment programmes such as wage employment, self-employment programs have this basic objective. Public intervention strategies are necessary to ensure adequate opportunities and to enable a labour force to access these opportunities; the important
variables are the work participation rate, the hours of work the man-days created, the minimum wage etc. However, they differ from region to region depending upon the circumstances.

(c) Health Security:

It relates to the development of health care systems. Life expectancy at birth, infant mortality rate, death and birth rates, fertility rate, immunization rate, etc. are some of the indicators of health care. These are to be made accessible to workers in the unorganized sector. They need more protection and cover. A number of approaches, including health insurance scheme has been adopted for these purposes that vary from country to country.

Health security and food security are of paramount importance. Even though if food is accessible, malnutrition can occur if proper hygienic conditions are not available. Therefore, it is a question of maintaining good health care of the poor by providing health care facilities either at cheap or free of cost.

(d) Education Security:

It is an important requisite for achieving employment food and health security. The access to education is basic necessity of life. The lack of education leads to greater vulnerability in labour markets that, in turn, leads to relative inequality and endemic poverty. In order to improve the people's capacity, particularly the weaker sections of the society, education security plays an important role. It increases self esteem and social dignity, reduces, vulnerability and powerlessness. Hence, in India.
the national policy on education calls for a large and a systematic programme of non-formal education (NEI) as an alternative channel for the large number of children who do not attend school full-time. The children of poor workers of the unorganized sector suffer due to the poverty condition as a result of which they do not get the education. When they attain the age of 14, they become legalized labourers with out education in the area in the field of the work. There suffer from insecurity. Hence, social security is very much essential to prevent dropout among them.

(e) Women Security:

Women comprise a largest section of population living in absolute poverty and they are poorest of the poor. Gender discrimination has been one of the all pervading forms of deprivation - a most appalling demographic Symptoms. As such, deprivation is due to the presence of neglect of women's health and social subordination. Therefore, every effort has to be made to protect the women folk - the so called disadvantaged and vulnerable group. It is not only the question of empowering women, but also providing social security.

The foregoing discussion on the above components of social security underline the need for formulating social security schemes covering all the aspects.

4. CLASSIFICATION OF SOCIAL SECURITY:

Before proceeding to set out the analytical framework, it is essential to classify the various components that comprise socio
economic security. It is also useful in this context to initially discuss the classification adopted by Guhan wherein he identifies three levels at which social security measure may be visualized. These levels were considered to be in the nature of concentric circles, that proceed, like a set of three concentric circle from wider to narrow domains of specificity while recognizing that all three set of measures are called for (Guhan, 1994.p.38)

Guhan's scheme makes no provision for the statutory measures of social protection that accrue to workers in the unorganized sector as this section of workers in developing countries is in large majority. It nonetheless needs to be incorporated into the analytical framework, for, it signals the nature of government policy towards such protection. Therefore, Prof. Mrs. K Seetha Prabhu modified Guhan's classification to include four levels of socio-economic security as follows:

Level - I : Education, Health and Nutrition (EHN) measures.
Level -II : Asset and Employment measures.
Level - III : Statutory measures of social protection for workers.
Level-IV : Measures of social assistance for persons outside the workforce. 8

Although the above classification is much more broader and wider in the framework of the concept, yet it excludes the measures initiated by NGOs. As such, to the above four levels of classification, we may include the measures undertaken by Non-Governmental Organisation also.
APPROACHES TO SOCIAL SECURITY:

In order to ensure that the needy people are getting the benefit of social security, an appropriate approach has to be developed. If the approach is partial, piecemeal and adhoc it would not be useful. Therefore, an holistic approach involving the promotional, preventive and protective measures in terms of employment-income distribution policies has to be developed. A study of available literature on social security schemes would enable us to understand different approaches. Broadly speaking, at the global level, there are two major approaches. They are:

(a) Labour market related approach.
(b) Poverty eradication and asset distribution approach.

These two approaches aim at directing the concerned Government, Organization, Institutions to frame the necessary policies which would cover and ensure the benefits of social security measures to the needy workers of unorganized sectors in the context of both developed and developing countries.

At the national level, there are two approaches to social security entitlement. They are:

- Citizen-based approach and
- Work-based approach.

