

Socio- Economic Exclusion: A Study of Women Workers in Unorganized Sector

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Abstract: *The study examines the socio-economic conditions, employment dynamics, and challenges faced by female workers in the unorganized sector based on a sample of 400 respondents from Jalana and Beed district from Marathwada region in Maharashtra State. The findings reveal pervasive economic vulnerability, with rural women earning significantly less than their urban counterparts, 40.8% having no surplus income for savings and only 14% maintaining savings on their own names. Agriculture and digging constitute the primary source of employment (34.5%), followed by informal occupation (21.3%) and domestic work (14.0%), with several women engaging in multiple occupations to supplement their income. Employment in this sector functions predominantly as survival mechanism driven by poverty and family financial support (31.0%). Although 69% of respondents expressed general job satisfaction, low wages (12.8%), heavy workloads, job insecurity and health risks remain major sources of dissatisfaction and workplace stress. Furthermore systematic gaps are evident in social welfare and education: 79.3% of respondents have never received government scheme benefits. There are some suggestions given by the respondents for improving the status for women in the unorganized sector and it was found that education, economic empowerment and active participation in decision making as the most effective strategies for improving the status of women, while issues such as health equal pay and self-defense plays important role for improving the status of woman in the sector.*

Introduction

The unorganized sector forms the backbone of many developing economies, serving as a primary source of livelihoods for women. In rural and urban landscapes alike, women enter the informal workforce largely out of economic necessity and poverty, engaging in demanding manual labor such as seasonal agriculture, digging, construction, and domestic labor to ensure family survival.

This study investigates the multidimensional realities of human workers operating within the unorganized sector. By analyzing empirical data collected from 400 samples from Jalana and Beed districts, this paper explores their demographic and income dynamics, occupational distribution, workplace dissatisfaction, level of financial autonomy, participation in savings mechanism and access to government welfare initiatives. In this paper it is also mentioned the suggestions given by the women workers for improving the status of women in the society. Ultimately, the research aims to provide actionable insights into the structural challenges faced by female informal workers from highlighting the critical need for targeted policy interventions, effective welfare delivery and social economic empowerment mechanisms.

Objectives

1. To Examine the socio- economic status, among women workers in the unorganized sector across rural and urban setting.
2. To identify the primary occupational challenges faced by the women in the sector.

Research Methodology

This study is confined Beed and Jalana district from Marathwada Region in Maharashtra state. The study is based on primary data. Interview schedule was administered for collecting the primary data. 400 women working in unorganized sector were selected by using stratified random sampling technique and snow ball method from the districts. 200 women were selected from each of two district from Marathwada region. Collected data was analyzed by using SPSS.

Data Analysis

Table No: 1: Nature of Work

Sr. No	Type of Work	Frequency	Percentage (%)
1	Agriculture and Digging	138	34.5
2	Construction Work	23	5.8
3	Domestic Work	56	14.0
4	Agriculture, Digging and Construction	26	6.5
5	Agriculture, Digging and Domestic Work	41	10.3
6	Construction and Domestic Work	25	6.3
7	Agriculture, Construction and Domestic Work	05	1.3
8	Other Occupation	86	21.3

	Total	400	100
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Source: Field Work

The data indicate that agriculture and digging constitute the primary occupation for women in the unorganized sector. A total of 34.5% respondents are engaged exclusively in these activities, making it the largest occupational category. The second largest category is other occupations, accounting for 21.3% respondents. This broad category includes various forms of informal employment such as street vending, small scale businesses, tailoring, and other wage labour.

Domestic work is the third most common occupation, with 14.0% women employed as domestic workers. A notable proportion of women engaged in multiple occupations to supplement their income, 10.3% work in agriculture, digging and domestic work, 6.5% combine agriculture digging and construction work, 6.3%, combined construction and domestic work and only 1.3% are involved in agriculture, construction and domestic work simultaneously, indicating that very few women participate in three different occupations. Woman engaged only in construction work account for 5.8% of the respondents.

