

# Role of NGOs and National Convention on Social Security for Unorganized/ Informal Sector Workers

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### Abstract

As we know ballooning population of India is creating a major part of workforce who are engaged in informal sector. In the Era of globalization and increasing importance of I. L.O and labour laws and awareness of people towards social security there must be positive relationship between increasing labour and laws relating with it. But empirical study of last decade shows picture which are denying this fact. Accordingly, this paper classifies the organized and unorganized sectors and identifies the subsectors as well as informal sectors that have been employment generating. This paper includes, role of different NGOs in providing social security to the people of informal sectors and national convention that an related with it. It also throws light on different types of social security which people need for a healthy and happy life. I hope that this study will add some value for the people engaged in informal sector and prove a step forward in achieving the goal of social security.

**Keywords:** Informal/Unorganized Sector, Social Security, NGO, National Convention.

### Introduction

Being second largest populous country in the world. India is a major home of informal workforce engaged in different types of sectors and subsectors of the country. Keith Hart was the first person to introduce the term informal sector.' The term informal sector came in broader sense in the academic literature only the visit of an International labour organization (ILO) employment mission to Kenya in 1972.

As per definition proposed by NCEUS for informal sector "The informal sector consist of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers.

And "Informal workers consists of those Working in the informal sector or household, excluding regular workers with social security benefits provided by the employers and workers in the formal sector without any employment and social benefits provided by the employers.

About 390 million workers, constituting about 92 percent of the total workforce in the country, more than one-third of which are women and majority being dalits and adivasis are employed in the informal sector, in both traditional and new sub-sectors. They contribute about two-thirds of the national domestic product, national income and saving and capital formation. Capitalist development, rather than facilitating the anticipated progress from informal to formal forms of labour, has facilitated the informalisation of labour in developed and developing countries.

The wages and earnings of these workers are generally at subsistence levels. They are outside the purview of regulative welfare and social security laws. They are generally denied social security, welfare and health covers. They are denied basic human right, constitutionally guaranteed citizenship rights and labour rights. They are rarely organized in any form of trade union on association and generally face inhuman or hostile social environment. Drastic changes in agricultural and industrial policies as part of economic reforms have, on the one hand, opened up the economy for international competition as well as the corporatization of the industrial sector. On the other hand, it has increased informalisation, casualisation and the contractualisation of work.

There is a major shift of labour from the formal to the informal sector and an increasing presence of informal work in the formal economy supply matrix. The outer circle of this system is the informal economy: the virtually visible world of micro-enterprises and unorganized workers including home workers. Another striking aspect of structural

transformation is the increased labour force participation of women, which is particularly flexible. Opportunities for women's work are being created mainly in a typical forms of employment with little on formal social protection. Women worker in informal employment are the most flexible and least expensive.

#### Data Source

The study is based on secondary data collected from various research papers, Journals and magazines on "Employment- Unemployment."

The share of employment in the organized and unorganized segments of the non agricultural sector reveals interesting insights in table 1. Over the last decade the percentage of total employment in unorganized sector has remained significant from 86.4% (1999-2000) to 84.2% (2009-2010) in spite of increase in the employment in the organized sector from 13.6% to 15.8%. Also it can be observed that employment in non agriculture has increased from 110.4 million (69.4%) to 145.3 million (67.4%) from 1999-2000 to 2009-10.

**Table-1**  
**Organized and Unorganized Sector Employment**

Sector	Total Employment	Employment in Non-agriculture
<b>2009-10</b>		
Unorganized	387.3(84.2)	145.3(67.4)
Organized	72.9(15.8)	70.1(32.6)
Total	460.2(100)	215.4(100)
<b>2004-05</b>		
Unorganized	394.9(86.3)	142.1(71.6)
Organized	62.6(13.7)	56.4(28.4)
Total	457.5(100)	198.5(100)
<b>1999-2000</b>		
Unorganized	342.6(86.4)	110.4(69.4)
Organized	54.1(13.6)	48.7(30.6)
Total	396.7(100)	159.1(100)

