



## A Study on Perception of Construction Labor with Reference To Social Security Schemes

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### Abstract

*"Informality is now the norm, rather than the exception, in the construction industry throughout much of the developing world". The construction industry is a major source of employment in India about 45 million are working. Due to the advent of industrialization and recent developments, the workers engaged in construction industry are victims of different occupational disorders and psychosocial stresses, the wages are not adequate to meet this contingences, against this the government providing various social security schemes to meet contingences and welfare of labor, but in practice these schemes are not access to majority of workers. Against this the researcher made an attempt to identify the perception of construction labor on availability, lags in implementation of various social security schemes. To test this, opinion survey will be conducted with sample size of 90 in prakasam district of Andhra Pradesh. The data will be analyzed with the help of statistical package for social sciences and the results will be presented. The practical problems in implementation of social security will be given importance and suggestive measure will be recommended for effective implementation of social security for construction workers.*

**Key Words:** *construction industry, social security, Informality, contingences.*

### I. Introduction

The Indian Economy is characterized by the existence of a vast majority of informal or unorganized labor employment. About 430 million workers constituting 93% of Indian work



force is engaged in the informal or unorganized sector. They contribute to estimated 60% of GDP, 55% of national savings and 47% of all exports. But ironically workers of this sector are amongst the poorest and most vulnerable section of the society. They work long hours for their low wages. They are engaged in multiple economic activities for survival. Most of them have no fixed employer- employee relationship. They do not have access to work and income security, food security and have no basic social security like, health care, child care, insurance and pension, and they do not receive equal remuneration. According to the National Council for Enterprises in Unorganized Sector (NCEUS) over 70% of workers live on Rs.20/- per day. To address the problems of these workers in a systematic manner Parliament has enacted legislation, called, Social Security for Unorganized Workers Act, 2008. But the hitch is that more than four years since then have passed but the Central Government has not formulated and notified a minimum social security package for all workers in the unorganized sector.

## **II. Unorganized Labor**

The first National Commission on Labor (1966-69) has defined unorganised labor as those who have not been able to organise themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and the position of power exercised over them by employers because of the nature of the industry.

## **III. Social Security**

Social security, according to Lord Beveridge, "is an attack on five giants, viz., want, disease, ignorance, squalor and idleness." The concept of social security is essentially related to the high ideals of human dignity and social justice. In a modern welfare state comprehensive social security schemes take care of persons from "womb to tomb". It is one of the pillars on which the structure of the welfare state rests.

Social security programs are now increasingly being accepted as useful and necessary instruments for the protection and stability of the labor force. It is primarily an instrument of social and economic justice as it works for horizontal and vertical redistribution of income in society. It is a dynamic concept the contents of which change with social economic and political system obtaining in a given country at a given time. It is a wise investment which yields good dividends in the long run.



According to the commitments of the Government of India, right of workers to social security has been recognized as inalienable and, therefore, must accrue to every worker under any system of labor law or labor policy. Provision of social protection is enshrined in Articles 38 (securing a social order for the promotion of welfare of the people), 39 (certain principles of policy), 41 (right to work, education and public assistance in certain cases), 42 (just and human conditions of work and maternity relief) and 43 (living wage etc.) of the Constitution of India as a part of the Directive Principles of State Policy. Important social security, poverty alleviation and social welfare measures are being implemented by various Ministries/Departments of State Governments and by civil society organizations.

The Ministry of Labor, Government of India, has categorized the unorganized labor force under four groups in terms of Occupation, nature of employment, especially distressed categories and service categories. In addition to these four categories, there exists a large section of unorganized labor force such as cobblers, Hamals, Handicraft artisans, Handloom weavers, Lady Tailors, Physically handicapped self employed persons, Rikshaw pullers, Auto drivers, Sericulture workers, Carpenters, Tannery workers, Power loom workers and Urban poor. As per the National Sample Survey Organization (NSSO), 30 million workers in India are constantly on the move (migrant labor) and 25.94 million women workforce has been added in the labor market from the year 2000 onwards. All the more every day 13000 Indians turn 60 years and they are expected to live another average of 17years. Unfortunately only 10% of the Indians save for old age. The tragedy is that the existing social security legislations cover only 8% of the total work force of 459 million in India.

