



Research Article

SOCIAL SECURITY COVERAGE AND AWARENESS AMONG WOMEN LABOUR IN SMALL-SCALE INDUSTRIES: EVIDENCE FROM INDORE, MADHYA PRADESH

Author: Dr. Yashasvi Sharma¹

¹Chief Operating Officer, ARC Infratech Pvt. Ltd., Indore, Madhya Pradesh, India; Guest Faculty & Placement Cell Coordinator, Devi Ahilya Vishwavidyalaya (DAVV), Indore, Madhya Pradesh, India

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CORRESPONDING AUTHOR

Dr. Yashasvi Sharma

to.davv.yashasvi@gmail.com

ABSTRACT

This study examines the coverage, awareness, and satisfaction with statutory social security provisions among women labourers employed in small-scale industries (SSIs) in Indore, Madhya Pradesh, India. Drawing on primary data collected from 444 women workers through a structured interview schedule, non-participant observation, and focused group discussions, the study assesses awareness of core labour welfare legislation — including the Maternity Benefit Act, the Payment of Gratuity Act, and the Employees' State Insurance Act — as well as uptake of national social security schemes such as the Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM), the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), and the Public Distribution System (PDS). Findings indicate high nominal awareness of most statutory schemes (78–98 per cent) but only moderate satisfaction with their practical implementation, with the sharpest gaps observed in financial support during unemployment and disability benefit access. Awareness of contributory pension and insurance schemes substantially exceeds awareness of employer-linked statutory entitlements, suggesting a two-track social security landscape. The study concludes that legal awareness does not automatically translate into adequate coverage or satisfaction, and that implementation gaps — rather than information gaps — constitute the principal barrier to effective social security for women labour in the SSI sector. Policy recommendations focus on strengthening employer compliance monitoring, simplifying claim processes, and integrating scheme awareness with grievance redress mechanisms.

INTRODUCTION

Social security for informal and semi-formal women workers remains one of the most persistent gaps in India's labour welfare architecture. Small-scale industries (SSIs) employ a disproportionately large share of India's female industrial workforce, yet workers in this segment are frequently excluded, in practice if not in law, from the protections available under the Maternity Benefit Act (1961), the Payment of Gratuity Act (1972), and the Employees' State Insurance Act (1948). Government-run contributory schemes — PM-SYM, PMJJBY, and AB-PMJAY — were introduced in part to extend a floor of protection to precisely this segment of unorganised and semi-organised labour. Understanding how far these statutory and scheme-based protections actually reach women labourers, and whether awareness of entitlements corresponds to accessible and satisfactory coverage, is central to evaluating India's social security regime for women in industrial employment.

Madhya Pradesh, and Indore district in particular, hosts a dense concentration of small-scale manufacturing units spanning textiles, food processing, engineering ancillaries, and handicrafts, many of which rely heavily on women workers engaged on a full-time but informally structured basis. This paper draws on primary survey evidence from 444 women labourers in Indore's SSI sector to examine the extent, awareness, and perceived adequacy of social security coverage available to them, situating the findings within the wider national discourse on social protection for India's female informal workforce.

LITERATURE REVIEW

A substantial body of research documents the exclusion of informal and quasi-formal women workers from statutory labour protections in India. The International Labour Organization has repeatedly highlighted that legal coverage of social security in India remains considerably higher than effective coverage, with implementation, awareness, and employer compliance forming the binding constraints rather than the design of the legislation itself. Periodic Labour Force Survey (PLFS) data compiled by the Ministry of Statistics and Programme Implementation (MOSPI) consistently show that a majority of women workers in small and micro enterprises lack access to any written contract, paid leave, or social security benefit, despite formal legal entitlement in many cases.

