# Livelihood Pattern & Challenges Faced By Women in Informal Economy: A Case Study from Sutahata Block, Purba Medinipure, West Bengal

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**Abstract** The informal sector plays very critical role in sustaining the global economy particularly in developing nations. Being world's most populous country, India's informal sector serves as the backbone of its economy employing over 90% of the total workforce contributing nearly 50% of GDP as per the Economic Survey 2022-23. The informal sector in our country plays a vital role in generating employment opportunity especially for the rural women who do not have much formal education and skill. However, mostly women working in this sector often face challenges such as low income, lack of job security, absence of formal contracts, irregular work or working for longer times. Despite their hard works and significant contribution to their household expenses their works remain unrecognised and undervalued and often they remain invisible largely in govt. policies. That is why this study was undertaken to understand the nature of employment, work condition, the socio-economic conditions, challenges faced by working women in the informal in various occupations at the Sutahata block in Purba Medinipur, West Bengal.

**Keywords:** Unorganized Sector, Work Participation Ratio, Public-Private Partnership

## I Introduction

The informal sector plays very critical role in sustaining the global economy particularly in developing nations. Being world's most populous country, India's informal sector serves as the backbone of its economy, employing over 90% of the total workforce contributing nearly 50% of GDP as per the Economic Survey 2022-23. According to the Economic Survey 2021-22, approximately 43.99 crores people worked in unorganised sector during 2019-20.

Women play an indispensable role in India's informal economy contributing significantly to sectors such as agriculture, non-agriculture sector, waste management, domestic work, street vending, small-scale entrepreneurship etc. but most of the time their contributions are overlooked and undervalued. For many women specially for those with limited access to formal education, and limited employment opportunity the unorganised economy offers vital funds of livelihood and financial independence. While this sector offers livelihoods to millions but it often throws many significant challenges to the workers specially women such as low pay, competitions, lack of insurance, irregular incomes and labour exploitation etc. Despite facing so many challenges, the informal sector is very fundamental specially for women in developing nations due to its flexibility, adaptivity, and economic growth.

The Informal Sector also known as the Grey Economy or Shadow economy includes economic activities that take place outside formal institutional frameworks. This part of the economy is not regulated by the government and is not included in the official statistics such as GDP or employment data. It typically includes small scale production activity, agricultural activity, construction activity, self-employed activities, domestic works, street vending etc. that are not taxed or monitored by any form of government in general.

The 15th International Conference of Labour Statisticians (ICLS) held in 1993 introduced a more definite and internationally recognised definition of informal sector. "The informal sector may be broadly characterised as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned. These units typically operate at a low level of organisation, with little or no division between labour and capital as factors of production and on a small scale. Labour relations – where they exist – are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees."

Being the most populous country and fastest grown economy in the world with potential social injustice it's quite challenging to provide the employment opportunity to everyone in our economy. Informal sector plays a pivotal role to women's economic empowerment providing employment opportunity, facilitating the financial freedom so that even women from the socially backward class with no formal education can have the opportunity to feel the essence of being financially independent. The importance of informal sectors for empowering women financially are- accessibility, income generation, increase in income and consumption, economic growth, urban growth and migration, skill development, entrepreneurship opportunity, balancing family and work. The basic occupational Pattern of Female Workers in Informal Sector of India

- Agricultural Workers – In rural India, women constitute up to 89.5% of the labour force in agriculture and allied sector.
- Domestic Worker – A significant number of women are employed as domestic helper often without formal contracts or social securities.
- Home base work - Many women are engaged in home-based work including garment production, tailoring, producing some food items, bidi binding etc.
- Street Vendors – Many women work as street vendors, often as own account workers.
- Construction Workers – Women Participate in the construction sectors primarily as casual labourers with very low wage and low social benefits.
- Waste pickers – In urban areas there are many women waste pickers, street sweepers are informally employed lacking access to social securities.
- Community health workers – Nearly one million women serve as Accredited Social Health Activist (ASHA) playing a crucial role in rural healthcare facility often with minimal wage.
- Beautician- Many women work as beautician in informal sector operating small salon or providing facilities from their home.
- Owning small Business – Many women own their own shops such as small restaurant, stationary shops, grocery shops, clothing shops etc. in informal sector.
- Desk job - Some may work as receptionist roles like desk job, administrative tasks, cashier etc. in small shops, educational institutions, clinics, food court, shopping malls etc that may not offer formal contracts.
- Freelancers –Many women with higher education level and technical skills work as freelancer in different jobs like software development, teachers, lawyers, content writers, project managers etc.

Although the unorganised sector is very crucial for economically empowering women but there are several challenges such as –

- Low Wage – Women often receive lower wage compared to men for same works. ILO 2023 report states that women in the informal sector earn 40-50% less than men for same work. As per the source of PLFS 2022-2023, daily wage for women casual labourers in urban India is approx. Rs. 205 for female and Rs. 323 for men.

- Unsafe Working Condition –Women often faces mental, physical challenges and exploited to work in informal sectors with such low wage and less benefits such as health insurance, paid leave, retirement plans etc.
- Uncertain job– Job opportunities in this sector typically do not offer formal contracts leading to job insecurities.
- Limited Access to credits and Resources – Women in the informal sector face difficulties in accessing to credits, training and other resources that may help to enhance their employment opportunity.
- Discrimination and harassment –Women in informal sector may face discriminations and harassment that may impact on their working life adversely.