Table No: 2 : Difference in Income of Rural and Urban Workers

Sr.No	Annual Family Income (₹)	Rural	Urban	Total
1	10,001-20,000	04	14	18
2	20,000-30,000	39	54	93
3	30,001-40,000	33	58	91
4	40,001-50,000	22	37	59
5	50,001-60,000	33	20	53
6	60,001-70,000	00	04	04
7	70,001-80,000	27	22	49
8	80,001-90,000	04	02	06
9	90,001-1,00,00	04	08	08
10	Above1,00,01	05	09	19
	Total	171	229	400

Source: Field Work

The individual income of women workers in the unorganized sector was examined, it was found that only 5 women in rural areas earned more than Rs 1,00,000 whereas 14 women in urban areas earned more than Rs.1,00,000. Similarly, in the Rs.10,001 – Rs. 20,000 income group, there were only 4 women in rural areas, while 14 from urban areas.

Table No: 3 : Savings on the Respondents Own Name

Sr.No	Response	Frequency	Percentage (%)
1	Not Applicable	163	40.8
2	Yes	56	14.0
3	No	181	45.3
	Total	400	100

Source: Field Work

From the above table, it is observed that 40.8% of the women do not have any surplus income left for savings. Further, 45.3% of women do not save on their own name. Instead, any savings made from their earnings are deposited on the name of other family members. Only 14% of the women save on their own name. Among these women, participation in women's Self -Help Groups is observed to be relatively high.

Table No: 4: Reasons of Job Dissatisfaction

Sr.No	Reason	Frequency	Percentage (%)
1	Satisfied with the Job	276	69.0
2	Low Wages	51	12.8
3	Exploitation	02	0.5
4	Long Working hours	03	0.8
5	Lack of job Security	03	0.8
6	Low Social Status	02	0.5
7	Low wages and Excessive workload	13	3.3
8	Low Wages and Low Status	11	2.8
9	Long Working hours, Lack of Job Security and Low status	24	6.0
10	All of the above	15	3.8
		400	100

Source: Field Work

The data reveals that the majority of respondents (69%) reported being satisfied with their current work, while 31% expressed dissatisfaction due to one or more work related problems. Although a substantial proportion reported satisfaction, the reasons cited by dissatisfied respondents highlight important issues affecting the quality of employment in the unorganized sector. The most frequently reported individual reason for dissatisfaction is low wages, cited by 12.8% respondents. 6.0% women reported dissatisfaction due to long working hours, lack of job security and low occupational status simultaneously. In addition, 3.8% respondents experienced all the listed problems.

Another 3.3% respondents reported dissatisfaction because of the combination of low wages and excessive workload, while 2.8% respondent cited low wages together with low occupational status. Very few respondents reported only long working hours (0.8%), lack of job security (0.8%), exploitation (0.5%), and low occupational status (0.5%) as standalone reasons for dissatisfaction.

Table No: 5 : Problems Faced by Women Workers

Sr.No	Problem	Frequency	Percentage (%)
1	No Problem	298	7.5
2	Irregular Wages	02	0.5
3	Heavy Workload and low Wages	20	5.0
4	Low wages and childcare responsibilities	06	1.5
5	Health problem and Heavy Workload	15	3.8
6	Irregular Wages and lack of facilities	05	1.3
7	Low and Irregular wages with lack of continuous work	09	2.3

8	Irregular Wages, lack of safety and lack of facilities	05	1.3
9	Low and Irregular wages with seasonal employment	07	1.8
10	Health problem and Heavy Workload, lack of safety and lack of facilities	23	5.8
11	All of the above	10	2.5
	Total	400	100

Source: Field Work

The findings indicate that 74.5% respondents reported no major problems in their work, whereas 25.5% experienced one or more occupational difficulties. Although the majority did not perceive significant work-related problems, the responses of the remaining women reveal several important challenges associated with employment in the unorganized sector. The most commonly reported problem among those experiencing difficulties was the combined effect of health problems, heavy work load, and lack of safety and basic facilities, affecting 5.8% respondents. Another 5.0% respondents reported facing heavy workload together with low wages, indicating that physically demanding work is often accompanied by inadequate compensation. Similarly, 3.8% respondents experienced health problems associated with heavy work, highlighting the occupational health risk linked to manual labor.

Several respondents identified problems related to wages and employment insecurity. Specifically, 2.3% women reported low and irregular wages along with the absence of continuous employment. 1.8% is reported low and irregular wages combined with seasonal employment, reflecting the unstable nature of informal sector work. 1.5% even experienced difficulties due to low wages and childcare responsibilities. Irregular wages and lack of facilities (1.3%), as well as irregular wages lack of workplace safety and inadequate facilities (1.3%), affected relatively few respondents. Only 0.5% reported irregular wages alone. Additionally 2.5% respondents indicated that they experienced all of the listed problems.

