



A Comparative Study of Economic Condition of Organized and Unorganized Sector Working Women in Bhubaneswar Urban Complex in Eastern India

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Abstract: The gradual emergence of conservative social thoughts, rules and customs have downgraded the position of women and made them weak or deprived in Indian society. Now, as India is emerging as an economic power in the world, the resultant techno-socio-economic developments and rapid urbanization have enhanced the women's' work participation. The studies indicate that the unorganized sector workers have remained under privileged in the workforce due to their predominantly informal nature of employment and lack of job security and facilities. In this context this present research makes an attempt for comparative study of the economic condition of urban working women from organized and unorganized sectors in Bhubaneswar urban complex. The present study relied upon primary data collected through sample questionnaire survey of 200 respondents from working women in study area from two strata, namely: organized and unorganized. As the study reveals, there is marked difference between economic condition of organized sector and unorganized sector working women. The basic reason behind the poor economic condition of unorganized sector working women may be attributed to their young working age along with lack of proper education. Further, though the economic condition of organized sector working women is comparatively better, their major issue is negligible role in decision making in the family, workplace and society.

Index Terms - Working Women, Organized sector, Unorganized sector, Economic condition.

I. INTRODUCTION

Ancient Indian religion and culture has always given a respectable and high position to women in social and economic building of the nation. However the gradual emergence of conservative social thoughts, rules and customs have downgraded the position of women and made them weak or deprived in Indian society. Now, as India is emerging as a economic power in the world, the resultant techno-socio-economic developments have enhanced the women's' work participation. The present process of rapid urbanization at global, national and regional scale has given impetus to this enhanced participation of women in workforce of the country. During the beginning of the 20th century only 10 % of world population lived in cities and towns, whereas during the end of this century nearly 50 % of the world population was living in urban areas (Chesnais, 2009). As per UN sources (2018), the urban population of the world is projected to increase up to 68% by the year 2050. The recent periodic labor force survey report (PLFS, 2023) reveals that the female labor force participation rate is 37 % during 2022-23, which was 23.3 % during 2017-18.

Urbanization has several positive impacts on women as the urban infrastructure and facilities create ample opportunities for the education, skill development and employment of women in a more liberal socio-cultural environment of a city. However, the impacts of urbanization also include several challenges for working

women. The working women in urban environment are subject to the impacts of discrimination at workplaces based on gender. Though the higher female work participation rate indicates a positive aspect of economy and development of the nation, it does not necessarily indicate the economic empowerment of working women in real sense. They participate in workforce; still they don't have the economic liberty in the male dominated society. Globally there is a gap of 4 % between men and women having their own bank accounts and this gap is 6 % in case of developing countries (The World Bank, 2021). Also reports (The ITU Facts & Figures, 2022) indicate that there is a great digital divide based on gender with 37 % women not using internet globally. Women workers are predominantly (60 %) engaged as informal workers in the world in unorganized as well as organized sectors (ILO, 2018). In comparison to men, women agricultural workers have lesser ownership and control over land and other productive assets (FAO, 2018).

Working women also face issues of wage inequality in comparison to their male counterparts. Due to pregnancy, the women workers face the issue of motherhood wage penalty (Grimshaw and Rubery, 2015). Studies on women entrepreneurship reveal that women encounter more hurdles than men in starting as well as continuing a business (GEM, 2021). The issues like violence and harassment at workplace affect the efficiency of working women globally (OECD, 2019). Amongst the unorganized sector, a major category is paid care workers or domestic workers. Reports describe that women comprise of majority of such paid care workers (80 % in the world), which include education, health care and paid domestic work. Though these work are essential, still they are considered as unskilled. So these jobs lack security and are underpaid (DESA, UN, 2020).

In fact, the working women may be categorized under two sectors of employment, namely organized sector and unorganized sector. Under these two sectors, their employment may be formal or informal. The National Accounts Statistics compiled by the Central Statistical Organization (CSO), categories sectors as registered and unregistered wherein all public sector units are considered organized while private sector enterprises which are registered and controlled under some Act or law are all organized. The rest of the private sector enterprises are considered as unorganized (Mehrotra et. al., 2012).

The studies indicate that the unorganized sector workers have remained under privileged in the workforce due to their predominantly informal nature of employment and lack of job security and facilities. Ray (2022) observed that unorganized sector women workers are characterized by lower education, lack of job security, lack of basic maternity and child care facilities at workplace, discriminatory wages in comparison to their male counterparts, unhealthy work environment and exploitation at workplace. The study of Verma & Ratnani (2022) reveals that unorganized sector working women are less educated and belong to underprivileged castes. Their job has not caused any improvement in their economic condition or social position in the family. Most of the financial and non-financial decisions are being taken by their male family members. In this context this present research makes an attempt for comparative study of the economic condition of urban working women from organized and unorganized sectors in Bhubaneswar urban complex.