#### **IV. Construction Industry**

"Informality is now the norm, rather than the exception, in the construction industry throughout much of the developing world" (Wells 2007).The construction industry is a major source of employment worldwide, arguably the second largest after agriculture, and generally the primary one in urban areas – sometimes economic sectors such as manufacture or services may present higher figures in official statistics, but in fact both construction and agriculture lump together a large variety of different economic activities. Building construction (both new build and maintenance) are particularly labor-intensive activities, generating many jobs per unit of investment both on and off the building site, this construction industry makes a major positive contribution to the economy of all countries. The output of the industry worldwide is estimated at around \$3,000 billion per annum. The industry creates employment for more than 110 million people worldwide. The provision of large numbers of jobs at relatively low investment cost per



job invested is particularly important in the developing countries, where the construction industry plays a major role in combating the high levels of unemployment and in absorbing surplus labor from the rural areas. (ILO 2001b: p. 25)

Construction provides much needed work opportunities for some of the poorest and most marginalized sections of society, in India the third largest employee base and 45 million workers are working in construction industry, evidently large in numbers, mostly migrant, woefully undocumented and almost totally ignored by the system at large. Where the recent study on 'Conditions of Work and Promotions of Livelihood in the Unorganized Sector Report' says the world's second fastest growing economy is being largely driven by workers in this construction sector. Where it is important to introduce social security for this section of the workforce, whose working conditions, remuneration and living standards are far worse than their counterparts in the organized sector, though their contribution to the economy is much greater, The Central Government moved to correct these anomalies in 1996 when it enacted two Acts – the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act and the Building and Other Construction Workers' Welfare Cess Act – to regulate the employment and conditions of service of building and other construction workers and provide for their safety, health and welfare measures. The responsibility of collecting cess, at one per cent of the cost of construction and its utilisation for welfare activities also lies with the respective welfare boards and the State Governments.

In practice the amount collected is high, money spent on the social security (welfare of workers) is very low in our country, for instance, if we look at Karnataka, which has the highest amount of cess collected at Rs 1,439 crore, it has spent only Rs 22.75 crore i.e., only 1.5% of the funds have been used.(2012-2013), A similar story can be observed in Andhra Pradesh, where the amount collected is Rs 625 crore but the amount utilized is only Rs 34.73 crore, i.e. an utilization rate of 19.9%. Even at the all-India level, only 13% funds are utilized while 87% of funds collected lie unutilized. The money is being collected, from only a quarter of the total number who is registered. But it also appears that, even for this quarter of the workforce, this money is lying unused and not flowing back to the workers in any way, Out of 4.46 crore construction workers in our country only 88.10 lakh were registered with the welfare boards in different States, The highest registration is in Madhya Pradesh with 2.34 million workers followed by Tamil Nadu with 2.28 million. Coming to Andhra Pradesh 11, 64,369 workers registered with the state welfare board (2012-13),



## V. Review of Literature

**Das (2007)** in his study widely acknowledged that networks play an important role in the process of migration of construction labor; it is found that there exists net works between contractors and the laborers he brings along from remote villages and in some circumstances skilled laborers act as bridges between contractors and rural villagers. **Singh (2007)** in his study contended that poverty, indebtedness, unemployment, famines and conflicts 'push' rural people out of the hinterland in search of employment and a better standard of living 'pulls' a large number of rural masses to the urban construction labor market. **Ramanujam (2004)** states that Unorganised workers are vulnerable to games played by unscrupulous people, including public authorities who are out to exploit them. Vulnerabilities further aggravate their miseries, there by placing them in a vicious circle. This adversely affects the growth trends and employment generation and also marginalises them further. Unorganized (informal) sector is a very important segment of the Indian economy and its importance has been on the ascent mainly because of the increasing casualization of work of existing organised workers and lack of employment opportunities

**Dong et al.** in his study, observed that working in the construction industry is associated with a high risk of accidents and might result in death, malignant diseases like cancer of the lung and stomach might be present. **Baruah B (2008)** in his study Identified that the female construction workers were getting opportunities, and suggested training and certification for providing skilled women with quality employment opportunities. **John CP (2004)** states that the large gaps between the rich and the poor and the organized and unorganized sector has led many countries to provide social and economic security to the workers, who are poor and underprivileged.

