# EMPLOYMENT SECURITY THROUGH SOCIAL SECURITY SCHEMES

***Dr. A. Vignesh*** [1] ***Dr. AL. Alagappan*** [2] ***Dr. S. Aishwarya*** [3] ***S. Jayasree*** [4]

***Abstract:***

*India has a long history of providing social security measures to all, including the unemployed, elderly, children, weaker parts, and vulnerable groups. The provision of medical care, the provision of subsidies for families with children, and the provision of medical care are all examples of social security, which is the protection society offers its members against the economic and social distress that would otherwise be brought on by a substantial reduction or cessation of earnings as a result of illness, maternity, employment injury, unemployment, invalidity, old age, and death. This study, which included 657 employees of the textile retailers Chennai Silks, Pothys, RMKVs, Sona Readymade, Ayyappa Textiles, Sangeetha Textiles, Coloumbu Textiles and Araa Silks in the districts of south Tamil Nadu, showed the effect of social security programmes on job stability. The social security programmes that provide unemployment benefits, old age benefits, and employment injury benefits have all been taken into consideration and analyzed for the study's purposes. For the purpose of analyzing the outcomes of the data he obtained, the author applied the t test, percentage analysis, reliability, and validity tests. The data suggests that female respondents hold more favorable opinions about the extent to which unemployment benefits, old age benefits, and employment injury benefits are provided by textile stores than do male respondents. As a result, it is evident that in terms of the employees of textile stores in the districts of South Tamil Nadu, the female members enjoy greater social security benefits than the male employees.*

[1] *Assistant Professor, Department of Business Administration, Kalasalingam Business School (KBS), Kalasalingam Academy of Research and Education (KARE), Krishnankoil. vigneshmba23@gmail.com*

[2] *Associate Professor, Hallmark Business School, Trichy. alagappan.al@gmail.com*

[3] *Academic Director, TEG International College, Singapore. aishwarya@teg.edu.sg*

[4] *Doctoral Research Scholar, Department of Business Administration, Annamalai University, Chidambaram. Jsree3854@gmail.com@gmail.com*

***Key Words:*** *Employment Injury Benefit, Old Age Benefits, Textile Shops, Unemployment Benefits*

## I. INTRODUCTION

The protection that society offers its members from economic and social distress that would otherwise be brought on by a significant reduction in or cessation of earnings as a result of illness, maternity, employment injury, unemployment, invalidity, old age, and death; the provision of medical care; and the provision of subsidies for families with children. Social security also refers to the provision of medical care. The preventive, mitigating, and coping aspects are included in the social security provision schemes. After China, India has the largest population on the planet. The intriguing aspect of the Indian population's features is the existence of the unorganized sector, which is the largest and cannot be adequately served by the social security measures put in place so far. India has a long history of providing social security measures to all, including the unemployed, elderly, children, weaker parts, and vulnerable groups. But the social security system won out because the unorganized sector declined and the organized sector grew. The unorganized sector needs more protection and attention in the current context of globalization in order to guard against the negative effects of globalization. A significant portion of the workforce in India is classified as informal or unorganized. Around 7% of all workers in the nation are employed in the organized sector, with the remaining 93% being made up of subsistence farmers, agricultural laborers, fishermen, dairy workers, and people employed in traditional manufacturing such as handlooms. The impact of social security programmers on job security is revealed by a study that was done among 657 employees of textile stores in the Madurai, Sivaganga and Trichy regions, including Chennai Silks, Pothys, RMKVs, Sona Readymade, Ayyappa Textiles, Sangeetha Textiles, Coloumbu Textiles and Araa Silks. The provision of unemployment benefits, provision of old age benefits, and provision of employment injury benefits under social security programmes have all been taken into consideration and analyzed for the study's purposes.

## II. RESEARCH OBJECTIVES

- Look at the many forms of discrimination experienced by textile shops' employees regarding social security.

- Analyze the social security benefits provided to employees of textile shops, the grounds for their inclusion or exclusion, and any difficulties they may have in utilizing these benefits.
- Make a thorough examination of the important concerns relating to the social security of the textile retailers' employees.
- Make a list of the necessary conditions to address pressing problems with the social security of textile retailers' employees.
- Make suggestions on how to help textile businesses better meet the demands of textile retailers' employees in terms of social security.