National-level studies on women's participation in small-scale and unorganised manufacturing document a persistent gap between the existence of welfare schemes and their actual uptake, attributing this gap to low literacy, limited employer disclosure, procedural complexity in claiming benefits, and the absence of grievance redress channels accessible to women workers. Comparative work on contributory pension and insurance schemes such as PM-SYM and PMJJBY suggests that awareness has expanded rapidly following large-scale enrolment drives through Common Service Centres, though awareness of employer-linked statutory benefits under labour legislation has grown far more slowly, since responsibility for informing workers rests largely with employers rather than a centralised outreach mechanism. Studies specific to Madhya Pradesh's SSI sector similarly report that women workers' awareness of health and maternity-linked entitlements outpaces their awareness of dispute resolution mechanisms and long-term financial protection instruments such as gratuity and unemployment support.

Research Gap

While national datasets capture aggregate coverage statistics for social security schemes, few studies disaggregate awareness of statutory labour-law entitlements from awareness of government contributory schemes among the same cohort of women workers or examine how satisfaction with implementation varies across benefit types within a single SSI labour market. This study addresses that gap using primary, benefit-by-benefit survey data from women labourers in Indore's SSI sector.

Objectives

This study is guided by the following objectives, derived from the parent doctoral research: (i) to examine the socio-economic profile of women labourers in small-scale industries in Indore; (ii) to assess awareness of statutory social security benefits and labour welfare legislation among these workers; (iii) to evaluate satisfaction with the accessibility and implementation of available benefits; and (iv) to identify gaps between legal entitlement and effective, satisfactory coverage.

MATERIALS AND METHODS

Study Area

The study was conducted among women labourers employed in small-scale industrial units across Indore district, Madhya Pradesh — a major industrial hub of central India with a diverse base of textile, food-processing, engineering, and handicraft units.

Research Design and Sampling

A descriptive research design employing a mixed-methods approach (quantitative and qualitative) was adopted. A non-probability, purposive and snowball sampling method was used to reach respondents. Of 500 women labourers initially approached, 444 valid responses were retained after data quality screening, yielding a response rate of approximately 88.8 per cent.

Data Collection

Primary data were collected through a structured interview schedule, non-participant workplace observation, and focused group discussions (FGDs). Secondary data were drawn from academic literature, Government of Madhya Pradesh reports, company records, and labour legislation documents.

Statistical Analysis

Quantitative responses were analysed using descriptive statistics — frequency counts and percentages — computed in MS Excel, supplemented by thematic analysis of qualitative data from interviews and FGDs to contextualise the quantitative findings.

Ethical Considerations

Participation was voluntary and based on informed consent. Respondent anonymity and confidentiality were maintained throughout data collection, storage, and reporting, in line with the ethical clearance obtained for the parent doctoral study at Rabindranath Tagore University.

RESULTS

Table 1. Socio-Demographic Profile of Respondents (N = 444)

Characteristic	Category	n	%
Social category	General	376	84.68
	OBC	21	4.72

	SC	36	8.10
	ST	11	2.47
Marital status	Married	349	78.60
	Widow	60	13.51
	Divorced	23	5.18
	Unmarried	12	2.70
Schooling	Attended school	367	82.66
	Never attended	77	17.34
Monthly income (₹)	0–1,00,000/yr	116	26.12
	1,00,001–2,00,000/yr	319	71.84
	Above 2,00,000/yr	9	2.03
Employment type	Full-time	440	99.10
	Part-time	4	0.90

The sample was predominantly drawn from the General social category (84.68 per cent), married (78.60 per cent), and engaged in full-time employment (99.10 per cent), with a majority reporting annual household income between ₹1,00,001 and ₹2,00,000. Educational attainment was concentrated at primary and secondary levels, with 82.66 per cent having attended school but comparatively few progressing beyond the tenth grade.