**Denzil Fernandes and Bino Paul G.D.(2011)** their study examined the net works among construction workers and said that in order to survive in the place of destination a migrant worker develops his social capital by having a net work of relations comprising family members, relatives, friends, fellow villagers and locals. The friendship network among migrant construction workers ranged from very close-Knit highly cohesive networks to loosely knit less cohesive ones. **Johri and pandey** stated that, the extension of social security to the unorganized sector was not merely a matter of extension of the existing organized sector schemes to new groups, but it involved the development of a different and more diversified set of schemes. **Rao and Deo** Based on their study of the building industry in Pune observed that self-help organizations might guarantee the minimum standards of social and economic security to workers in non-traditional and informal sectors of the society.



**Prakash. V(2011)** in his study reveals that in terms of earnings, the migrant construction workers are much better off compared to their home state. They are able to make substantial savings by putting in long hours of work and doing over time, it leads an extremely frugal life to save as much money as possible. At the same time, the fact cannot be overlooked that they are discriminated at the work place in terms of wages and working conditions. **Stattin M, Jarvholm B.** their survey showed that the effectiveness of counseling and educational programs on the work ability and work disability pension for employees in the construction industry was slightly effective in improving the work ability, but not in reducing the work disability pensions.

**Underhill (2003)** in his study stated that like Australia, the Victorian building industry extended the range of portable benefits to include sick leave in the year 1997, for the building construction industry workers, to bring them under employment security. **Guddi Tiwary and P. K. Gangopadhyay** their study states that in India, the workers are mostly illiterate, it is desirable to impart health education to them, to apprise them of the ill effects of work and the remedial measures. Awareness programs and local group discussions are essential for improving the health status to the construction workers. **NCEUS (2008)** it is increasingly realized that “lack of reliable statistics on the size, distribution and economic contribution of the sector has been a major constraint in providing a realistic understanding of the significance of the Indian economy, leading to its neglect in development planning.

## VI. Origin of Research Question

Access to social security has become a fundamental human right to which every individual is entitled as a member of the society. So the right of social security has been recognized as inalienable and, therefore, must accrue to every worker under any system of law or labor policy. The government providing various social security schemes to the informal sector workers especially, however, in reality today, the construction workers don't have access to essential social security services, because of illiteracy/ Low level of education, migration, un-trade unionization, low level of legal knowledge, ineffective implementation mechanism, and lack of awareness of various social security schemes being implemented by the government. So it is important to know the perception of the workers on various social security schemes and their implementation of social security for construction workers. Therefore, the research questions addressed in this study are-

- ✓ Whether the employees have positive opinion on social security schemes implemented by the government.



- ✓ Whether they are satisfied with the existing social security schemes being provided for construction workers.

## **VII. Objectives of the Study**

The present study mainly focuses on the worker's perception towards social security schemes in unorganized sector in Andhra Pradesh with special reference to construction workers. The objectives of the study are:

- To study the socio-economic background of the construction workers
- To examine the different social security schemes available to workers working in the building construction industry in Andhra Pradesh and prakasam district in specific.
- To elicit the opinions of the construction workers on various social security measures and their implementation.
- To explore the association between the various social security schemes with various demographic variables, and
- To put forth certain conclusions and suggestions based on the findings that have been arrived.

## **VIII. Hypothesis**

The study is conducted by applying the following hypothesis:

- That the construction workers are highly satisfies with the social security measures implemented by the government.
- There is significant association between workers' demographic factors and their perception towards social security schemes

## **IX. Scope of the Study**

Though there are many dimensions of social security measures for the study purpose, on perusal of literature it is found that social security measures such as Medical care, sickness benefit, maternity benefit, employment injury benefit, old age benefit, invalidity benefit, survivors benefit, unemployment benefit, family benefit, insurance schemes, pension schemes, and welfare funds, are most commonly used by various authors in their studies. Therefore, the above variables are taken in to consideration for the purpose of the study.



## X. Methodology

The study is carried out through primary and secondary sources of data. The primary data will be collected through survey method. Survey is conducted using well formulated questionnaire, in the 3 point rating scale. Simple random sampling will be applied for selecting the sample. The questionnaire comprises of both optional type and Statements in 3 point scale. The responses of these sections are obtained from the construction workers in the prakasam district of Andhra Pradesh. The size of sample is 90. The researcher selected major towns in prakasam district like Ongole, chirala, and marturu, and where the hectic construction activities are taking place.