# II Review of Literature

Papola (1981) in his book titled 'Urban informal sector in a developing economy' mentions that, the urban labour market discriminates against women much more than the rural labour market. This discrimination results in fall in the participation of women in economic activities.

Banerjee Nirmala (1985) in one of her very useful reports of 'The survey of women workers in the informal sector of Calcutta' found that the women workers who are in unorganized sector suffer from disabilities and exploitation by a large volume against those who are in the organized sector. She further highlights that majority of them are domestic servants and rest were doing unskilled and semi-skilled jobs.

Ram Lakhani (2004) in his research work 'Occupational Health of Women Construction Workers in the Unorganised Sector' examines that the female workers in India's construction industry faces most health challenges. The research highlights that these workers often endure long hours, hazardous conditions, and lack of social security, leading to various physical and psychological health issues. The study underlines the need for improved safety measures, better working conditions, and policies that address the unique challenges faced by women in this sector. By focusing on these areas, there is potential to enhance the health and well-being of female construction workers in the unorganised sector.

Khan Abusayed A. (2005) in his work 'the status of working women in informal sector in Bangladesh' examines the status of working women in Bangladesh's informal sector focusing on the construction industry. He observes that the sector remains labour-intensive with minimal mechanization, and its organizational structure and work relations have largely retained characteristics from pre-industrial society. These enduring features contribute to the challenges faced by women workers, including low wages, lack of job security, and limited opportunities for advancement.

Rebecca Bowers (2014) in her article 'Migrant Female Construction Workers and Capacity to Aspire in Bangalore' examines the challenges faced by migrant women in Bangalore's construction industry. These women often perform low-status tasks such as breaking stones, sweeping, carrying head loads, fetching water, and mixing cement. In addition to their work responsibilities, they bear the dual burden of domestic duties as wives and mothers. Compared to local workers, migrant women are typically paid lower wages and are assigned riskier projects, including work on high-rise buildings. Furthermore, migrant workers from states like Bihar and Uttar Pradesh sometimes become targets of political and physical violence from pro-Kannadiga groups, highlighting the intersection of labour exploitation and regional tensions.

Sivasubramanian K. Pushpa A. Raju V. Madhu Dhruva Kumar (2020) in their project "Women and Informal Employment: An Analysis of Socio Women and Informal Employment: An Analysis of Socio Economic and Health Conditions of Women Home-Based Workers Economic and Health Conditions of

Women Home-Based Workers in Chennai, India" examines the socio-economic and health conditions of women home-based workers in Chennai's informal sector. The findings revealed that a significant portion of these workers are in the age group of 25 to 35 years, with an average daily wage of approximately Rs. 164.7, which is below the minimum wage standard. A notable 35.5% of respondents earned as low as Rs. 100 per day. The study highlighted that these workers face multiple forms of exploitation, including low wages, delayed and irregular payments, and sporadic work opportunities

Athary Janiso, Prakash Shukla, Bheemeshwar Reddy A. (2021), in their work named "What Explains Gender Gap in Unpaid Household and Care Work in India?" analyse that spend significantly more time on unpaid household and care work compared to men. The study concluded that unobserved gender norms and practices are the primary factors governing the allocation of unpaid work within Indian households.

The informal sector plays a vital role in providing employment opportunity especially for the rural women in our country who do not have much formal education and skill. However, mostly women working in this sector often face challenges such as low income, lack of job security, absence of formal contracts, irregular work or working for longer times. Despite their hard works and significant contribution to their household expenses their works remain unrecognised and undervalued and often they remain invisible largely in govt. policies. That is why this study was undertaken to understand the nature of employment, work condition, the socio-economic conditions, challenges faced by working women in the informal in various occupations at the Sutahata block in Purba Medinipur, West Bengal.

# III Objectives

Through this study, I have tried

- To identify the employment pattern of women workers in informal sector.
- To relate the employment pattern with education level and skill formation.
- To address the barriers and challenges of women in informal sector.
- To compare their actual earnings with the state and national minimum wage standard.

# IV Materials and Methods

The study is descriptive and analytical research aimed to understand the working nature, economic profile, education level and other aspects of women workers in unorganised sector in the Sutahata block, Purba Medinipur, West Bengal. This study is based mainly on primary data and necessary information is collected from secondary data.

## IV.a Sample Size

A total of 100 women workers engaged in different unorganised sector were selected for the study.

## IV.b Data collection tool

Data were collected through a well-structured questionnaire during 13.05.2025 to 17.05.2025 through field survey which includes information as follow:

- General information – Includes the information related to name, age, educational qualification, residency patterns etc.
- Employment related information – Includes the Type of occupation, working hours, availability of formal employment contract etc.

- Income pattern – It contains the monthly income, expenditure, availability of bank accounts, savings etc.
- Challenges & Others –It include some open-ended questions related to major challenges, availability of govt welfare schemes, future planning of the respondents etc.

Data were administered by Microsoft Excel and the following statistical techniques were used to readily comprehensible.

- Charts & Table – Pie charts, bar diagram, box plots, tables etc were used to represent distribution of occupation, work nature, education etc.
- Correlation– Relationship between working hours & income was assessed.
- Regression Analysis - Simple linear regression was done to understand the influence of working hours on income
- One Sample t test – One sample t test was applied to compare the average income of respondents with the West Bengal average wage and National average wage.