Figure 1. Socio-Demographic Profile of Respondents (N = 444)

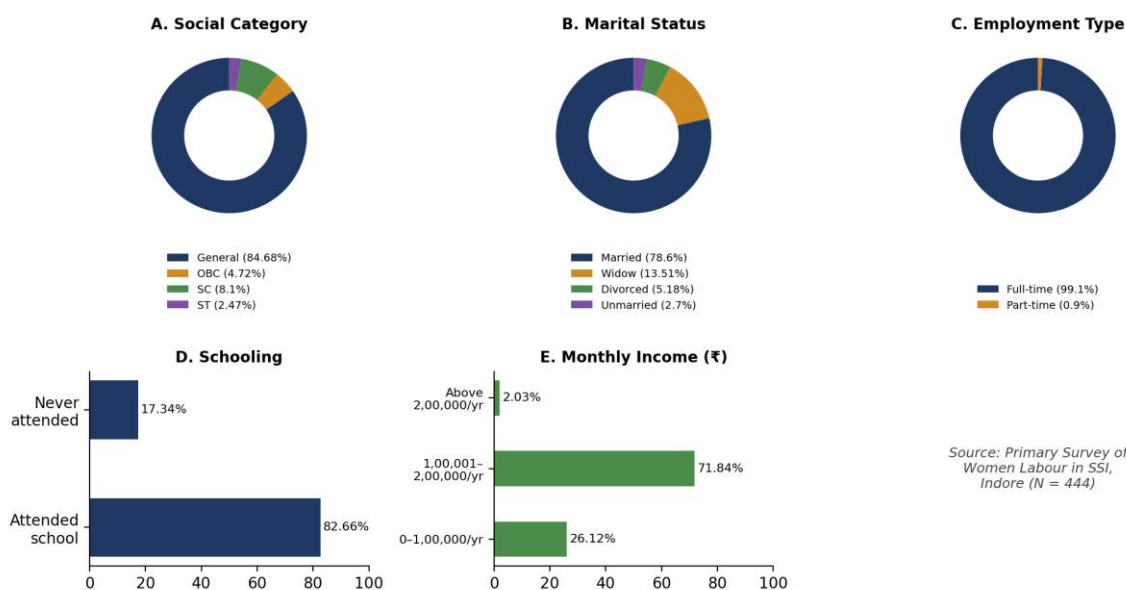


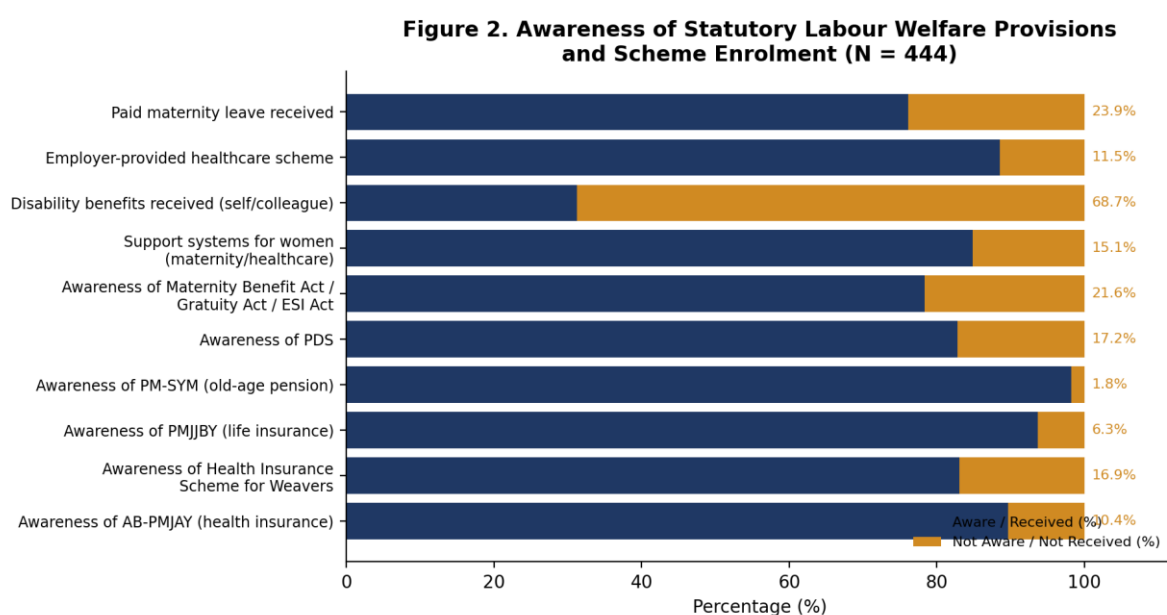
Figure 1. Socio-Demographic Profile of Respondents (N = 444). Source: Primary Survey of Women Labour in SSI, Indore.