The Secondary data are collected from Journals, Magazines, Publications, Reports, Books, Dailies, Periodicals, Articles, Research Papers, Websites, government reports, Manuals and Booklets.

## XI. Results and discussion

In this study the researchers test the internal consistency of the data before to proceed for further data analysis. The most commonly used statistic for testing the reliability is Cronbach's coefficient alpha. From the table 1, The Reliability Statistics, is 0.724, which means that our measuring is very consistent.

**Table-1 Reliability Statistics**

Cronbach's Alpha	No of items
. 7 6 8	9

Source: primary data

The data presented in the below table discloses the Demographic profile of the respondents in the study area. In the past, women were confined to home only while men earned. The technologically and scientifically sophisticated modern world opened wide vistas for women also as they have become a reckonable, competing force with men in almost all walks of life. Because of the financial problems in the family life and the earnings of men were not sufficient to meet family expenses and the illiteracy in women, they went as a labor in the construction industry. Keeping this diversity in view, the researcher has deemed it fit to record the perceptions of the respondents according to their gender in relation to the influence of opinions on Social security benefits. From the above table it is conclude that majority of the respondents are male with 76% and the remaining 24% are female students.



**Table: 2**Socio-economic background of the sample respondents

<b>S e x</b>	Frequency	Percent	<b>S o c i a l s t a t u s</b>	Frequency	Percent		
m a l e	6	8	7	6	h i g h e r c a s t e	8	9
f e m a l e	2	2	2	4	o t h e r c a s t e	4	4
T o t a l	9	0	100.0		o t h e r b a c k w a r d c l a s s	5	7
<b>A</b>	<b>g</b>	<b>e</b>			s c h e d u l e c a s t e	6	7
1 5 - 2 4	2	5	2	8	s c h e d u l e t r i b e	1	5
2 5 - 3 4	4	2	4	7	T o t a l	9	0
3 5 - 4 4	1	3	1	4			
4 5 - 5 5		8		9	<b>E d u c a t i o n a l q u a l i f i c a t i o n</b>		
a b o v e 5 5		2		2	i l l i t e r a t e	5	5
T o t a l	9	0	100.0		b e l o w 1 0 t h	1	2
<b>J o b</b>	<b>c h a n g e</b>				i n t e r m e d i a t e	1	5
c h a n g e d	3	0	3	3	g r a d u a t e		8
u n - c h a n g e d	6	0	6	6	T o t a l	9	0
T o t a l	9	0	100.0				
<b>W o r k e r s</b>	<b>t y p e</b>						
S k i l l e d	2	7	3	0			
u n - s k i l l e d	6	3	7	0			
T o t a l	9	0	1	0			

Source: primary data

The above table designates the distribution of Educational Course, in which the respondents are studying are considered in the sample. For the convenience of analysis, the researcher has sorted the respondents into four categories according to their qualification viz., It is observed from the data that a majority (61.1 per cent) of the respondents' are illiterate, while 13 per cent respondents are studied 10<sup>th</sup> class, Similarly, 16 per cent respondents are Intermediate, followed by 7 per cent respondents who are graduates.

Age is the time of life when a person becomes qualified to assume certain civil and legal duties. Age influences the perceptions of people. In order to record the perceptions of the respondents according to their age, the collected data are sorted into feasible age-groups as presented in below table. Table ( ) exemplifies the Age-wise distribution of the respondents. It is evident from the above data that a majority (28 per cent) of the respondents is above 15-24 years of age, while 47 per cent of the respondents fall between 25-34 years of age group, whereas the



remaining 14 respondents' age group is in between 35-44 years, and nine percent are 45-55 years of age. The above table states that the majority of respondents 66.7 per cent are working in the construction sector since working, remaining 33.3 per cent respondents are changed from their job to construction sector. It is to be addressed that the majority workers 70 per cent are unskilled and the remaining 30 per cent are skilled respondents. Finally it is to be addressed that 63 per cent respondents are other backward class people.