These have been developed on the basis of specific context of the country like India. They aim at providing safety net to the workers of unorganized sector.
Whatever be the level or the context, the goal of providing social security to the workers of unorganized sector remains the same. The fact remains that the sincere effort must be made to bring the needy in the fold of social security framework.

UNORGANIZED SECTOR AND SOCIAL SECURITY:

Unorganized sector may be defined as one of the many economic and productive activities, which is contractual, unorganized and diverse as well as informal in nature. The unorganized sector of the economy is primarily labour intensive but less rewarding to the workers in comparison. According to Central Statistical organization, "The unorganized sector includes all those union corporate enterprises, the household industries which are not regulated by any legislation and which do not maintain annual accounts or balance sheets". Unorganized sector, as a concept is unique to India because in other developing countries, it is referred to as informal sector and secondary sector in developed countries. Attempts to define unorganized sector as separate analytical category and distinguish from organized/formal/primary sector have not been successful.

Informal Sector:

The origin of the term and the concept of informal sector have been very lucidly traced by an ILO paper. The term was first said to have been used by Hart to describe the part of urban Labour force, which falls outside the organized labour Market. International labour organization (1972) defines the term informal sector as very small scale units producing and distributing goods and services and consisting largely of
independent, self employed producers in urban areas of developing countries some of whom workers, which operated with little capital, or none at all; which operate at a low level of technology and skills; and which provide very low and irregular incomes and highly unstable employment to those who work in it. They are informal in the sense that they are unregistered, unrecorded in official statistics; they tend to have little or no access to organized markets, to formal education and training institutions.¹²

Supply of Informal Workers:

The labour market for the informal sector is unregulated and highly competitive on the supply side. Any one enters freely without any restrictions in the informal sectors. Therefore, they would be forced to enter into informal sector activities either as full time employees or self employed or casual or part time employees. As a result, they would have to face the problems of under employment and low wages. The labour market of unorganized sector is having peculiar characteristics.¹³

There are several categories of unorganized concern. A manufacturing enterprise may be included in the unorganized sector if it satisfies one or more of the following conditions. It employs 10 persons or less (including part time and casual workers). It operates on an illegal basis contrary to Government regulations. Members of the household act as the head of the enterprises and they also work in it. It does not observe fixed hours of work and days of operations. It also operates in semi- permanent or temporary premises or in a shifting location. In the
urban informal sector, some of the lowest paid occupations have a disproportionately high percent of workers in unorganized sector.

There has been a phenomenal growth of the unorganized sector in the economy given the labour market conditions and the existing socio-economic environment. The labour force in the unorganized sector is characterized by high incidence of casual labour mostly doing intermittent jobs at extremely low wages. They also do various piece rate works with very uneconomical resources. There is a total Job insecurity and lakh of social security benefits in unorganized employment.

Unorganized employment is characterized by large scale exploitation, undergoing long hours of work, unsatisfactory work conditions and occupational health hazards. The organized sector takes advantages of this vulnerable position of the labour in the unorganized sector.

**Magnitudes of Informal Sector in India:**

The role of informal sector in India's economy is quite significant. The relative contribution of the sector and its share has not been declining to a greater extent even after the measures taken by the government to promote formal sector employment during the last three and half decades. In accordance with 1991 census a little over 91 percent of the total work force as against 92.3 percent as per 1961 censes was engaged in various informal sector activities.
The number of land less agricultural workers increased by about 19 million during the decade 1961-71 and the share of land less workers in the total informal sector work force increased from 18 percent to 24 percent. The share of the service sector also declined slightly from about 7.6 percent to 6.4 percent. Another feature of the informal labour force was the preponderance of self-employment. The National sample survey data from 1972-73 revealed that about 61.5 percent of the total work force and 67 percent of the informal work force were self-employed in farm and non-farm enterprises as owners or unpaid helpers.

Among them cultivators represent a major share (49.1 percent) and the remaining (12.4 percent) was found in non-form enterprises. The wage and salary earners in informal sector represent about 29 percent, agricultural workers 22.3 percent, non-agricultural workers and others 6.7 percent in 1978. The informal sector accounts for about 99 percent of the total work force in agriculture, 78 percent in manufacturing, 34 percent in mining, 58 percent in construction, 76 percent in trade, 46 percent in transport and 67 percent in service in 1971.