Table 2. Awareness of Statutory Labour Welfare Provisions and Scheme Enrolment (N = 444)

Benefit / Scheme	Aware / Received (%)	Not Aware / Not Received (%)
Paid maternity leave received	76.12	23.87
Employer-provided healthcare scheme	88.51	11.49
Disability benefits received (self/colleague)	31.30	61.71 (6.98% unsure)
Support systems for women (maternity/healthcare)	84.90	15.09

Awareness of Maternity Benefit Act / Gratuity Act / ESI Act	78.37	21.62
Awareness of PDS	82.80	17.20
Awareness of PM-SYM (old-age pension)	98.19	1.80
Awareness of PMJJBY (life insurance)	93.69	6.30
Awareness of Health Insurance Scheme for Weavers	83.10	16.89
Awareness of AB-PMJAY (health insurance)	89.63	10.36

Awareness of centrally administered contributory schemes was consistently high, led by PM-SYM at 98.19 per cent, followed by PMJJBY (93.69 per cent) and AB-PMJAY (89.63 per cent). Awareness of employer-linked statutory entitlements under the Maternity Benefit Act, Payment of Gratuity Act, and Employees' State Insurance Act was somewhat lower, at 78.37 per cent, indicating that knowledge of government-run insurance and pension schemes outpaces knowledge of employer-administered legal protections. Disability benefit uptake was markedly the lowest indicator recorded, with only 31.30 per cent of respondents reporting that they or a colleague had received disability benefits, and 6.98 per cent uncertain whether such provision existed at all.



Source: Primary Survey of Women Labour in SSI, Indore (N = 444)

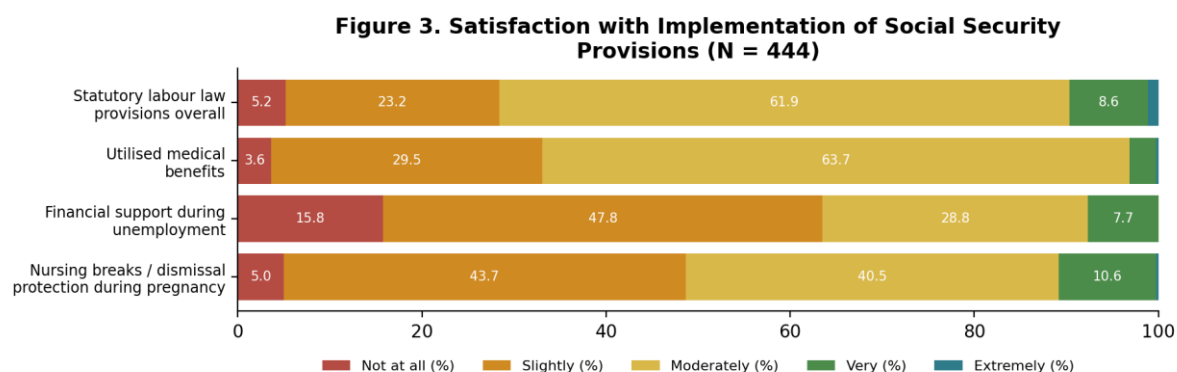
Figure 2. Awareness of Statutory Labour Welfare Provisions and Scheme Enrolment (N = 444).
Source: Primary Survey of Women Labour in SSI, Indore.