**Note:** Figure in parentheses are percentage shares.

**Source:** Organised and Unorganised employment in Non agriculture Sectors in 2000s a paper By Santosh Mehrotra, Ankita Gandhi and Bimal Kishore Sahoo

Thus, while the organized sector's share in employment is increasing, this is only due to an increase in informal employment in that sector. Formal employment in the organized sector is not increasing. This shows that employers are increasing hiring workers on contractual terms due to stringent labour laws and other concerns (Mehrotra et al.2012)

#### Magnitude of Workforce Engaged in the Unorganized /Informal Sector

India is a fast growing economy with 475.46 million work force in 2004-05. The size of workforce was 396.76 million in 1999-2000. A major chunk of the workforce was engaged in the informal sector. The estimated number of informal sector workers in 2004-05 was 394.90 million contributing 86 percent of total work force. Table 2 shows the distribution of informal and formal sector workers by sector and gender between 1999-2000 and 2004-05.

**Table-2**  
**Distribution of Informal and Formal Sector Workers by Sector and Sex between 1999-2000 and 2004-05 (in millions)**

Sector	Sex	Informal Sector		Formal Sector		Total	
		1999-00	2004-05	1999-00	2004-05	1999-00	2004-05
Rural	Male	178.50	197.87	18.24	21.17	196.74	219.04
	Female	98.63	117.21	5.39	6.82	104.02	124.03
	Persons	277.13	315.08	23.63	27.99	300.75	343.07
Urban	Male	51.62	61.94	25.42	28.46	77.05	90.4
	Female	13.89	17.88	5.07	6.12	18.96	24
	Persons	65.51	79.82	30.50	34.58	96.01	114.4
Total	Male	230.12	259.81	43.66	49.63	273.78	309.44
	Female	112.51	135.09	10.46	12.94	122.98	148.03
	Persons	345.64	394.9	54.12	62.57	396.76	457.46

**Source:** Informal Sector and informal Workers in India a paper by Ajaya kumar Naik, page No.5

Table-3 reveals average annual growth rate of workers in formal and informal sectors as well as gender wise distribution among rural and urban sector. It is clear from the table below that growth rate of male workers employed in informal sector is more

than that of formal sector workers. Highest growth rate is observed in the case of female workers in the urban sector. The growth rate of total informal sector workers (2.88%) is little bit lower than formal sector workers (2.94%)

**Table-3**  
Average Annual Growth Rate of Workers by Sector and Sex between 1999-2000 and 2004-05 (in percent)

Sector	Sex	Informal Sector	Formal Sector	Total
Rural	Male	2.08	3.03	2.17
	Female	3.51	4.82	3.58
	Persons	2.60	3.45	2.67
Urban	Male	3.71	2.28	3.25
	Female	5.18	3.82	4.83
	Persons	4.03	2.54	3.57
Total	Male	2.46	2.60	2.48
	Female	3.73	4.34	3.78
	Persons	2.88	2.94	2.89

**Source: Informal Sector and informal Workers in India a Paper by Ajaya Kumar Naik, page No.6**

Table-4 lucidly describes the estimated number of informal sector workers and the percentage of informal sector worker to total workers industry wise. It is quite clear from the table below that majority of informal sector worker are employed in agriculture sector followed by trade, manufacturing and transport. If we study the table intensely we observe that there is decline in informal sector workers in administration, community and electricity. Perhaps it is due to public awareness during the given time period. Where there is great increase informal sector workers between (1999-2000) to (2004-05) in household and extra services sector.