As per 1981 census the economically active population of the country was 247.15 million. The formal sector employment was 22.91 million (9.26 percent) and the remaining labour force of 247.15 million representing 90.74 percent was absorbed in informal sector activities. The informal sector declined from 92.30 percent in 1961, 91.1 percent in 1971 and 90.74 percent in 1981 and it again increased the shares to 95.76 percent in 1991.

Table-1.1 gives occupational classification of workers in India.
Table-1.1
(In percentage)

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</thead>
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<td>76.0</td>
<td>72.1</td>
<td>71.8</td>
<td>72.1</td>
<td>68.8</td>
<td>66.8</td>
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<td>1+2+3</td>
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<td>1. cultivation</td>
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<td>54.4</td>
<td>50</td>
<td>52.8</td>
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<td>2. agricultural</td>
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<td>laborers,</td>
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<td>forestry.</td>
<td>16.0</td>
<td>17.4</td>
<td>19.7</td>
<td>16.7</td>
<td>26.3</td>
<td>24.9</td>
<td>26.4</td>
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<td>3. fishing,</td>
<td>4.2</td>
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<td>2.4</td>
<td>2.3</td>
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<td>2.3</td>
<td>1.9</td>
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<td>B. secondary</td>
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<td>10.7</td>
<td>12.2</td>
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<td>4. mining and</td>
<td>0.1</td>
<td>0.3</td>
<td>0.6</td>
<td>0.5</td>
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<td>l) household</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>6.4</td>
<td>3.5</td>
<td>3.5</td>
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<td>industry</td>
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<tr>
<td>ii) Other than</td>
<td>11.7</td>
<td>9.3</td>
<td>9.0</td>
<td>4.2</td>
<td>6</td>
<td>7.8</td>
<td></td>
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<td></td>
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<td></td>
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<tr>
<td>6. construction</td>
<td>0.8</td>
<td>0.9</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>1.6</td>
<td>1.9</td>
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<td>C. Tertiary sector</td>
<td>15.7</td>
<td>13.5</td>
<td>17.2</td>
<td>16</td>
<td>16.7</td>
<td>17.7</td>
<td>20.5</td>
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<td>7+8+9</td>
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<tr>
<td>7. Trade/ commerce</td>
<td>6.1</td>
<td>5.7</td>
<td>5.2</td>
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<td>7.4</td>
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<td>8. Transport and communication</td>
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<td>0.9</td>
<td>1.5</td>
<td>1.6</td>
<td>2.4</td>
<td>2.7</td>
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<td>100</td>
<td>100</td>
<td>100</td>
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<td>100</td>
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</table>

Source: CMIR basic statistics relating to Indian economy vol., all India, 1991. (b)
Includes under categories 2,4,5, (11)
Even in 2001, the share of the unorganized sector in Indian economy was as high as 93.07. There has been very little decline in the share since 1961. Employment in the unorganized sector over the period of three decades grew at annual rate of 1.1 percent out of 402.5 million (6.93 percent) work in the formal sector and 374.6 millions (93.07 percent) work in the unorganized labour market. In terms of employment elasticity, the organized sector compares poorly with the informal sector. For instance, according to S.S.Alluwalia, “employment elasticity of unorganized manufacturing estimated to be between 0.5 and 0.6, is also substantially higher than the elasticity of employment in organized manufacturing which is as low as 0.15. Informal sector has thus great potential for employment generation”.

The trend in employment in organized and unorganized sectors in India is given in the following table.
The figures suggest that heavy investment under planning has not made any perceptible dent on the occupational structure of the country. There has not been a desirable shift in workforce from primary to the secondary and tertiary sector.