# V Results and Discussion

## V.a Demographic Profile

### V.a.1 Age

Table 1: Age distribution of the female workers by the nature of work

| Nature of work | Min of Age | Max of Age |
|---|---|---|
| Beautician | 19 | 32 |
| Construction | 25 | 48 |
| Domestic Worker | 36 | 53 |
| Garage Owner | 48 | 54 |
| Shop Worker | 32 | 52 |
| Street Vendor | 31 | 56 |
| Vocational Institute Receptionist | 22 | 24 |

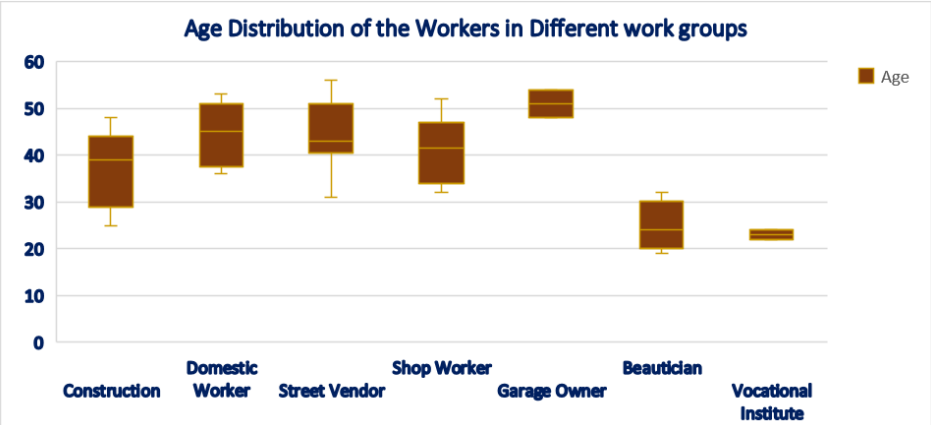



Figure 1: Age distribution with nature of works

The Table 1 shows the minimum and maximum ages of the women engaged in different types of occupation in informal sector and further the box plot (Figure 1) shows full age distribution for those occupation.

It can be seen from the above table and box plot that women engaged in some unskilled and less formal educational occupations such as domestic works, construction, street vending etc. tend to be older.

### V.a.2 Residency Pattern

All 100 women surveyed in this study belong to village and are from rural background. This reflects that informal sector plays a pivotal role in providing income opportunity to rural women to sustain their household incomes.

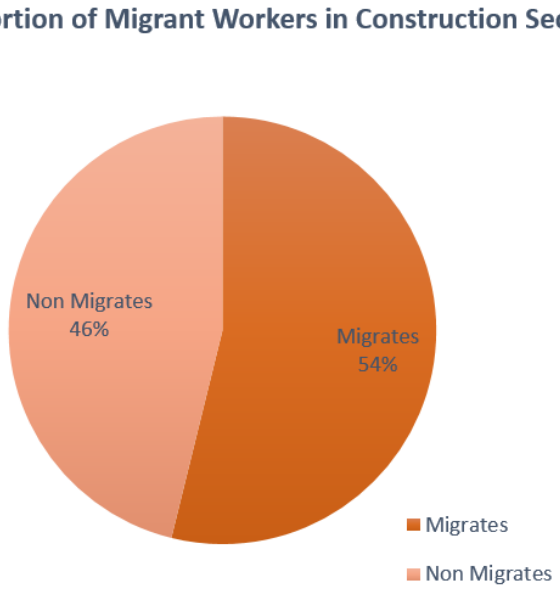



Figure 2: Migration Pattern of construction workers

**Migration Pattern** – Most of the workers in different types of works are the residents of their native village. But a significant portion of construction workers are migrated in West Bengal from the states like Odisha and Bihar and works in brickfield in search of labour opportunities.

The Figure 2 illustrates that 54% of construction workers are migrated from another state while rest 46% are the local. mostly the migrated workers belong to the brickfield work.

### V.a.3 Nature of work and Education

The Figure 3 presents the relationship between work type and education level of the women. The study shows how access to education influences the occupational choices especially for women in informal sector.

**Low-Education, Labour-Intensive Jobs** - Jobs such as construction work, domestic work, and street vending are predominantly filled by women with minimal or no formal education.

- **Construction**: 8 women have no formal education, 10 have only primary education.
- **Domestic Work**: 4 women no formal education, 8 have primary education.

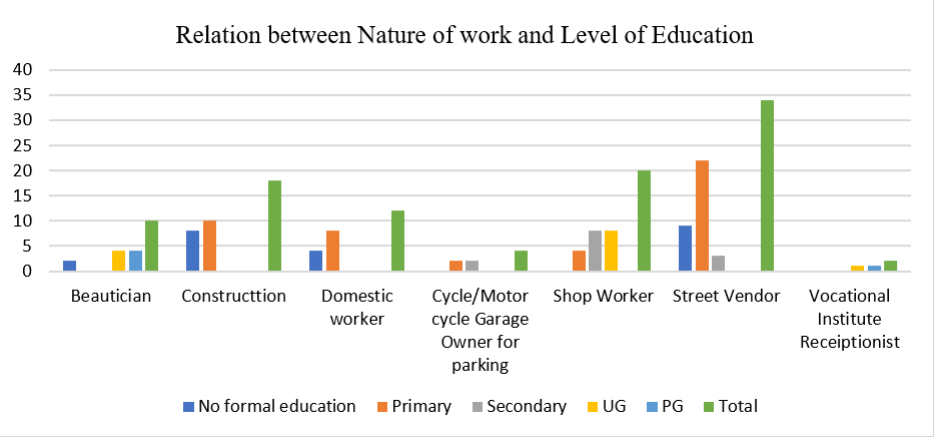



Figure 3: Educational level of women engaged in informal sector

- **Street Vending**: 9 are illiterate, 22 have primary education, and only 3 has secondary education.