## III. RESEARCH DESIGN AND SAMPLE

Sample size, sampling methodology, and research design and strategy: South Tamil Nadu districts are covered under the study. Both primary and secondary data are combined in the study. Through a field research, primary data was gathered utilizing a variety of methods, including in-person interviews and discussions with important officials. The field survey was conducted in a selection of districts around South Tamilnadu, including Madurai, Sivaganga, and Trichy. To understand the social security situation of the employees of textile retailers, the primary data was gathered from various sources and was gathered using well constructed questionnaires. Each district conducted interviews with academics, professionals, employers, contractors, and district-level officials as part of the data collection process. In this investigation, simple random sampling was used as the sample technique. To achieve the goals of the study, the employees were picked at random. To evaluate the social security difficulties, the researcher is interested in learning what the textile retailers think of social security measures. The researcher had thus visited the chosen textile merchants in the study area, randomly chosen some of the staff, and conducted interviews with the staff members of the organization.

## IV. RESULTS AND DISCUSSION

### Provision of Unemployment Benefits (PUB)

Since textile businesses experience season and offseason in their business, the provision of unemployment benefits is listed as one of the crucial social security measures in the current study. It is quantified using six different factors. These variables are rated by the respondents on

a five-point scale. Male and female employees (urban) were given individual computations of the mean scores for each PUB variable along with its 't' statistics. The results are shown in Table 1.

**Table 1 Score on the Variables in Provision of Unemployment Benefits (PUB)**

| Variables in PUB | Mean scores among | | 't' statistics |
|---|---|---|---|
| | Male | Female | |
| Leave with pay | 3.1173 | 3.0441 | 0.3848 |
| Lay off with half pay | 3.1088 | 3.2996 | -0.2969 |
| Provision of job assurance | 2.8864 | 3.2063 | -2.0117* |
| Provision of alternative job | 2.9088 | 3.1782 | -0.5683 |
| Provision of training to unemployed | 2.7172 | 2.9694 | -0.4334 |
| No immediate termination | 3.0996 | 3.3888 | -0.9774 |

Source: Computed by the author

According to male employees, the Two variables with the highest mean values are leave with pay and layoff with half pay, which had mean scores of 3.1173 and 3.1088 respectively. These two layoffs with half salary and no immediate termination, in the opinion of female employees, are justified because their respective mean scores are 3.2996 and 3.3886. Considering the perception of the variables in PUB, the supply of job certainty is the only variable where there is a discernible difference between the responses from men and women because its 't' statistics is significant at the 5% level.

**Reliability and Validity of Variables in PUB**

To assess the validity and reliability of the variables in PUB, the scores of all six variables have been incorporated in the confirmatory factor analysis. Convergent validity and content are the outcomes. The table below shows the overall dependability of the variables in PUB. Convergent validity and content are the outcomes. With the aid of Cronbach's alpha, the overall dependability of the variables in PUB has been calculated. The results are shown in Table 2.

**Table 2 Reliability and Validity of Variables in PUB**

| Variables in PUB | Standardized factor loading | 't' statistics | Composite reliability | Average variance extracted |
|---|---|---|---|---|
| Lay off with half pay | 0.8667 | 3.6224* | 0.7412 | 52.91 |
| Provision of training to unemployed | 0.8048 | 3.0996* | | |
| No immediate termination | 0.7842 | 2.8646* | | |
| Leave with pay | 0.7019 | 2.5171* | | |
| Provision of alternative job | 0.6846 | 2.4042* | | |
| Provision of job assurance | 0.6117 | 2.1969* | | |

Source: Computed by the author

Given that PUB's cronbach alpha is 0.7674, the six variables that make up the model describe it to the tune of 76.74%. Variables in PUB have higher standardized factor loadings than jobs that reveal the validity of the content. The statistical significance of the standard factor loading of the variables in PUB reveals the convergent validity. The composite reliability and average variance extracted, which are higher than their specified minimums of 0.50 and 50.00%, respectively, also serve as more evidence.