It is because of these reasons that they need to be covered under social security schemes to either protect or promote or prevent them from all odds. Besides, there is also a need for creating awareness among them in so far as availing the benefits of the social security schemes. Further, in order to empower them, they need to be organized through which they get their rights asserted. This will give them a sort of

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**Table-1.2**

**Trends In Employment In Organised And Unorganised Sectors- 1961 To 2001 (In Millions)**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Organised</th>
<th>Unorganised</th>
<th>Total Share of Unorganised Employment</th>
<th>%</th>
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<tbody>
<tr>
<td>1</td>
<td>1961</td>
<td>14.60</td>
<td>174.10</td>
<td>188.70</td>
<td>92.26</td>
</tr>
<tr>
<td>2</td>
<td>1971</td>
<td>20.20</td>
<td>206.70</td>
<td>226.90</td>
<td>91.10</td>
</tr>
<tr>
<td>3</td>
<td>1974</td>
<td>22.50</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>4</td>
<td>1981</td>
<td>22.90</td>
<td>214.00</td>
<td>236.90</td>
<td>90.33</td>
</tr>
<tr>
<td>5</td>
<td>1983</td>
<td>24.01</td>
<td>264.00</td>
<td>288.00</td>
<td>91.67</td>
</tr>
<tr>
<td>6</td>
<td>1987-88</td>
<td>25.70</td>
<td>268.00</td>
<td>293.70</td>
<td>91.25</td>
</tr>
<tr>
<td>7</td>
<td>1991</td>
<td>26.70</td>
<td>259.38</td>
<td>286.08</td>
<td>90.66</td>
</tr>
<tr>
<td>8</td>
<td>2001</td>
<td>27.90</td>
<td>374.60</td>
<td>402.50</td>
<td>93.07</td>
</tr>
</tbody>
</table>

Source:
3. Draft Five Year Plan, 1978-83
confidence in the social life. The benefits of organization of such unorganized/informal sector may be availed through the participatory process so that they articulate their hopes and aspirations. This process will give them not only new sense of dignity and confidence but also a measure of socio-economic security.

It is against these background workers of the construction activity have been chosen to study at a greater detail as to know whether the benefits of Social Security measure have been availed by them.

CONSTRUCTION ACTIVITY AS A CASE IN POINT:

The construction activity generally developed on traditional production lines is considered as an important spectrum of informal sector. Construction is one of the largest sectors of economic activity, second largest to agriculture in developing countries. It provides most of economic infrastructure for the manufacturing sector and, in fact, provides greater employment opportunities to a large number of unskilled labourers. Construction sector dealing with building dams, roads and production facilities is an important component in gross capital formation activities in country's economy. Construction should be regarded as "Mother of productive Activity". Its development is interlinked with that of most of the other sector in an economy. The complexity of the construction operation necessitates a host of skills, carpenters, machines, concrete workers and unskilled labourers.

In economic terms, 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. Firstly, it provides for a significant source of direct employment, especially for semi-skilled or unskilled workers, through which a substantial part of the poor, men as well as women, are able to earn an income. It is a labour intensive industry, in which standardization and mechanization is hindered by its project-wise nature. Secondly, it has important backward linkages to other industrial sectors. Such as the building materials sector and the manufacturing sector through its demand for machinery and equipments. Besides, most of the products can be produced locally. Finally, it makes a substantial contribution to the gross domestic product and to the national capital formation.

Practically, all the sectors have construction components in them of varying degrees such as 40 percent in transport and communications, 75 percent in power, 80 percent in irrigation and flood control and 100 percent in housing.15

**Nature and Pattern of Construction Workers:**

This industry, however, does not generate permanent work since it depends upon a number of factors such as volume and intensity of construction work, type of work, trends constructions, choice, wage rates and the manipulation of employers.

Construction workers can be classified into two groups, namely, contract labourers and casual labourers. The road or building construction workers is invariably casual or daily wageworkers. The contract labourers are attached to the contractors and work wherever
they are posted, whereas the casual labourers are recruited on temporary basis and cease to be employed after the completion of the work.

The nature of work is unskilled and consists of lifting loads, carrying water, bricks, cement, stones and crushing bricks, mixing cement, concrete etc. In the case of casual workers, the work is more strenuous since they have to carry loads. The sub contractors obtain employment from the main contractors on piece rate basis but make payment to the labourers by daily wage basis. This enables them to keep the margin higher at the expense of the labourers.