**Table-3 Mean, Std. Deviation and Chi-square analysis of the study variables**

Study variables	Mean	Std. Deviation	t	Chi-Square	df	Asymp sig
Employment Injury compensation	2.0111	.31780	60.034	130.067 <sup>a</sup>	2	.000
Employee provident fund	2.0444	.36446	53.216	115.467 <sup>a</sup>	2	.000
Retirement benefits	2.0333	.18051	106.863	78.400 <sup>b</sup>	1	.000
Death Benefits to Nominees	2.1889	.39361	52.756	34.844 <sup>b</sup>	1	.000
health benefits	2.0222	.14823	129.423	82.178 <sup>b</sup>	1	.000
Maternity Allowance	2.0000	.21200	89.499	156.800 <sup>a</sup>	2	.000
Scholarship & Cash Awards	2.1000	.30168	66.038	57.600 <sup>b</sup>	1	.000
skill up gradation,	2.0333	.40916	47.145	101.400 <sup>a</sup>	2	.000
Marriage Assistance	2.1000	.39803	50.053	102.600 <sup>a</sup>	2	.000
employees state insurance	1.8556	.43862	40.134	86.867 <sup>a</sup>	2	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 30.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 45.0.

The above table depicts the Average scores and standard deviations of each and every dimension related to social security. The average Score of Death Benefits to Nominees (2.189) is greater than the remaining dimensions which suggest that the workers who were working in the construction are opined more optimistic on this dimension than the remaining benefits. Further, this score is below 3, which also reveals that respondents are more dis-satisfied, whereas for the dimension Implementation of employee's state insurance scheme (1.855) the score is less than the remaining, which suggests that for this aspect, respondents are nearer to very dis-satisfied.



The study has tested the validity of the Hypothesis in the intensive research work and the various dimensions of social security are showing high significant levels and their coefficients are also highly significant at 0.05 per cent. So for this study the Researcher, hypothesis of H0: That the contraction workers are highly satisfied with the social security measures implemented by the government was rejected. And it is said that the respondents are highly dis-satisfied with the adequacy of social security schemes implemented by the government, finally it is concluded that the Govt has to provide more social security schemes with effective implementation.

**Influence of age on the factors of social security benefits:**

In this research the age of employees and their perceptions are identified differently through the comparison of mean values and the results are presented below.

**ANOVA**

		Sum of Squares	d f	Mean Square	F	Sig.
Employment Injury compensation	Between Groups	.389	4	.097	.961	.433
	Within Groups	8.600	85	.101		
	T o t a l	8.989	89			
Employee provident fund	Between Groups	.113	4	.028	.205	.935
	Within Groups	11.709	85	.138		
	T o t a l	11.822	89			
Retirement benefits	Between Groups	.064	4	.016	.477	.753
	Within Groups	2.836	85	.033		
	T o t a l	2.900	89			
employees state insurance	Between Groups	.389	4	.097	.617	.652
	Within Groups	13.400	85	.158		
	T o t a l	13.789	89			
health benefits	Between Groups	.028	4	.007	.312	.869
	Within Groups	1.927	85	.023		
	T o t a l	1.956	89			
Maternity Allowance	Between Groups	.406	4	.102	2.401	.056
	Within Groups	3.594	85	.042		
	T o t a l	4.000	89			
Scholarship & Cash Awards	Between Groups	.047	4	.012	.125	.973
	Within Groups	8.053	85	.095		



	T o t a l	8 . 1 0 0	8 9			
skill up gradation,	Between Groups	. 2 9 0	4	. 0 7 2	. 4 2 2	. 7 9 3
	Within Groups	14.610	8 5	. 1 7 2		
	T o t a l	14.900	8 9			
Marriage Assistance	Between Groups	. 2 0 0	4	. 0 5 0	. 3 0 6	. 8 7 3
	Within Groups	13.900	8 5	. 1 6 4		
	T o t a l	14.100	8 9			
Death Benefits to Nominees	Between Groups	. 6 5 1	4	. 1 6 3	. 8 4 0	. 5 0 4
	Within Groups	16.471	8 5	. 1 9 4		
	T o t a l	17.122	8 9			

Source: primary data

From the above table it is found that on the basis of age, employees differ in their opinions on social security benefits which are providing to the construction labor. It is clear that the only one variable is significant i.e. Maternity Allowance ( $p=0.056$ ); the age is significantly influencing the opinion of the respondents with respect to maternity benefit only, apart from other social security schemes, the respondents similarly opined and the influence of demographic factor age is not significant. The study has tested the validity of the Hypothesis in the intensive research work to understand the impact of demographic factors on respondents opinions, from the above table the demographic factors i.e. age is negatively influencing the respondents, so the hypothesis There is significant association between workers' demographic factors and their perception towards social security schemes was rejected, and said that the age is not a influencing factor towards the opinions of respondents.