**Table-4**  
Estimated Number of Informal Sector Workers, Percentage share of Informal Sector Workers to total Workers and Average Annual Growth Rate By Industry Group between 1999-2000 and 2004-05

Industry Group	Estimated number of informal sector worker (in million)		Share of informal sector workers to total (in percent)		Growth rate (%)
	1999-00	2004-05	1999-00	2004-05	
	Agriculture	232.21	252.83	97.70	
Mining	0.88	0.89	40.55	33.74	0.22
Manufacturing	30.92	39.71	70.19	71.20	5.13
Electricity	0.09	0.09	8.35	6.59	-1.99
Construction	12.92	19.66	73.66	75.58	8.77
Trade	34.29	41.43	93.64	95.54	3.85
Hotels	4.08	2.29	88.30	86.72	5.34
Transport	10.44	14.02	71.42	75.93	6.09
Finance	0.49	0.80	21.91	25.70	10.00
Real estate	2.02	3.29	75.66	70.74	10.25
Administration	0.80	0.08	7.66	0.90	-37.01
Education	2.29	3.07	27.04	26.88	6.04
Health	1.22	1.64	42.85	44.18	6.03
Community	8.47	7.40	86.82	88.20	-2.67
Household & Extra	1.51	4.70	81.58	98.72	25.42
Total	342.64	394.90	86.36	86.32	2.88

**Source : Informal Sector and informal Workers in India a paper by Ajaya kumar Naik, page No.6&7**

**Table 5**  
Workers in Informal and formal sector by employment status (in percent)

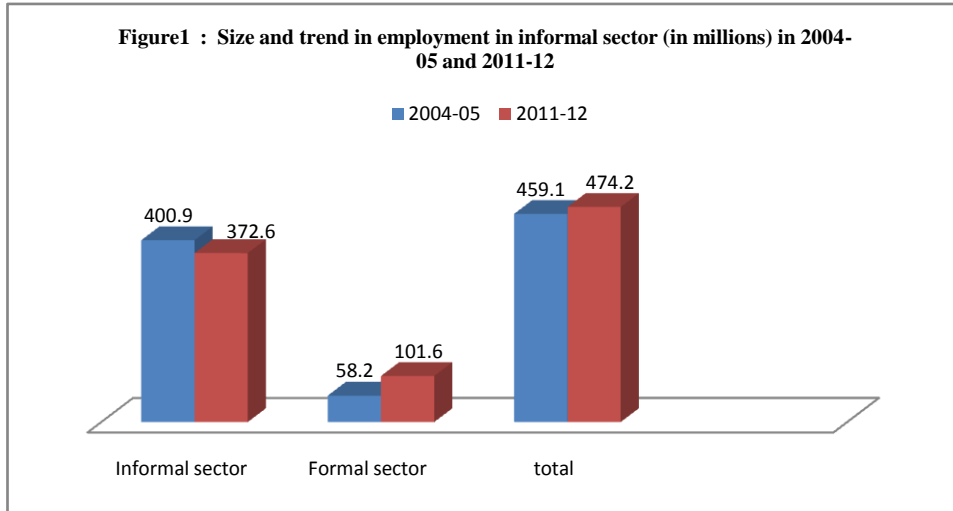
Employment Status	2004-05			2011-12		
	Informal Sector	Formal sector	Total	Informal Sector	formal Sector	Total
Self Employed	63.9	8.2	56.9	62.7	12.2	52.2
Regular Salaried	6.4	68.6	14.3	7.6	57	17.9
Casual workers	29.7	23.1	28.9	29.7	30.8	29.9
All	100(402.1 m)	100(57.8 m)	(459.9m)	100(375.4)	100(98.7)	(474.1m)

All figures in parentheses are in millions

**Source: Anoop Kumar Satpathy and Kalaiyaran A paper YOJANA VOL 58 December 2014 (page No. 67)**

The analysis of the above table reveals that the major chunk of people (64%) in informal sector are self employed. Most of the people are employed in very low income occupation and live in abject poverty, has difficulty in getting two square meals a day. The second category of workers who are paid workers (regular and casual) constitutes 37 % of the