There is no direct employer-employee relationship for most workers in the construction industry. Only the directly recruited workers of contractors. Market place workers are employed by house owners for small repair works hence a direct relationship with their employers. In general, however, a large majority of workers are recruited by labour sub-contractors and these workers have no formal direct relationship with employers. Since the maistries' recruit the labour, the workers consider them as the employer because supervision of work and wage payment is made to them by the maistries. Thus, not only is the labour invisible to the employers, but the real employers are also invisible to workers since sub-contractors determine the conditions of employment according to the convenience of the contractor.

The principal types of work done during the process of constructing a building are the following:

a. Earthwork
b. Masonry work
c. Breaking bricks
d. Concreting work
e. Curing work

The construction work mainly starts at 8 am and ends only by sunset. Construction workers, in general, work for 9 to 10 hours a day and some times even up to 12 hours.

Lack of adequate lighting, insanitary conditions, poor airflow and other adverse factors affect the physical condition of the workers. Their jobs envelope them in dust during the dry weather while engaged in such operations as drilling, sand bleating, grinding, handling dry cement, cleaning and so on. They are exposed to soldering, lead buring, painting and glazing. In halation fumes or dust, swallowing particles or absorption, prolonged exposure to silica or asbestos damages their lungs. Cement and lime barns crack the skin and discomfort and infection results.

Construction workers, who carry heavy loads, work in unsafe places. Hands get exposed to dust and chemicals and subjected to accident prone working conditions. Contract labourers face the problems like, physical stress and strain, and skeletal defects, numbness of hands and fingers, loss of hearing, high blood pressure, muscular pain, intestinal problems, gastroenteritis, respiratory problems, asthma, silicosis, asbestosis, skin diseases, heat cramps and sun burns, serious
accident injuries, deaths, spontaneous high rate of infant mortality and fallings of isolation roof, strain and stress.

**Construction in India**

Among the major sectors of economic activity, construction recorded the highest growth in employment of over 10 percent per annum during the period 1977-78. Both road construction and housing are a part of the basic needs of the people and therefore, deserve to be given priority, as they will create the necessary assets and generate large-scale employment in the short run. The trend of all India workers employment in the construction industry is given in the table below.
Table-1.3

All India Workers Employment in Construction Industry
During 1901-1991

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Census Year</th>
<th>Total Workers</th>
<th>Workers engaged in construction</th>
<th>proportion of workers engaged in construction to</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1901</td>
<td>113,93,413</td>
<td>867,115 (100.00)</td>
<td>0.8</td>
</tr>
<tr>
<td>2</td>
<td>1911</td>
<td>121,383,332</td>
<td>1,88,952 (100.00)</td>
<td>1.0</td>
</tr>
<tr>
<td>3</td>
<td>1921</td>
<td>117,882,175</td>
<td>993,237 (100.00)</td>
<td>0.8</td>
</tr>
<tr>
<td>4</td>
<td>1931</td>
<td>120,644,531</td>
<td>1,252,327 (100.00)</td>
<td>1.0</td>
</tr>
<tr>
<td>5</td>
<td>1941</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>1951</td>
<td>139,521,180</td>
<td>1,467,956 (100.00)</td>
<td>1.1</td>
</tr>
<tr>
<td>7</td>
<td>1961</td>
<td>188,417,382</td>
<td>2,055,449 (100.00)</td>
<td>1.1</td>
</tr>
<tr>
<td>8</td>
<td>1971</td>
<td>180,373,388</td>
<td>2,215,308 (100.00)</td>
<td>1.2</td>
</tr>
<tr>
<td>9</td>
<td>1981</td>
<td>222,516,574</td>
<td>3,710,594 (100.00)</td>
<td>1.7</td>
</tr>
<tr>
<td>10</td>
<td>1991</td>
<td>314,903,842</td>
<td>5,993,170 (100.00)</td>
<td>1.8</td>
</tr>
<tr>
<td>11</td>
<td>2001</td>
<td>402,512,190</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed from Census Reports.