II. STUDY AREA

The study area of the present research is Bhubaneswar urban complex in the Odisha state in eastern India (Fig. 1). It comprises of Bhubaneswar city at the centre and the surrounding fringe area. The fringe area comprises of villages around Bhubaneswar city - lying till Cuttack on north, till Kuakhai river on east, till Chandaka wildlife sanctuary on west and till three small towns on south. These villages along with the three small towns (namely Khurda, Jatani and Pipili) form the fringe area of Bhubaneswar city based on their semi-urban characteristics like lesser density of urbanization, conversion of agricultural and other rural land into urban uses (residential, commercial, institutional) etc. The study area holds significance due to its rapid growth and development as a urban cluster and a hub for educational, health care, administrative, IT and other industrial activities. The study area, comprising one city and three small towns, contributes around 15 % of the urban population of Odisha state spread over 223 towns of the state (Census 2011).

III. DATA AND METHOD

The present study relied upon primary data collected through sample questionnaire survey from the respondents, which included urban working women from the study area from two strata, namely: organized and unorganized. In Indian workforce, major proportion is shared by unorganized sector workers. So 70 % samples have been drawn from unorganized sector and 30 % samples from organized sector. The unorganized sector women workers included construction workers, paid domestic Workers/ Assistants, street vendors and salespeople, household manufacturing/ Home based workers (food items, Handicrafts etc.), agricultural workers and self employed/ Skilled/ Technical Service providers. The various parameters included for comparative assessment of economic condition of organized and unorganized sector working

women are average monthly income, existence of self bank account, savings, life insurance, investments, assets, liberty of own income spending and independent right to digital payment. The data have been compiled, processed and analyzed using IT tools.

IV. RESULTS AND DISCUSSION

The respondent profile reveals that the major age groups amongst organized sector working women are age 20 to 30 (50 %), followed by 30 to 40 (33.33 %) and 40 to 50 (11.67 %). However, the same for unorganized sector is 30 to 40 (42.14 %), followed by 20 to 30 (26.43 %) and 40 to 50 (21.43 %). The educational qualifications of respondents indicate that higher education is prevalent in organized sector. In organized sector, respondents having qualification graduation and above are 81.67 %, where as 73.57 % of unorganized sector working women are having qualification intermediate or below. The results of the survey on various parameters representing economic condition of working women from both the sectors have been presented in Table 1 .

4.1 Key Findings

- The results indicate that the predominant income class (average monthly income in Indian Rupees) amongst organized sector working women is 6000 to 12000 followed by 24000 to 50000. However the same for unorganized sector is 6000 to 12000 followed by less than 6000. In organized sector, 66.67 % working women have average monthly income of 12000 to 24000 and above, whereas in unorganized sector 91.43 % working women have average monthly income of 12000 to 24000 and below. This can be correlated with their respective educational qualification. The organized sector represents higher education in comparison to unorganized sector.
- Majority of working women from both the sectors have bank accounts of their own. However, in unorganized sector, 10 % respondents still don't have a bank account of self that is hampering their privileges from government schemes.
- A significant number of working women from unorganized sector do not have any practice of savings.
- The figures for insurance of the working women represents very discouraging fact for both the sectors. The investments by working women in mutual funds and SIPs also describe very poor numbers. This may be due to their neglected role in financial decision making and dominance of men in this.
- The assets owned by the respondents in both the sectors are also not promising, indicating male dominance. However, most of the working women own a mobile of self.
- Liberty of own income spending also indicates a very poor situation of working women in both the sectors regarding economic decision making. The discussion with respondents also reveals that the savings made by them is primarily in form of cash without the knowledge of their family members.
- There is marked difference between organized and unorganized sectors related to independent right to digital payments for working women. Very less respondents in unorganized sector have such rights and in organized sector also the situation is not so promising.
- A majority of working women are engaged in part time economic activities, apart from their primary job. This indicates poor economic condition of them. The part time such activities predominantly involve unorganized sector activities like selling vegetables, Tiffin stalls, household manufacturing (crafts, pickle, pappad etc.) and professional work (tuition, beautician etc.).

IV. CONCLUSION

As the study reveals, there is marked difference between economic condition of organized sector and unorganized sector working women. The unorganized sector working women in urban areas predominantly include domestic workers, construction workers, street vendors, home based manufacturers etc. The basic reason behind the poor economic condition of unorganized sector working women may be attributed to their young working age along with lack of proper education. Further, though the economic condition of organized sector working women is comparatively better, their major issue is negligible role in decision making in the family, workplace and society. Especially, the working women, irrespective of their class, sector of employment, education and status, are very less involved in financial decision making. This represents a very poor economic condition of the working women in an urban area and raises a great question on position of non-working women in the family and society. In this regard legal provisions only can't solve the issue. Rather there is a need of promoting skill development programs specially designed for working women and those from unorganized sectors.