These occupations require little or no formal training and are often taken up due to lack of skills, opportunities, or financial necessity.

**Moderately Educated, Service-Oriented Roles** - Occupations like shop work, beautician services, and garage ownership tend to attract women with basic to moderate education.

- Shop Workers: 4 have primary, 8 secondary, and 8 higher secondary education.
- Beauticians: 2 have formal education, 4 are undergraduate and 4 are post graduate.
- Garage Owners: 2 have primary education and 2 have secondary education.

**High-Education, Skill-Based Informal Jobs** - Certain informal roles still attract highly educated women, often due to limited formal employment opportunities.

- Vocational Institute Receptionists: 1 is a graduate, another is pursuing post-graduation.
- Some beauticians also fall into this category, with pursuing undergraduate study and other 2 are already post graduate.

This analysis reveals direct relationship between education and nature of jobs in this unorganised sector. Women with no to very minimal education are hugely involved in more labour-intensive works such as construction, vending, domestic works etc. In contrast, those with much higher-level education is attracted to service based or semi skill-based works such as beautician, receptionist. Thus, level of education significantly influences occupational choices for women in unorganised sector.

## V.b Working Profile

### V.b.1 Nature of work

This study is based on women working in informal sector in Sutahata block, Purba Medinipur. We collected data from 100 women and the data are presented as following-

- **Street Vending** is the common work that most of the women account in this informal sector. 34% women of the total sample belong to this work including green grocer, fishmonger and fast-food seller. This evidence shows that women with limited formal education and opportunities are mostly engaged in such self-employed works.

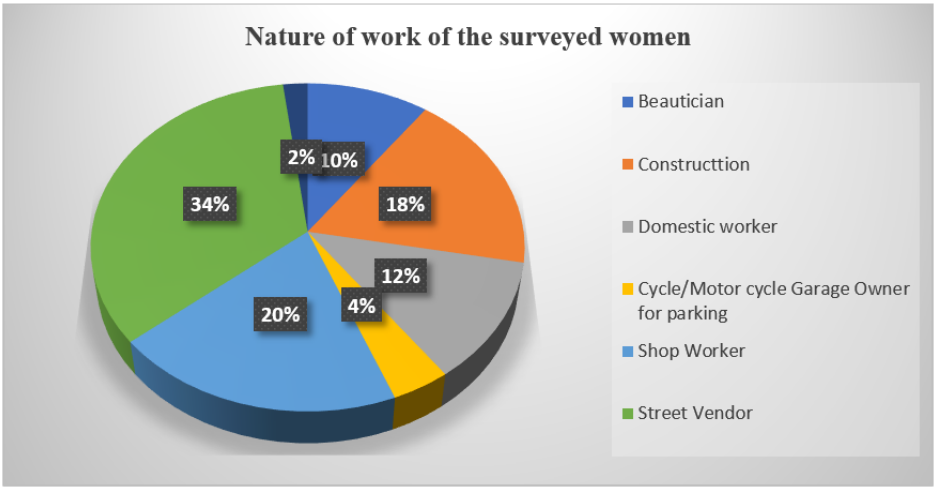



Figure 4: Nature of work of the surveyed women

- Shop Workers represent the second highest proportion with 20% including workers in grocery, clothing and stationary shops.
- Construction Workers account for 18% which includes brickfield and road construction labours.
- Domestic workers include 12% who typically work as maid and caretaker.
- A small portion of the respondents are involved in some modern works like beautician 10% and vocational institute receptionist 2% highlighting that minority engaged in slightly specialized or some skill-based works with moderate to higher formal education.
- There are also a few percentages of women 4% are garage owner.

The data reflects that a majority of rural women are choosing the occupation that require very minimal to no formal education, easy to access, and no skill. A large number of women are engaged in self-employed street vending, shops workers, and construction labour. A very low percentage of women are involved in some skilled occupation such as receptionists and with a considerable percentage in beautician.

### V.b.2 Working Time

Table 2: Daily Working Hours of the Respondents

| Daily Working hours | No. of workers | Percentage (approx.) |
|---|---|---|
| Less than 6 hours | 1 | 1.35% |
| 6-8 hours | 20 | 27.02% |
| More than 8 hours | 53 | 71.62% |

The Table 2 shows the distribution of the women workers in the studied area based on their daily working hours. It is evident that majority of the respondents (around 71.62%) work more than 8 hours per day. This is significantly higher than standard legal working hours in India. As per Factories Act, 1948, the legal limit for working hours in India is 8 hours per day (48 hours per week). In informal sector, this labour laws are hardly enforced demonstrating a long working hour. Approximately, 27.02% (among the street vendors) and 1.35% (vocational institute receptionists) of the respondents work between 6-8 hours and less than 6 hours respectively.