According to the census data, the total construction workers in 1901 was 0.8 percent while it rose to 1.1 percent in 1961, in 1981, 1.7 percent and 1.9 percent in 1991.
It offers vast employment opportunities to both unskilled and skilled workers. Generally, it is found that for every skilled labour, there are 2-3 unskilled labours particularly in building construction. According to the assessment of National Building Organisation, an investment of Rs on crore in building construction generates on-site direct employment of some 1477 man years in building material and supporting industries.17

With liberalization of infrastructure building, it was expected that large private investment would be forthcoming in construction sector. However, the climate for private and household investment does not still seem favourable. The employment effect of construction growth is very high not only because of its employment multiplier effect but also because of the high employment it has among the major sectors of the economy.18 Construction activity accounts for more than 50 percent of the national plan outlays. This is also the sector which contributes to the second largest employment generation opportunity in the country, with over 2.5 crores of workers, representing about 18 percent of the working population of India.19

THE NEED FOR THE STUDY:

It is a matter of interest and a great concern for a researcher to examine the basic requirements of that segment of a population anywhere in the world, which suffer from the basic needs of life. They are the people who live in acute poverty condition, ill-fed, ill-clothed, ill-housed, exposed to all kinds of vagaries of whether, highly insecure kind of employment etc. Development loses its real meaning unless they are taken care of. It would amount to shameful condition to the human
existence. Hence, they need to be protected under social security cover. Besides, it is especially more serious in the context of developing countries. For example in view of the chronic poverty of the Indian masses, the wide prevalence of disease, the high incidence of maternal and infant mortality, the low expectancy of life, and misery caused by unemployment and underemployment, the case of a complete programme of social security, whether it is based upon social insurance or upon social assistance, has been so strong that hardly needs any proof. The basic problems of poverty, ill health, illiteracy and economic inefficiency will have to be tackled through appropriate agencies under an all-India plan but along with the multifarious programmes of nations, a programme of social security will lead the way to new and better life for the masses of India.

Ancient Indian society had developed its own independent social security system in the shape of (a) The self-sufficient village economy (b) The caste system (c) The joint family principle and (d) The Organization of charity. The self sufficiency of the village has been broken down by the impact of modern Trade and Transports that it now no longer provides security of income and employment. The inequalities and injustices of the caste system no longer conform to the liberal need of modern age. The joint Family Organization also provides no more safety and security to the individuals in times of distress, and similarly the idea of charity is out of date. As such, a help is always regarded as vague, insulting and unsure. This and the other remedies donot serve any purpose in the present context of poverty and insecurity. As such, the social security in modern time is an urgent necessity.20

26
It is a fact that the formal sector workers can contribute regularly to social security and generally have a long-term planning horizon. Unemployment incapacity is the main risk that they run to lose their earning power. And given their regular earnings and term planning horizon, they can put money for retirement.

This is not the case for informal sector workers, who cannot afford to be unemployed and who do not have regular earning to finance pensions. They live from one day to the other and are faced with risks and calamities that can throw them into a state of permanent indebtedness. These risks and calamities could be grouped into following four categories:

1. Calamities (flood, fire, civil and famine)
2. Loss of earning power (disability, ill wealth, loss of assets)
3. Life-cycle crises (death and marital breakdown)
4. Sudden and large expenditures (hospital, wedding)

So the perceived social security needs by informal sector workers are:

1. Health care costs (not only to face the large expenditures but also to improve the cost effectiveness of their current expenditure).
2. Survivors (including funeral costs)
3. Disability.
As already noted earlier, perceived social security needs may also vary according to the type of informal sector workers and their dependents as well as according to the various risks that they run. In that perspective, help with housing costs may be a high priority for urban residents where housing prices are high; social assistance would be a high priority for old age pensioners, orphans and widows who cannot be reached with employment and labour market policies; food security measures would be appropriate in famine and civil unrest situation; and finally, crop and productive assets insurance would be a high priority for the self-employed.21

A Resume:

The issue of providing social security to the workers of unorganized sector of developing countries like India has become a matter of serious concern, especially in the context of economic reforms regime. Keeping this in view, an attempt has been made to study social security measures and their influence on the workers of unorganized sectors. This requires an introduction of some important aspects of social security and unorganized sector workers in general and constructive workers in particular a conceptual framework and other related aspects and the need for the study. An analysis of all these aspects has enabled the researcher to probe into the details of various aspects of the topic of research and hence this study.
References