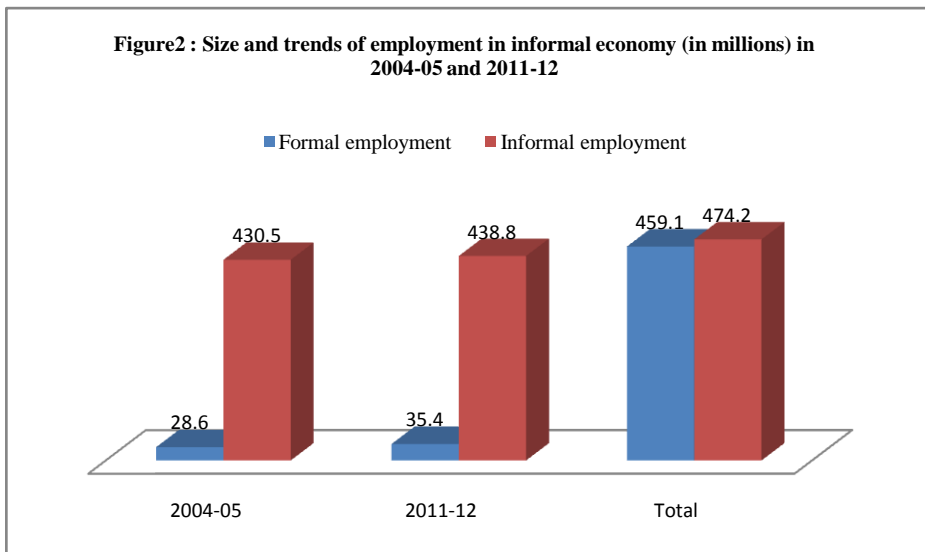
informal sector workers in 2011-12. Casual workers are selling their labour in resource market as contractual, temporary, part time and daily wage workers. These two categories of workers taken together are the most vulnerable group of informal sector workers who face job insecurity.



Source: Anoop Kumar Satpathy and Kalaiyarasan A paper YOJANA VOL 58 December 2014 (page No. 65)

The above mentioned figure 1 provides size and trend in composition of employment in informal sector for the two time periods 2004-05 and 2011-12. The total employment in the year 2011-12 stands at around 474.2 million out of which 79% is in informal sector and 21% in formal sector. Where as total employment in the year 2004-05 is about 459.1 million, out of which 87% was in informal sector and

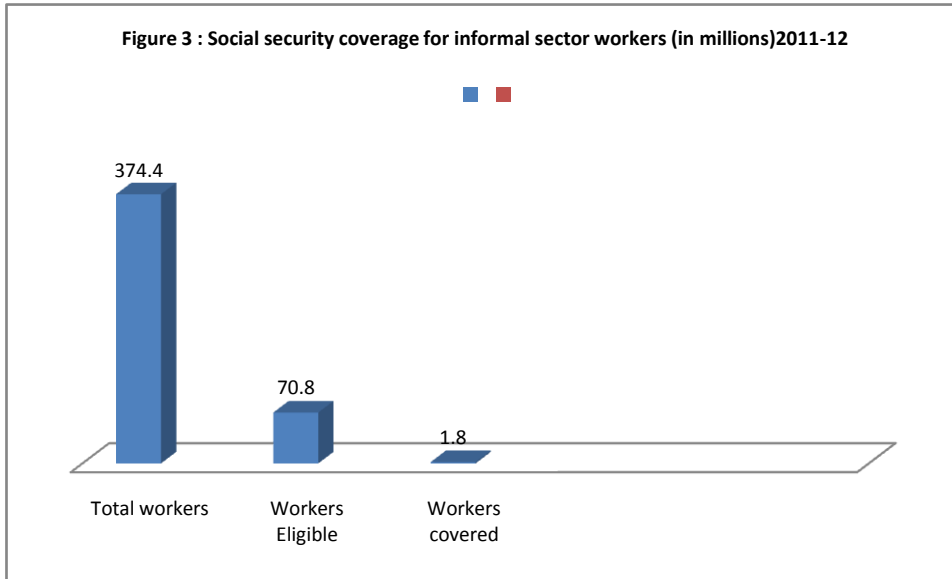
13% in formal sector. If we compare the figures for the two time periods we find that there is decrease in the employment in the informal sector not only in terms of percentage but also in absolute numbers. However it cannot be inferred from this that it shows an improvement in the quality of employment as there are evident trends of informalisation of formal sector workforce as well.