**Level of Provision of Unemployment of Benefits (SPUB)**

The mean scores of all PUB factors were used to calculate the degree of unemployment benefit provision in textile shops as perceived by their employees. The symbol for it is SPUB. The SPUB is limited to four ranges in the current study: less than 2.00, 2.00 to 3.00, 3.01 to 4.00, and above 4.00. Table 3 shows how the workers are distributed based on their SPUB.

**Table 3 Score on Provision of Unemployment Benefits**

| SCOP | Number of respondents in | | Total |
|---|---|---|---|
| | Male | Female | |
| Less than 2.00 | 33 | 24 | 57 |
| 2.00-3.00 | 121 | 114 | 235 |
| 3.01-4.00 | 117 | 128 | 248 |
| Above 4.00 | 61 | 59 | 120 |
| Total | 332 | 325 | 657 |

Source: Computed by the author

The first two significant SPUB among the respondents fall between 3.01 and 4.00, making up 37.29 and 35.77% of the total. These two range from 2 to 3 and 3 to 4 among male responders, respectively, making up 36.45 and 35.24 percent of the total. Two of the female respondents fall into the 3.01 to 4.00 and 2.00 to 3.00 age ranges, making up respectively 39.38 and 35.08 percent of the total. The data suggests that female respondents hold a more favourable opinion of the level of unemployment benefits implementation at textile stores than do male respondents.

**Provision of Old Age Benefits (POAB)**

The provision of old age payments is one of the significant social security policies addressed in the current study. (POAB). With the aid of eight variables, it is measured. These variables are rated by the respondents on a five-point scale. The POAB's 't' statistics and mean scores for each variable among male and female respondents have been independently investigated. Table 4 presents the findings.

**Table 4 Score on the Variables in Provision of Old Age Benefit (POAB)**

| Variables in POAB | Mean scores among | | 't' statistics |
|---|---|---|---|
| | Male | Female | |
| Provision of homes facilities | 2.6173 | 2.4088 | 0.4046 |
| Provision of pension families | 2.7308 | 2.4224 | 0.6173 |
| Provision of old age medical care facilities | 2.8554 | 2.6673 | 0.3969 |
| Provision of medical allowances | 2.7011 | 2.6224 | 0.2172 |
| Provision of provident fund | 2.7244 | 2.8117 | -0.2097 |
| Provision of disabled aged | 2.7086 | 2.8084 | -0.2114 |
| Provision of caring facilities for aged | 2.5441 | 2.6041 | -0.1456 |
| Provision of welfare measures | 2.6542 | 2.7444 | -0.1733 |

Source: Computed by the author

Due to their respective mean ratings of 2.8554 and 2.7308, the provision of pension facilities and old age medical care facilities are highly regarded variables in POAB by the male respondents. These two, in the opinion of female respondents, are provision for the crippled elderly and inclusion of provident fund since their respective mean scores are 2.8114 and 2.8084. Regarding the opinions on how POAB is being implemented, there is no discernible difference

between male and female respondents for any of the variables because the 't' statistics are not significant at the 5% level.

**Variables in POAB and its Reliability**

Examining the validity and reliability of POAB variables is crucial before summing up the score of those variables. For the confirmatory factor analysis, the scores of all eight POAB variables have been taken into consideration. Standardized factor loading of variables in the POAB, statistical significance, composite reliability, and average variance extraction are the outcomes of the CFA. With the aid of Cronbach's alpha, the overall dependability of the variables in POAB has been calculated. The outcomes are displayed in Table 5.

**Table 5 Reliability and Validity of Variables in POAB**

| Variables in POAB | Standardized factor loading | 't' statistics | Composite reliability | Average variance extracted |
|---|---|---|---|---|
| Provision of medical allowances | 0.8997 | 3.9086* | 0.7601 | 54.01 |
| Provision of disabled aged | 0.8224 | 8.2472* | | |
| Inclusion of provident fund | 0.8017 | 3.0446* | | |
| Provision of welfare measures | 0.7944 | 2.9141* | | |
| Provision of homes facilities | 0.7646 | 2.7234* | | |
| Provision of old age medical care facilities | 0.7241 | 2.5089* | | |
| Provision of caring facilities for aged | 0.6843 | 2.4117* | | |
| Provision of pension facilities | 0.6409 | 2.2969* | | |

Source: Computed by the author.