## XII. Findings from the study

- ✓ Majority of construction labor belongs to backward communities and on the other hand most of them have been migrating year after year, yet they do not enjoy employment rights to the same contractor / owner.
- ✓ Out of total 90 sample workers 63.00 per cent were from backward community and only 37.00 per cent general households involved in house construction activity in the study area. Observation further denotes that all castes community persons were engaged in construction field.



- ✓ Operational aspects of the construction industry in the study area suggest that the construction industry concentrated in the hands of private contractors and builders.
- ✓ The construction industry is seasonal in nature and runs 8 to 9 months in a year. It required manual labor and hard work is predominant.
- ✓ Out of 90 sample construction worker households, 27 (30%) workers were under the category of skilled workers and 63 (70%) under the category of unskilled workers
- ✓ It is noticed that majority respondents 55 (61.1 %) are illiterates, and sixteen per cent respondents are qualified intermediate.
- ✓ Out of 90 respondents 24 per cent are females and 76 per cent are male. the participation of women is increasing because of unemployment of men and to meet contingences of family life.
- ✓ it is observed that Out of 90 respondents only 4.4 per cent of respondents agreed that they got Employment Injury compensation, and a large amount 94.4 per cent of respondents are failed to get the employment injury compensation.
- ✓ It is noticed that the program of skill up-gradation was failed in implementation, and majority of respondents (75) are dis-agree with the statement of skill development program me.
- ✓ Out of 90 respondents 86.2 (81) per cent are highly dis-satisfied with the implantation of the scheme of Scholarship & Cash Awards to building and other contraction labor,
- ✓ It is noticed that 73 out of 90 respondents are dis-satisfied with the effective implementation of employee state insurance scheme for construction labor, and the remaining portion of respondents said that they don't know the scheme of ESI.
- ✓ It is observed that the rate of Employment Injury compensation was very low , and only 4.3 per cent of respondents are getting the employment injury compensation. Whereas 86.2 per cent from out of 90 respondents opined that they didn't get any injury compensation.

### **XIII. Suggestions and conclusion**

- ✓ The nature of the construction industry in the study area is fragmented and unorganized. It should be organized and labor centralized
- ✓ The literacy percentage in the study area was found to be low. To improve the literacy percentage, the special attention to be given. The implementation of adult education campaign is essential in the study area and creation of night schools with all facilities on the field sites will result in increasing / improving of literacy rate.



- ✓ The number of women workers engaged in house construction activity is considerable, but they are only engaged in coolie type of unskilled work. They must get effort to engaged themselves in skilled job
- ✓ Most of the women workers were unaware about maternity benefits, child care benefits and health care benefits. So they must be made aware about all of these benefits by Municipal Councils.
- ✓ The steps should be taken for providing social security schemes to female workers. Facilities like crèches, drinking water, rest rooms and bathrooms should be avail on sites. The coverage of general health insurance should be given.
- ✓ No social security schemes were implemented by the owners or contractors, so it is the need of time to implement. Social security schemes may be provided by the Government and give the assurance of work to the employees.
- ✓ Government should make obligatory to all the construction sector players to follow all the Government rules and regulations regarding protection and conservation of environment
- ✓ Contributory Pension Scheme should be introduced in the construction sector and workmen's contribution should be collected per week or on the payment day.
- ✓ The scheme of Contributory Provident Fund (C.P.F.) and LIC and pension schemes should implement effectively for construction labor.

Finally it is to be noticed that the present study contributed perceptions of construction workers towards the ridden complexities, lags in implementation and access to the social security measures. And the more vulnerable among the construction workers (such as the poor, the disabled, the infirm, the chronically sick and those without family support) may be identified and special security schemes may be suggested for them on priority basis.

#### **XIV. Limitations of the Study**

This study will be limited to selected town in prakasam district of costal Andhra Pradesh. The sample size is restricted to 90workers. The data are collected from construction workers only. The women number is low with compare to men. The variables and factors involved in the study are made compact to give more elegance to the research. So, any generalization of the results obtained in the study may not hold well other than the study area.

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