Source: Anoop Kumar Satpathy and Kalaiyarasan A paper YOJANA VOL 58 December 2014 (page No. 66)

The above mentioned figure shows the size of employment in informal economy at 438.8 million in the year 2011-12 is 66 million larger than employment in informal sector. Basically these 66 million workers are employed in informal jobs in formal sector. If we compare the percentage of people employed in informal economy between the time period 2004-05 and 2011-12, we find that there is just difference of 1% (94%-93%) and there is not much difference 8

million (438.8- 430.5) in the absolute numbers. Although the total number of employment have increased but for informal sector their numbers in terms of percentage has remained almost the same. The percentage of formal employment in 2011-12 has increased by just 1% (7%-6%) which is marginal. It can also be said that there is increase in the number of jobs in informal workers within the formal sector.



Source: Anoop Kumar Satpathy and Kalaiyarasan A paper  
YOJANA VOL 58 December 2014 (page No. 68)

Figure 3 reveals startling findings that out of total 374.4 million workers in informal sector only 1.8 million workers are covered under social security coverage.

From the above discussion, it is clear that In India, the informalisation of work and poverty cannot be disassociated from the origin of workers. Social exclusion goes hand in hand with economic deprivation and political exclusion making it a vicious cycle enforcing and regenerating chronic poverty and hunger.

The rise in informal employment, the erosion of decent work and increasing unemployment and under employment, the constitution of a comprehensive social system for unorganized workers is highly relevant.

Social security is the protection which society provides for its members against the economics and social distress that otherwise would be caused by substantial reduction or ceasing of earning resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of subsidies for providing social security include the preventive, mitigating and coping aspects. As per the 2001 census, the total workforce in our country is 402 million, of which 313 million are main workers and 89 million are marginal workers. Out of the 313 main workers, about 285 million is in the unorganized sector, accounting 91 percent (Economic Survey: 2005-06). The estimates provided by the National Sample survey organization also reveal the similar pattern. As per the NSSO estimates for the year 2004-05, India had population of 1092 million, with workforce of about 385 million, of these about 7 percent belong to organized and the rest 93 percent of the workforce include those self employed and employed in unorganized sector (Ratnam CSV: 2006, Economic Survey 2007-2008).

Provision of social security in India's constitution: It is rightly true that when independent India's constitution was drafted, social security was specially included in list III to Schedule VII of the central and state governments. A number of directive

principles state policy relating to aspects of social security were incorporated in the Indian constitution.

The initiatives in the form of Acts such as , the Workmen's compensation Act (1923), the Industrial dispute Act (1947), the Employees States insurance Act(1948), the Minimum Wage Act (1948), the coal mines Provident Funds and Miscellaneous Provision Act (1948), the Maturity benefit Act (1961), the seamen's Providents Fund Act (1966), the contract labour Act(1970), the payment of gratuity Act(1972), the building and construction workers Act(1966), etc. reveal the attention given to the organized workers to attain different kinds of social security and welfare benefits. Through, it has been argued that the above Acts are directly and indirectly applicable to the workers in the unorganized sector also, their contribution is negligible to the unorganized workers.

Although not much has been done in providing social security cover to the rural poor and the unorganized labour force, the country has made some beginning in the direction e.g. The Age Pension Scheme (OAPS) was introduced in all the states and Union Territories. The First National Commission on Labour (1969) defined the unorganized workers and recommended the minimum Wages Act to cover unorganized workers too. In 1984, the Economic Administration Reforms Commission constituted a 6 member working group on social security. The government constituted a National Commission for the Enterprises in the Unorganised Sector (NCEUS) under chairmanship of Dr. Arjun Sen Gupta. Poverty Alleviation Programme (PAP) and Employment Oriented Programmes initiated in India are primarily focused on developing rural labour and unorgansied workers, etc.

**Convention on Social Security**

The proposed convention would consider all issues relating to social security to unorganized sector worker, forging alliances with trade unions and peoples movements. Relevant legislative proposals and draft bills will be debated including the draft bill of Second National Commission on Labour, the draft

bills developed by the ministry of labour, the draft bill of NCEUS, other alternatives and suggestions made by activists, trade unions and labour experts. The convention would also examine the policy of the government and the policies of pressure groups like employers lobby, IMF, World Bank, ADB, WTO, Finance ministry of government and position of state governments.