The data highlights that in informal sector faces excessive working hours well beyond the legally working permitted limit of 8 hours per day pointing the lack of labour right and proper regulation of the authority and need for policy intervention.

Table 3: Average Daily Working Hours by Nature of Works

| **Nature of work** | **Average of Daily Working Hours (approx.)** |
|---|---|
| Beautician | 10.25 |
| Construction | 10.53 |
| Domestic Worker | 9.4 |
| Garage Owner | 12 |
| Shop Worker | 8.85 |
| Street Vendor | 9.242 |
| Vocational Institute Receptionist | 7 |

The above table 3 presents the average number of daily working hours of the respondents across different work nature.

- Garage owners have the highest average working hours around 12h/d indicating the heavy time commitment. This garage owners often work throughout the day and night to attend the customers in different time. Most of the time they need to be available 24×7 hours even at night to handle the customers. Similarly, Construction workers also work for long hours with an average of approximately 10.53 hours per day signifying a long working time which needs physical work activity.
- Beauticians also work around 10.25 hours daily suggesting this kind of service works needs more working time.
- Domestic workers about 9.4 hours per day respectively. Most of the workers work in different houses every day. Similarly, street vendors also work the same time as domestic workers around 9.24 hours every day to get more customers
- Shop workers work for around 8.85 hours every day depending the shop timing, customer flow etc.
- The vocation institute receptionists have lowest average daily working hours around 7 hours per day because they are typically engaged in part time job and has mostly fixed schedule for their work

The above analysis reveal that most informal sector workers are engaged for more than legally recommended 8 hours per day reflecting long working hours schedule without any income regularity or job security. Occupations like garage owners, construction workers, street vendors beautician have one of the highest working hours beyond 10+ hours per day increasing the risk of health, mental stability etc. Whereas the vocational institute receptionist works part time job and works for lesser hours. The data reflects the importance of regulation and govt. intervention to ensure fair working condition.

### V.b.3 Income Pattern of Respondents

Table 4 and figure 5 shows the distribution of income levels among the respondents.

- The majority of the respondents around 39% of women earn in the income range between Rs.5000-8000 mostly the street vendors belong to this group.
- 24% earn between Rs. 8000-11000 which includes mostly the construction workers, few others like garage owner, shop workers etc.
- 26% women earn below Rs. 5000 which includes mostly the green grocer, fishmongers.

Table 4: Distribution of Income Level

| Monthly Income Level | Number of Respondents |
|---|---|
| 0-5000 | 16 |
| 5000-8000 | 29 |
| 8000-11000 | 24 |
| 11000-15000 | 1 |
| 15000+ | 7 |

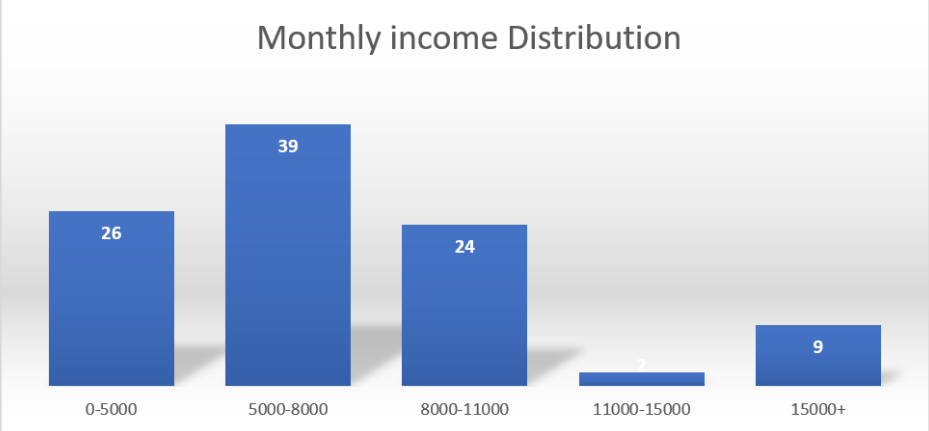



Figure 5: Monthly Income Distribution of the respondents

- Only 2% earn in the income range of Rs. 11000-15000 and around 9% earn more than Rs. 15000 which includes mostly beautician, and street food sellers.
- The income pattern suggests that most of working women are engaged in very low paying income groups specially the construction workers, street vendors, and shop workers despite they work for very longer hours often 10h per day. It also advocates that occupations like construction work, domestic work, garage owners, street vending etc. are most vulnerable working groups where the respondents work for longer hours with limited scope of higher income.

Table 5: Comparison between average daily income and daily working hours by nature of work

| Nature Of Work | Average Daily Income (INR) | Average of Daily Working Hours (approx |
|---|---|---|
| Beautician | 308.33 | 10.25 |
| Construction | 273 | 10.53 |
| Domestic Worker | 280 | 9.4 |
| Garage Owner | 205.53 | 12 |
| Shop Worker | 271.4 | 8.85 |
| Street Vendor | 192.9 | 9.242 |
| Vocational Institute Receptionist | 216.6 | 7 |

The Table 5 presents a comparison of average daily income and average daily working hours for various occupational groups.