Table 3. Satisfaction with Implementation of Social Security Provisions (N = 444)

Provision	Not at all (%)	Slightly (%)	Moderately (%)	Very (%)	Extremely (%)
Statutory labour law provisions overall	5.18	23.19	61.94	8.56	1.13
Utilised medical benefits	3.60	29.50	63.74	2.93	0.23
Financial support during unemployment	15.77	47.75	28.83	7.66	—
Nursing breaks / dismissal protection during pregnancy	4.95	43.69	40.54	10.59*	0.23

**Very and extremely satisfied combined for nursing-breaks/dismissal-protection where source counts were consolidated.*

Satisfaction levels cluster heavily in the “slightly” to “moderately satisfied” range across all four provisions, with very few respondents reporting extreme satisfaction on any indicator. The starkest dissatisfaction was recorded for financial support during unemployment, where 63.52 per cent of respondents reported being either not at all or only slightly satisfied — the weakest-performing benefit category in the study.



Source: Primary Survey of Women Labour in SSI, Indore (N = 444)

Figure 3. Satisfaction with Implementation of Social Security Provisions (N = 444). Source: Primary Survey of Women Labour in SSI, Indore.

DISCUSSION

The results reveal a two-track pattern of social security awareness among women labourers in Indore's SSI sector. Awareness of contributory, government-administered schemes enrolled through outreach campaigns — PM-SYM, PMJJBY, AB-PMJAY — is close to universal, consistent with national findings that large-scale enrolment drives conducted through Common Service Centres and banking correspondents have been comparatively effective at building baseline awareness. By contrast, awareness of employer-linked statutory entitlements is measurably lower, reflecting the ILO's broader finding that legal coverage in India routinely exceeds effective, employer-communicated coverage. This pattern suggests that outreach responsibility currently rests unevenly: centrally driven scheme communication reaches workers directly, while awareness of legally mandated employer obligations remains dependent on employer disclosure, which is inconsistent across small-scale units.

Equally significant is the divergence between awareness and satisfaction. Even where awareness of a provision exceeds 80 per cent, satisfaction with its practical implementation rarely exceeds the “moderate” category, and financial support during unemployment — arguably the most consequential form of protection for informal workers facing income shocks — records the poorest satisfaction outcomes in the study. This is consistent with PLFS-based findings that show a persistent implementation deficit in India's informal and semi-formal labour markets, where the existence of a scheme on paper does not translate into a claims process that women workers experience as timely, accessible, or adequate. Disability benefits present the most acute gap identified in this study, with under a third of respondents confirming receipt and a meaningful share unaware such benefits existed at all, pointing to a specific and under-examined weakness in SSI-sector social protection.

Policy Implications

Three implications follow. First, employer compliance monitoring for statutory entitlements (maternity

leave, gratuity, ESI) requires strengthening independent of scheme-awareness campaigns, since the two follow different diffusion pathways. Second, unemployment-linked financial support and disability benefit administration warrant simplified, worker-facing claim mechanisms, given that these two provisions recorded the weakest satisfaction and the lowest confirmed receipt respectively. Third, awareness campaigns for government schemes should be paired with parallel employer-side outreach on statutory obligations, closing the awareness gap between the two tracks identified in this study.

Limitations

The findings are drawn from a purposive, snowball sample confined to Indore district and may not generalise to SSI clusters with different industry composition or regulatory density elsewhere in Madhya Pradesh or India. Self-reported awareness and satisfaction measures are also subject to recall and social-desirability effects inherent to interview-based data collection.

CONCLUSION

Women labourers in Indore's small-scale industries display high nominal awareness of most social security schemes, but this awareness does not consistently translate into satisfactory or adequate coverage. The principal constraint on effective social protection in this labour market is implementation rather than information: awareness of contributory government schemes has diffused rapidly, while awareness and satisfactory delivery of employer-administered statutory entitlements — particularly disability and unemployment-related benefits — lag substantially behind. Closing this gap requires coordinated action on employer compliance, simplified claims processes, and integrated awareness-cum-grievance-redress mechanisms targeted specifically at women workers in the SSI sector.

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Conflict of Interest

The author(s) declare no conflict of interest.

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