The Objective of the Conventions are:

1. To equip NGOs on issues relating to Social Security for the Unorganised Workers.
2. To critically look at various Bills on Unorganized Sector.
3. To assert state responsibility to provide Social Security in Unorganized Sector.
4. To strengthen NGOs role as facilitators and campaigners' addressing issues of unorganized sector.
5. To facilitate interaction of Trade Unions and People movements with NGOs for forging a meaningful alliance and coordination on issues of unorganized sector.

The proposed dates of Convention are 26-28 October 2006 and it would be at Nagpur.

The issues that may be discussed in the convention are given below:

1. Social Security versus Employment regulation.
2. Discrimination in Social Security Benefits.
3. Structure of Social Security administration.
4. Social Security fund(Sources and method of collection)
5. Need for a separate Comprehensive Law for Agriculture Workers.
6. Feasibility of Insurance Based Social Security and Privatization of Insurance, alternative ways as in ESI Scheme (for health).
7. Sexual Harassment, Violence and Gender Discrimination in Unorganized Sector.
8. Women and Social Security.
9. Social Exclusion, Discrimination and violence based on Caste.
10. New Economic Reforms and Unorganized Sector.

**Source: National Convention on Social security for Unorganised workers- a conceptual note**

But the social security provided by these are not sufficient to cover the mammoth population.

Therefore, NGOs play vital role in providing social security, Thus the involvement of Non-government Organisation (NGOs) in the social security of unorganized workers could not be ignored.

A large number of voluntary and people's organizations are directly involved in providing protective social security to workers and their families in the unorganized sector. The services provided by the NGOs include access to microcredit, housing, preventive health care and employment. The NGO's support to unorganized workers is carried out in two ways. Firstly, the NGO's use their own funds and aids obtained from other agencies (domestic and international donors) and implement several projects and schemes to the targeted people who are basically weaker and vulnerable section of the community. Secondly, they serve as an intermediary between the formal provider (say government) and the community, and help in routing the services to the needy. In both

the ways, it is expected that the services to the needy. In both the ways, it is expected that the services are reaching to the community with no delay, less cost and to the right ones.

NGO's out workers comprising BIRSA, Ranchi, CEC, Delhi Forum, HRLN, ISI, NAFRE, NCCUSW, NCDHR and PWECD, Delhi; FEDINA and Women's Voice, Bangalore; LAYA Vishakhapatnam; NIWCYD Nagpur; YUVA, Mumbai etc. Three voluntary organization have come up with pension schemes- SEWA (Gujarat), DHAN (Tamilnadu) and Anna Purnna Mahila Mandal (Maharashtra), SEWA (Self Employed Women's Association) and WWF (Working Women's Forum, India) are the only two NGOs who provide maturity benefit.

The compensation given for disability is as high as up to Rs. 50,000/- by NGOs like ANKURAM (Andhra Pradesh) and NIDAN (Bihar).

In order to meet the healthcare requirements of adivasis, ACCORD, which is working exclusively in the Nilgiri district of Tamilnadu, started by setting up a hospital in December 1990. Later in collaboration with the Adivasi Munetra Sangam (AMS) and Association for Health Welfare in the Nilgiri (ASHWINI), Accord launched a community health insurance (AAA-CHI) scheme in 1992.

In this context, it is worthwhile to list out the major security needs of the unorganized workers. They are:

**Food Security**

It is considered as an important component of social security. The rural workers and weaker sections of the community are badly affected during times of drought, flood and famine, and due to similar natural calamities. The DPAP largely confines itself in the provision of employment through rural works programme. What is required is to provide security for food in times of difficulty and during no rural times. The Public Distribution system (PDS) implemented in Indian States stand as a model in this direction. It is to be noted that the PDS was introduced only to urban areas initially. But since 1970s rural areas are also covered.