- Among the listed occupation beauticians earn highest daily income of Rs. 308.88 while working an average 10.25 hours daily. This suggests that beauty services are skill based and have better income potential compared to other informal sector jobs. This occupation also has the opportunity to earn more during special season or festivals. Along with this occupation, vocational institute

receptionists earn about Rs. 216.6 by working daily around 7 hours. Although this is quite less earnings compared to other jobs but working time is quite flexible in this job. And the surveyed respondents are engaged in this job as a part time worker making this job quite attractive and reasonable. Both beautician and receptionist role are less risky and labour intensive.

- Similarly, the construction workers and domestic workers fall into unskilled and more labour-intensive category. The construction and domestic workers work daily around 10.53 and 9.4 hours and earn around Rs. 273 and Rs. 280 respectively. This earning pattern reflects labour intensive jobs has limited scope for substantial daily income enhancements despite long hours.
- Shop workers and street vendors both work for around 9 hours daily and earn around Rs. 271.6 and Rs. 192.9 everyday showing a huge financial insecurity and exploitation. The income of street vendors highly depends on the market demand, competition, customers availability and it is the easiest and most reliable work for most rural women yet this group is the least earning group.
- Finally, the garage owners who store only cycle, motorbikes earn around Rs. 205 despite working around 12 hours daily.

The following table shows Correlation between Daily Working Hours and Daily Income.

Table 6: Correlation Between daily working time and income

| | **Daily Working Hours (approx.)** | **Daily Income** |
|---|---|---|
| Daily Working Hours (approx.) | 1 | 0.27 |
| Daily Income | 0.27 | 1 |

The calculated correlation coefficient between daily working hours and daily income is 0.27 which indicates very weak positive correlation. This indicates that though there is some positive relationship between the time spent working and income earned but the strength of this relationship is very weak indicating working hours might slightly increase the income. This indicates that working for increased hours alone will not increase the income level particularly in this informal sector, rather different factors like nature of work, skill development, competition etc also influences it. example, some individual working fewer hours earn (vocational institute receptionist) as much as those working longer hours (construction workers, street vendors) probably because they are engaged in some skill-based job. In contrast, workers with less formal education and low skilled or labour-intensive job may work longer hours but receive lower daily income.

It appears from the diagram 6 that there is fragile positive relationship between daily working hours and daily income. Therefore, linear regression line of daily income on daily working hours will not have a good fit.

The regression equation is estimated to be:

$$y = 14.783x + 94.495$$

where,

- y = dependent variable (daily income)
- x = independent variable (daily working hours)
- slope = 14.783x which indicates that for every additional hour worked daily income increase around Rs 15.
- Intercept = 94.495 which indicates that when hour is zero the workers receive around Rs. 94 which is practically not possible.

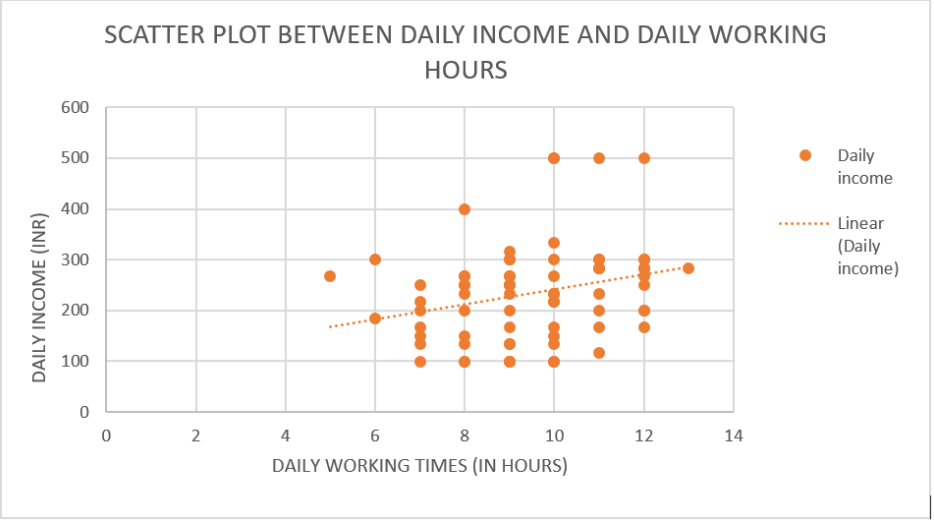



Figure 6: Scatter plot between daily working hours and daily income

The regression analysis discloses a statistically significant positive relationship between daily working hours and income ($p$ value $= 0.0176$) but, $R^2 = 0.0758$. The low $R^2$ value indicates that only 7.58% of the variation in daily income can be explained by daily working hours. It is not a well goodness of fit.

From the above analysis we get a weak positive relationship between working hours and income. Working longer may slightly increase the income but not significantly. Other factors such as work nature, skill level, education etc. influence the income level in the informal sector.

Now, we want to find out whether the daily wage the women in the studied area follows the minimum wage standard of the government.

Table 7: Comparing the average daily income received by the women in studied area with West Bengal minimum wage standard and national wage standard

| **Category** | **Studied Area** | **West Bengal** | **India** |
|---|---|---|---|
| Unskilled | 215 | 297-383 | 783 |
| Semi-Skilled | 274 | 329-422 | 868 |

The table 7 compares the average daily wages of women workers in the studied area with minimum wage standard in West Bengal and India. Due to absence of clear differentiation of specific occupations under different skill set the present classification is constructed for analytical clarity and the following categorization has been considered:

- Skilled – beautician, vocational institute receptionist
- Semi-Skilled – Shop Worker, Domestic Worker
- Unskilled – Street Vendors, Construction Worker, garage owner

In the studied area, wages are significantly lower compared to both state and national wage levels in all skill categories. For example,

- Unskilled workers earn Rs. 215/day in studied area whereas West Bengal minimum wage for unskilled workers ranges between Rs. 297-383/day and the national level is Rs. 783/day.