Figures and Tables

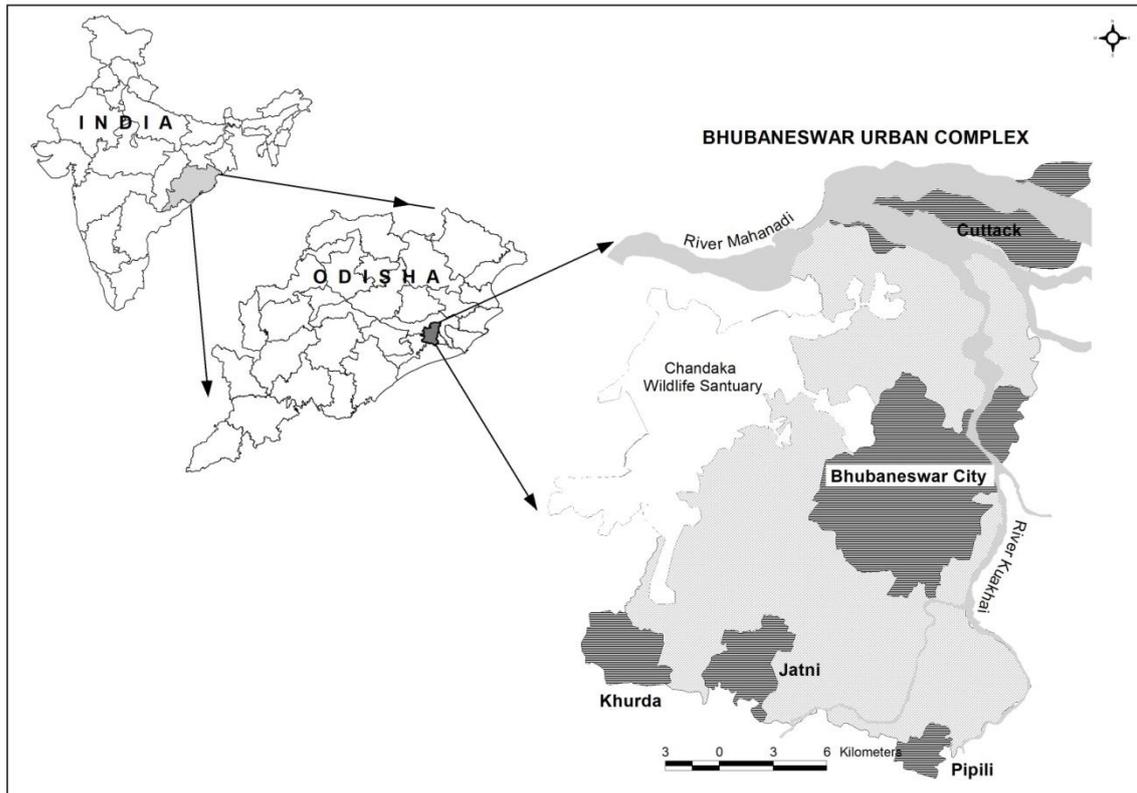


Figure 1: Location of Study Area

Table 1: Survey Results on Economic Condition of Working Women in Study Area

Parameters and Values	Organized		Unorganized	
	Total	%	Total	%
1. Average Monthly Income of the Respondent in Indian Rupees				
Less than 6K	2	3.33	30	21.43
6K - 12K	18	30.00	71	50.71
12K - 24K	13	21.67	27	19.29
24K - 50K	16	26.67	8	5.71
50K - 1L	8	13.33	0	0.00
1L - 3L	2	3.33	1	0.71
3L & above	1	1.67	3	2.14
Total	60	100.00	140	100.00
2. Bank Account of Respondent				
Yes	59	98.33	126	90.00
No	1	1.67	14	10.00
Total	60	100.00	140	100.00
3. Savings of Respondent				
Yes	57	95.00	108	77.14
No	3	5.00	32	22.86
Total	60	100.00	140	100.00
4. Life or Other Insurance of Respondent				
Yes	32	53.33	40	28.57
No	28	46.67	100	71.43
Total	60	100.00	140	100.00
5. Investment (MF/SIP)				
Yes	24	40.00	16	11.43
No	36	60.00	124	88.57
Total	60	100.00	140	100.00
6. Assets owned by Respondent				

Land/House	27	45.00	60	42.86
4 Wheeler	12	20.00	8	5.71
2 Wheeler	31	51.67	68	48.57
Mobile (Smart Android)	59 (39)	98.33 (65.00)	126 (79)	90.00 (56.43)
7. Liberty of Own Income Spending on				
Savings	47	78.33	120	85.71
Investments	19	31.67	19	13.57
Insurance	21	35.00	13	9.29
Assets	17	28.33	14	10.00
Shopping	34	56.67	40	28.57
None	2	3.33	8	5.71
8. Independent Right to use digital payment				
Net Banking	22	36.67	14	10.00
UPI	50	83.33	58	41.43
None	7	11.67	73	52.14
9. Additional/Part time Economic Activity				
Yes	36	60.00	111	79.29
No	24	40.00	29	20.71
Total	60	100.00	140	100.00

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