

A STUDY ON UNORGANISED CARPENTERS AND MASONS IN THE DISTRICT OF KAMRUP (METRO), ASSAM

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Abstract:

An unorganized worker is a worker who renders services mainly for fulfilling his basic needs i.e. food, cloth and shelter only. They are generally self-employed worker or home based service provider or a worker in the organized sector who do not come under the purview of any act relating to the welfare of the unorganized worker (schedule II of the Unorganized Worker Social Security Act).

Unorganized workers can be categorized into various categories. Unorganized carpenters and masons are amongst them. The development of our nation depends on the growth and development of our economy. In India currently $\frac{3}{4}$ of the population are in unorganized sector. So we can easily estimate the importance of this sector towards the increasing rate of GDP. Despite of their priceless contribution in the process of making India from a developing country to a developed one, these workers are still facing injustice in terms of their needs, security, human rights and other social phenomenon.

The problems faced by the unorganized labours are to be considered for enhancing their motivation and skill and at the same time views of the users of the services of the carpenters and mason are to be critically reviewed for increasing the value of the services of masons and carpenters.

Key words: Unorganized, Carpenters, Masons, Users etc.

INTRODUCTION:

India is having a glorious past in terms of carpentry and masonry. The existence of various monuments, pillars, manmade caves, palaces etc. have been bearing the proof of existence of skilled cum knowledgeable hands in the past. In India, currently $\frac{3}{4}$ of the population are in unorganized sector. Carpenters and mason are integral part of the unorganized labour population. Assam has also been witnessing the excellence of carpentry and masonry for a long period of time. Things might have changed, but the demand for the services of these carpenters and masons are still in climax. In case of construction activities, these sort of



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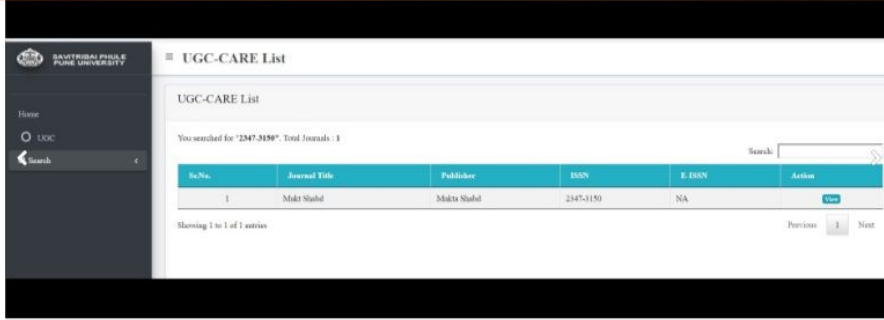
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Unawareness of Unorganized labourers Towards Banking Services In Assam -A Study Made In Kamrup Metro District

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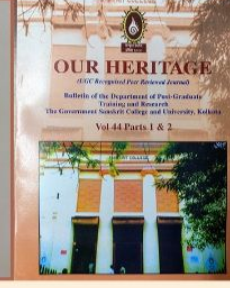
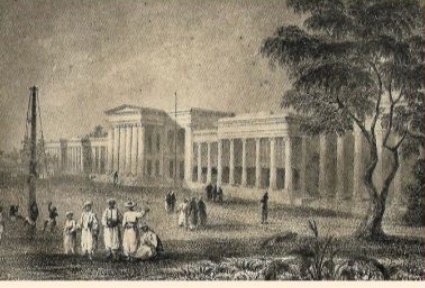
Abstract:

Banking sector has always been playing a major role in the process of growth and development of an economy. Indian economy is also fully dependent on this service providing industry as it contributes a significant share in national income. Banking industries are well acquainted with the knowledge of customers' needs and wants and accordingly they offer quality services to their valuable customers. But when it comes to unorganized labourers of Kamrup Metro, the incompetency of banking industries can easily be marked as these industries are still incapable of providing their services to these people. Though these unorganized labourers earn good amount of money but many of them seem to be reluctant in depositing their hard earned money in Banks and prefer to keep these money in their own hands. Some of them are so backward that they even do not know the existence of these financial institutions. But there is a huge potentiality for banking industries in capturing a big market comprised of these unorganized labourers if they spread financial awareness among these unorganized labourers. In this paper the Researcher wants to focus on the unawareness of the unorganized labourers of Kamrup Metro district towards banking services and the potentiality of these sectors in capturing a huge market in this field.

Key words: Banking and insurance Service, National income, Unawareness, Unorganized Labour, etc.

Introduction:

"Unorganised worker" means a home-based worker, self-employed worker or a wage worker in the unorganised sector and includes a worker in the organised sector who is not covered by any of the Acts mentioned in Schedule II of the Unorganised Worker Social Security Act, 2008. The labourers are basically carpenters, masons, household service providers,



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