- Likewise, the wages for semi-skilled and skilled labour in studied area is Rs. Rs.274 and Rs. 278 /day on an average which is very significantly low compared to state and national level wage.

This indicates a huge considerable wage gap highlighting the possible issues such as underpayment, lack of formal employment contract, regulation local labour market inefficiency etc.

To check whether the difference in wages is significant, t test is carried out. The **t-test** is a statistical method used to determine if there is a significant difference between the means of two groups.

For a one-sample t-test

$$t = \frac{\overline{x} - \mu}{\frac{s}{\sqrt{n}}}$$

Where,

- $\overline{x}$ = observed mean of sample
- $\mu$ = population mean
- $s$ = sample standard deviation
- $n$ = observation

One Sample t test is applied here to assess whether there exists a significant difference between average daily income of the women in studied area and state/ national level wage standard.

**Null Hypothesis($H_0$):** There is no significant difference between average income of the women workers in sample and the state / national level average income.

$H_0 : \mu = \mu_0$

**Alternative Hypothesis($H_1$):** There is significant difference between average income of the women workers in sample and the state/ national level average income.

$H_1 : \mu \neq \mu_0$

$\mu$ = mean income of women workers in the sample

$\mu_0$ = minimum wage standard as reported at state/ national level

Table 8: t-test Results Comparing Daily Wages of West Bengal and Studied Area

| **Category** | **Unskilled Labour Wage** | **Semi-Skilled Labour Wage** | **Skilled Labour Wage** |
|---|---|---|---|
| p values | 1.8963E-11 | 1.44961E-08 | 0.0389062 |

Table 9: t-test Results Comparing Daily Wages of India and Studied Area

| **Category** | **Unskilled Labour Wage** | **Semi-Skilled Labour Wage** | **Skilled Labour Wage** |
|---|---|---|---|
| p values | 2.6595E-38 | 9.1653E-22 | 3.588E-05 |

The results of t test analysis reveal a huge statistically significant difference between daily wages of the studied area and the standard wage levels of West Bengal in table 8. We get the p values of 1.8963E-11, for unskilled, 1.44961E-08 for semi-skilled, 0.0389062 for skilled category labour which illustrates a very significant wage gap.

Similarly, in table 9 we get the even more significantly different p values between daily wages of the studied area and the standard wage levels of India. The values are 2.6595E-38 for unskilled, 9.1653E-22 for skilled and 3.588E-05 for skilled labour.

So, we reject the null hypothesis ($H_0$) and conclude that the difference in daily wages is significant.

## V.c Challenges

### V.c.1 Availability of Formal Contract of Work

From the primary data collected, it was found that a significant portion of the respondents are engaged in family run shops where the formal contract is not applicable. Those who are working under employer such as construction workers, domestic workers, receptionist or as beautician are engaged in the work without any written formal arrangements. They only rely on oral agreements. The absence of formal contract means lack of fixed wages, job security, and insurance. It can also be stated that lack of education among many respondents may be reason for their limited awareness about importance of having the formal work contract.

### V.c.2 Regularity of work

The nature of work among selected occupations had a very considerable number of differences in regularity of the job which is reflected in the chart below

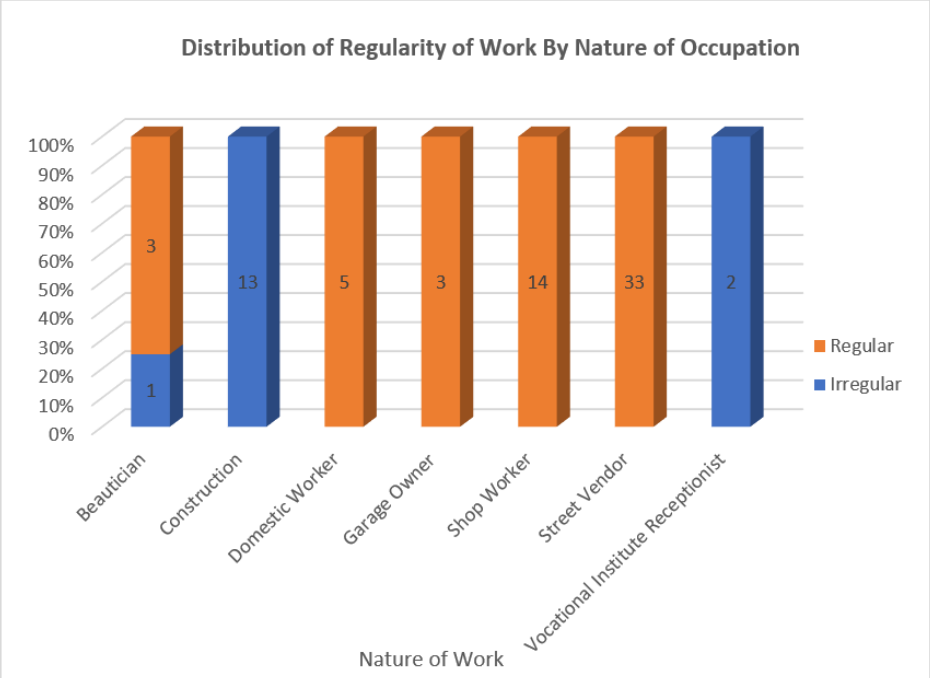



Figure 7: Distribution of Regularity of Work By nature of Occupation

From the above chart 7 we can see that construction workers and vocational institute receptionist jobs are absolutely irregular. It also has been reported that during rainy season the construction workers specially those who work in brickfield remained unemployed and earn no income that time. On the other hand, the occupations such as street vendors, garage owner, beautician shop workers etc. demonstrate a regular work pattern. The self-employed like occupation tend to have more stable work time.