**Nutritional Security**

It is not just 'food' but the nutrition is very important. The weaker section of the community and the unorganized workers are not conscious about the nutrient intake. Particularly the children and women, pregnant women and aged do not receive adequate nutrient requirements. Lack of nutrient leads to poor growth, poor health and sickness, poor performance and shorter life. There are certain initiative by the states, local bodies and NGOs to create awareness on health and nutrition and to ensure adequate nutrient intake for the targeted groups, particularly to children and women.

**Health Security**

Health Security can be described as ensuring low exposure to risk and providing access to health care services along with the ability to pay for medical care and medicine. Such health security should be made available to all citizens. Several studies that examined rural health conditions and health care need highlight that the inadequate and poor rural health infrastructure, growing health care needs and health care expenses. Establishing

hospitals with required infrastructure in all the villages is a question of feasibility, viability and availability of inputs and resources. However, it is a matter of concern to consider the needs of the 70 percent of the people living in villages. Poor do not treat for common illness and sometimes to major diseases that are unidentified by them, causing higher level of untreated morbidity. Similarly, the cost and burden of treatments are ever increasing and leading to difficulty for the poor and weaker sections.

#### **Housing Security**

Housing is one of the basic needs of every individual and family. The housing needs of the unorganized workers and the poor are ever increasing in the context of the decay of joint family system migration and urbanization. In urban areas, though housing is a major issue, the organized workers are supported by providing House Rent Allowances (HRA) or by providing houses through Housing Boards and by Providing accommodation in quarters. These facilities are not available and could not be enjoyed by the unorganised workers. Moreover, the housing conditions of the rural poor are 'really poor' and there is scope for reconditioning modification and reconstruction, in many. The rural housing programmes implements in Tamilnadu namely 'Samathuvapuram ' and construction of houses under slum clearance Board stand as examples for steps towards housing security.

#### **Employment Security**

Unorganised workers are greatly affected by the seasonal nature of the employment opportunities. The problem of under employment and unemployment persist to a large extent among unorganized sectors. There are several schemes such as swarnajayanti Gram Swarojgar Yojana (SGSY), Pradhan mantra Gram Sadak Yojana (PMGSY), Sampoorna Gamin Rojgar Yojana (SGRY), National Food for work Programme (NFFWP), Indra Awas Yojana (IAY), Integrated Wastelands (IWDP) and Desert Development Programme (DDP) initiated to generate employment opportunities in rural India. Further, the government has recently enacted the National Rural Employment Guarantee Act to provide 100 days guaranteed employment to rural household. Though these initiatives have contributed in reducing the rural unemployment problem, the problem of employment insecurity needs to be addressed in a wider context and solved at.

#### **Income Security**

Though income and number of days of employment are positively related, this relationship holds good mainly for organized workers. As far as unorganized workers are concerned, their income is highly influenced by nature of job, nature and type of products produced quantum of value addition, market value, competition, etc. To protect from the crop Insurance Scheme is available. But for various other self-employed enterprises and other jobs, there is no security available to realize income for the efforts.

#### **Life and Accident Security**

The death of a worker in a family is a great loss to the entire family and it adds burden too. The death of a worker raises the question of survival of the family left behind due to permanent or partial disability, the financial loss will be severe and

unimaginable. By covering the unorganized workers under the Insurance Schemes of individual, family and group could alone provide security for life and accident.

#### **Old Age Security**

The workers of the unorganized sector face the problem of security when they reach to the life stage of aged when they could not work for themselves, The question add despondency is a major threat to the old age unorganized workers in the context of disappearing joint family system.

#### **Conclusion**

In the above discussion, an attempt has been made to understand the nature and growth of unorganized workers, the initiative of social security towards unorganized workers would expand further due to globalization.

The social security initiatives of NGO's indicate that the needs are much more than the support provided and the efforts must be targeted and vast enough to cover the growing unorganized workers. In sum, the study calls for a comprehensive, Universal and Integrated social Security System for unorganized workers in India.

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**Remarking : Vol-2 \* Issue-2\*July-2015**

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