Variables in the POAB have standardized factor loadings ranging from 0.6409 to 0.8997, which demonstrates the validity of the content. Its convergent validity is demonstrated by the significance of the "t" statistics of the standardized factor loading of variables in POAB. The composite reliability and average variance extracted, which are higher than the minimum thresholds of 0.50 and 50.00%, respectively, serve as additional evidence. Since the cronbach alpha for the eight variables contained in POAB is 0.7862, they account for it to a degree of 78.62%.

**Level of Implementation of Old Age Perception**

The mean scores of all POAB variables have been used to assess the POAB implementation level. SPOAB is used to identify it. The SPOAB is limited to four ranges in the current study: less than 2.00, 2.00 to 3.00, 3.01 to 4.00, and above 4.00. Table 6 displays the distribution of respondents according to their SPOAB.

**Table 6 Score on Provision of Old Age Benefit (SPOAB)**

| SPOAB | Number of respondents in | | Total |
|---|---|---|---|
| | Male | Female | |
| Less than 2.00 | 56 | 96 | 132 |
| 2.00-3.00 | 132 | 121 | 253 |
| 3.01-4.00 | 101 | 89 | 190 |
| Above 4.00 | 43 | 39 | 82 |
| Total | 332 | 325 | 657 |

Source: Computed by the author

The key SPOAB among the respondents are 2,001–3,001 and 3,001–4,001, which together make up 38,51 and 28,92% of the total. According to male responses, these two range from 2.00 to 3.00 and 3.01 to 4.00, respectively, making up 39.76 and 30.42 percent of the total. According to female responses, these two range from 2.00 to 3.00 and 3.01 to 4.00, respectively, making up 37.23 and 27.38% of the total. The data demonstrates that both male and female respondents had only a moderate level of support for the establishment of old age benefits at textile stores.

**Provision of Employment Injury Benefit (PEIB)**

One of the components of the social security measures used by the textile shops in the current study is the extent of the provision of benefits for employment injuries. With the aid of eight variables, it is measured. These variables are rated by the respondents on a five-point scale. Together with its "t" statistics, the mean scores of the PEIB variables for male and female employees have been computed separately. The outcomes are displayed in Table 7.

**Table 7 Score on the Variables in Provision of Employment Injury Benefit (PEIB)**

| Variables in PEIB | Mean scores among | | 't' statistics |
|---|---|---|---|
| | Male | Female | |

| | | | |
|---|---|---|---|
| Provision of injury treatment | 3.3088 | 3.7117 | -2.3141* |
| Provision of leave for treatment | 3.2996 | 3.7088 | -2.5672* |
| Provision for partial disabilities | 3.4147 | 3.8142 | -2.4117* |
| Provision for temporary disabilities | 3.3088 | 3.8557 | -2.6242* |
| Provision for caring inured persons | 3.2117 | 3.7084 | -2.5969* |
| Provision of compensation for injured | 3.2454 | 3.7676 | -2.5343* |
| Provision of reemployment | 3.2607 | 3.7089 | -2.4119* |
| Provision for acceptance of injured | 3.2842 | 3.6971 | -2.3908* |

Source: Computed by the author

Provision of injury treatment and provision for practical obligations, whose mean values in PEIB are 3.3088 and 3.4147, respectively, are highly regarded variables by male respondents. Female respondents believed that this was a provision for temporary and partial disability because the mean scores were 3.8587 and 3.8142, respectively. Since the PEIB's "t" statistics are significant at the five percent level, it is clear that the male and female respondents had different perspectives on all eight of the PEIB variables.

**Variables in PEIB and its Reliability**

To test the validity and reliability of the variables in PEIB, the scores of all eight variables have been included in the confirmatory factor analysis. Convergent validity and content are the outcomes. With the aid of Cronbach's alpha, the internal consistency of the variables in PEIB has been calculated. Table 8 presents the findings.