### V.c.3 Ownership

In the present study those who were engaged in some self-employment work, mostly engaged in family run business where they themselves are not formal owner. Particularly among occupations like street vending, shop workers women are often involved in assisting family enterprises especially the owner

of those enterprises are male family members. Although these women contribute significantly to functioning of the business, still they lack official ownership rights, decision making power or independent control over the income or the profit of the business. This highlights the gender specific economic and empowerment vulnerability in this rural area.

### V.c.4 Savings Pattern

From the primary data collected, it was found that very few respondents such as beauticians and vocational institute receptionists some fast-food vendors are able to save a portion of their income for further planning who are mostly having formal education and skilled. In contrast, the majority of the respondents including construction workers, domestic workers, street vendors, shop workers report that their income is so low and inconsistent that saving seems to be luxurious to them. Their daily income is entirely spent on meeting household expenditure. As a result, many families are unable to afford the quality education for their children or these financial constraints male them less aware about their children's education. in some cases, children drop out early and take up small jobs to support the family.

Most of the respondents do possesses a bank account which signifies the success of "financial inclusion" policy of the government, but these are largely opened for the purpose of receiving govt. subsidies such as "Lakshmir Bhandar" "Widow Pension", "Old age pension" etc. Very few actually use these accounts for regular deposits and savings. The majority of migrated brickfield workers do not have the bank accounts and do not receive any govt. Schemes due to the lack of awareness and knowledge.

### V.c.5 Children's Education

The study reveals that most women workers, especially those in low-income, struggle to support their children's education. Migrated women are specially those whose children face severe school disruptions due to frequent migration, lack of awareness and absence of any special facility. Due to financial hardship many children of these women drop out from schools and get into work to support the family.

Only few respondents with higher and stable salary like beautician, some fast-food vendors etc. manage to ensure consistent schooling for their children.

## VI Conclusion

This study on women of village (Sutahata block Purba Medinipur, West Bengal) engaged in various occupations in unorganised sector has thrown the light on the socio-economic conditions, employment patterns, income levels, working hours and major problems that they faced majorly. From the analysis it is revealed that majority of these women are employed in low paid, low skilled, and more physical works similarly found in work of R Lakhani in his work "Occupational health of women construction workers". Most of the street vendors, shop workers are engaged in family-owned business where they do not have ownership or decision-making power. Majority of the brickfield workers are migrated from Bihar, Odisha Most of the employee does not have any formal written contract. Whereas, very few respondents such as beautician, vocational institute receptionist etc. are engaged in skilled or semi-skilled occupations.

It is also observed that average daily working hours of majority of women often exceed the standard legal working hours of 8 hours per day. Women in every occupation put in longer working hours every day except vocational institute receptionists who generally work part time.

Some statistical analysis like correlation indicates a very weak positive relationship between working hours and income and t test reveals a huge statistically significant difference between the income levels of the studied women and state and national wage standard.

Most of the women reported having bank accounts however, these accounts are primarily used to receive the subsidy from govt. welfare schemes rather than personal savings. Only a few skilled or semi-skilled workers such as beautician receptionist some fast-food vendors can save from their income. This limited savings affects the economic security, education of their children, medical expenses etc.

From the findings we can conclude that need for policy interventions and regulations that aim to improve the wage, assure the job security, enhance skill development and provide social justice to uplift this important section of the economy is urgently required.

Based on the analysis of the project the following measures are prescribed to enhance the women's work condition, income level and empowerment:

- A large number of respondents specially in construction, domestic work, vocational institution, shops are engaged without formal contracts, job security, other insurance. Policy intervention should focus on ensuring that workers receive the formal written contract with minimum wage as per state or national standard and recommended working hours.
- Significant number of women are engaged in family run business but lack the ownership rights. It is also essential to encourage women owned enterprises through easier access to micro credits, training, assurance etc.
- Major portion of semi-skilled and unskilled respondents in the study are confined to low income and more physical works due to lack of formal education or vocational training. So, both Govt and private institution should offer skill development programmes for every occupation to diversify the employment opportunity.
- Limited resource is an important constraint for country like India. So, it is judicious to advocate the Public-Private Partnership (PPP) model to empower the women in the unorganized sectors through basic education, skill, and financial literacy.
- Many women remain unaware of the Govt. schemes, legal wage, working time, rights etc. specially the migrate women. Therefore, regular awareness programs regarding the schemes, policy, rights etc. should be disseminated by the Local Govt. or NGOs, Self Help Groups (SHGs) to aware the women about their potentiality.

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**Conflict of interest:** The Author has no conflicts of interest to declare that they are relevant to the content of this article.

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