**Table 8 Reliability and Validity of Variables in PEIB**

| Variables in PEIB | Standardized factor loading | 't' statistics | Composite reliability | Average variance extracted |
|---|---|---|---|---|
| Provision for acceptance of injured | 0.9044 | 4.1123* | 0.7962 | 56.03 |
| Provision of compensation for injured | 0.8917 | 3.8996* | | |
| Provision for temporary disabilities | 0.8672 | 3.4088* | | |
| Provision of injury treatment | 0.8471 | 3.2969* | | |
| Provision of reemployment | 0.7802 | 2.7143* | | |
| Provision for partially disabilities | 0.7711 | 2.6604* | | |
| Provision of leave for treatment | 0.6942 | 2.4717* | | |

| | | | | |
|---|---|---|---|---|
| Provision for caring injured persons | 0.6604 | 2.3884* | | |

Source: Computed by the author

With a cronbach alpha of 0.8108, the eight variables that make up PEIB explain it to an extent of 81.08 percent. Variables in PLIB have a range in their standard factor loading from 0.6609 to 0.9044, which demonstrates the legitimacy of its content. The convergent validity of the PLIB's standardized factor loading is implied by the significance of the 't' statistics. It is further supported by the composite reliability and average variance extracted, which are higher than their respective minimum thresholds of 0.50 and 50.00%.

**Level of Provision of Employment Injury Benefit**

The mean scores of the variables in it are used to determine the extent of employment injury benefit provision at textile shops. SPEIB indicates it. The SPEIB is limited in the current investigation to values below 2, between 2, and 3, between 3, and 4, and over 4, respectively. Table 9 displays the respondents' distribution based on their SPEIB.

**Table 9 Score on Provision of Employment Injury Benefit (SPEIB)**

| SPEIB | Number of respondents in | | Total |
|---|---|---|---|
| | Male | Female | |
| Less than 2.00 | 31 | 24 | 55 |
| 2.00-3.00 | 91 | 82 | 173 |
| 3.01-4.00 | 124 | 127 | 251 |
| Above 4.00 | 86 | 92 | 178 |
| Total | 332 | 325 | 657 |

Source: Computed by the author

The respondents' top two SPEIB range from 3.01 to 4.00 and above 4.00, accounting for 38.50 and 27.09% of the total. The first two SPEIB ranges for male responders are 3.01 to 4.00 and 2.00 to 3.00, respectively, making up 37.35 and 27.41 percent of the total. These two range from 3.01 to 4.00 and above 4.00 among female respondents, making up respectively 39.08 and 28.31% of the total. According to the analysis, female respondents had a more favorable opinion of textile businesses' offering of work injury benefits than do male respondents.

**Provision of Family Benefit (PFB)**

In the current study, one of the social security measures is the availability of family benefits in textile stores. With the aid of eight variables, it is measured. These variables are rated by the respondents on a five-point scale. Male and female respondents' mean scores for each PFB variable have been computed individually, along with the variable's "t" statistics. The outcomes are displayed in Table 10.

**Table 10 Score on the Variables in Provision of Family Benefit (PFB)**

| Variables in PFB | Mean scores among | | 't' statistics |
|---|---|---|---|
| | Male | Female | |
| Provision for family health insurance | 2.9891 | 3.4773 | -2.4546* |
| Provision of treatment to family members | 3.0443 | 3.5086 | -2.5192* |
| Provision for family functions | 3.0206 | 3.4345 | -2.4011* |
| Provision for loan to family events | 2.9946 | 3.4241 | -2.6036* |
| Participation in family functions | 2.9554 | 3.4117 | -2.5089* |
| Provision for educational facilities to family members | 2.9086 | 3.3088 | -2.3096* |
| Leave for family functions | 3.1112 | 3.6084 | -2.6117* |
| Frequent interaction with family members | 2.8684 | 3.3545 | -2.5882* |

Source: Computed by the author

Given that its mean scores are 3.1112 and 3.0443, respectively, the PFB variables of leave for family events and treatment of family members are highly valued by male respondents. The mean scores for these among the female respondents are 3.6084 for leave for family functions and 3.5086 for treating family members. Since the PFB's "t" statistics are significant at the five percent level, it is clear that the male and female respondents had different perspectives on all eight of the PFB variables.

**Variables in Provision of Family Benefit and its Reliability**

In order to test the validity and reliability of the variables in PFB, one score from each of the eight PFB variables has been included in the confirmatory factor analysis (CFA). Convergent validity and content are the outcomes of the CFA. With the aid of Cronbach's alpha, the overall dependability of the variables in PFB has been calculated. The outcomes are displayed in Table 11.

**Table 11 Reliability and Validity of Variables in Provision of Family Benefits (PFB)**

| Variables in PFB | Standardized factor loading | 't' statistics | Composite reliability | Average variance extracted |
|---|---|---|---|---|
| Provision for educational facilities to family members | 0.8542 | 3.3449* | 0.7211 | 51.89 |
| Frequent interaction with family members | 0.8173 | 3.2084* | | |
| Participation in family functions | 0.7896 | 2.8082* | | |
| Provision for family functions | 0.7541 | 2.7224* | | |
| Provision for family health insurance | 0.7209 | 2.6117* | | |
| Provision of loans to family courts | 0.6811 | 2.4541* | | |
| Leave the family function | 0.6497 | 2.2491* | | |
| Provision treatment to family members | 0.6029 | 2.0884* | | |

Source: Computed by the author.

The PFB variables' standardised factor loading ranges between 0.6029 and 0.8542, indicating the validity of the material. The convergent validity is demonstrated by the significance of the "t" statistics of the standardized factor loading of variables in PFB. The composite reliability and average variance extracted, which are higher than their standard minimums of 0.50 and 50.00%, respectively, serve as additional evidence. Since PFB's cronbach alpha is 0.7409, the eight variables it includes explain it to a degree of 74.09%..

**Level of Provision of Family Benefit in the Textile Units and Per the View of Respondents**

The mean scores of the variables in PFB are used to gauge the extent of family benefit provision in the textile units according to the respondents. SPFB indicates it. The SPFB is limited to four different ranges in the current study: less than 2.00, 2.00 to 3.00, 3.01 to 4.00, and over 4.00. Table 12 provides the respondents' distribution based on the SPFB.

**Table 12 Score on Provision of Family Benefit (SPFB)**

| SPFB | Number of respondents in | | Total |
|---|---|---|---|
| | Male | Female | |
| Less than 2.00 | 30 | 24 | 54 |
| 2.00-3.00 | 120 | 104 | 224 |

| | | | |
|---|---|---|---|
| 3.01-4.00 | 119 | 132 | 251 |
| Above 4.00 | 63 | 65 | 128 |
| Total | 332 | 325 | 657 |

Source: Computed by the author

Among the responders, the key SPFB ranges are 3.01 to 4.00 and 2.00 to 3.00, which together make up 38.20 and 34.09 percent of the total. The top two categories for male responses are 2.00 to 3.00 and 3.01 to 4.00, which together account for 36.14 and 35.84 percent of the total. These two range from 3.01 to 4.00 and 2.00 to 3.00 for female responders, respectively, making up 40.61 and 32.000% of the total. According to the analysis, female respondents had a more positive attitude towards the provision of family assistance than do male respondents.

## V. CONCLUSION

The seasonal nature of employment prospects has a significant impact on unorganized workers. In the unorganized sectors, underemployment and unemployment are still major issues. Workers in the unorganized sector have less job security, a lesser likelihood of growth, no paid time off, and less protection from unfair or unlawful business practices by their employers. Unprotected sector, also referred to as the unorganized sector, can imply working all year round without a consistent source of income. They are on the periphery of society and are unable to participate in the global economy. There are many unanswered questions about social security and ongoing human development for unorganized sector workers. The analysis suggests that while both male and female respondents hold a moderate level of support for the level of unemployment benefit implementation at textile shops, this support is higher among female respondents than it is among male respondents. The level of opinion on the provision of family benefits by textile shops is higher among female respondents than it is among male respondents, as is the level of opinion on the provision of job injury benefits by those businesses. We may therefore draw the firm conclusion that, among the textile store employees in the districts of south Tamil Nadu, the female employees profit more from social security programmes than the male employees.

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