Table No: 6: Reasons of Doing this Work

Sr.No	Reason	Frequency	Percentage (%)
1	Financial Support to the family	69	17.3
2	Poverty	10	205
3	Traditional/ Family Occupation	48	12.0
4	Neighbors/ Friends engaged in the work	11	2.8
5	Financial support and poverty	124	31.0
6	Financial support and Family Occupation	20	5.0
7	Financial support and Personal Interest	19	4.8
8	Self-reliance(economic independent) and Personal Interest	28	7.0
9	Financial support, Family Occupation and Poverty	08	2.0
10	Financial support and Self-reliance	32	8.0
11	Financial support, easy work and Personal Interest	24	6.0

12	Financial support, Poverty, Family Occupation and Self-reliance	07	1.8
	Total	400	100.0

Source: Field Work

The findings indicate the largest proportion of respondents, 31.0% women, reported that they work due to a combination of financial support to the family and poverty. Another 17.3% respondent stated that they were primarily to provide financial support to their families. A considerable proportion of respondents (12.0% women), reported that they were engaged in a traditional or family occupation.

The desire for economic independence also emerged as an important factor. 8.0% respondents worked for financial support and self-reliance, while 7.0% respondents reported self-reliance combined with personal interest as their motivation. A smaller proportion of respondents cited financial support, easy work, and personal interest (6.0%), financial support and traditional occupation (5.0%), and financial support and personal interest (4.8%). Relatively few women entered employment solely because of poverty (2.5%), the influence of neighbors or friends (2.8%), or a combination of financial support, traditional occupation, and poverty (2.0%). The smallest group (1.8%) reported a combination of financial support, poverty, traditional occupational and self –reliance.

Table No: 7: Reasons for Feeling Envious of Women in Other Sectors

Sr.No	Reason	Frequency	Percentage (%)
1	Do not feel Envious	276	69.0
2	Better job security and higher wages in other sectors	44	11.0
3	Better job security and fixed working hours	09	2.3
4	Higher Status	36	9.0
5	Better job security, Higher Status and better wages	24	6.0
6	Better job security and fixed working hours	10	2.5
7		01	0.3
	Total	400	100.0

Source: Field Work

The data shows the majority of respondents (69.0%) women do not feel envious of women working in other sectors. However, 31% of respondents expressed some degree of envy primarily because they perceived that women employed in other sectors enjoyed better working conditions, greater employment security, and higher earnings. The most common reason for envy was the perception that women in other sectors have better job security and higher wages, reported by 11.0% respondents. Another 9.0% respondents felt envious because women in other sectors enjoy higher social status and better wages. Further 6.0% respondents cited a combination of better job security, higher educational status and higher wages as reasons for envy. Smaller proportion reported envy due to better job security and fixed working hours (2.3%), better job security, fixed working hours and higher wages (2.5%) and all listed

advantages (0.3%). It clearly indicates that employment stability and income are the most valued advantages associated with formal sector jobs.

Table No: 8: Beneficiaries of Various Government Schemes

Sr. No.	Government Schemes	Frequency	Percentage (%)
1	Not received benefits from any scheme	317	79.3
2	UjjwalaYojana	27	6.8
3	GharkulYojana	11	2.8
4	Toilet Construction Scheme	08	2.0
5	Well Scheme	02	0.5
6	Shravan Bal Scheme	05	1.3
7	Sanjay Gandhi NiradharYojana	03	0.8
8	RamaiAawasYojana	07	1.8
9	PM AawasYojana	05	1.3
10	UjjwalaYojana and GharkulYojana	06	1.5
11	Ujjwala, Toilet Construction, Gharkul,and Sanjay Gandhi NiradharYojana	02	0.5
12	Toilet Construction and RamaiAawasYojana	02	0.5
	Total	400	100.0

Source: Field Work

The data indicate that a large majority of women workers have not received benefits from any government welfare scheme. Out of 400 respondents, 79.3% women reported that they had not benefited from any government scheme. Among the beneficiaries, the most commonly accessed scheme was the Ujjwala Yojana, with 6.8% respondents receiving benefits. The Gharkul Housing scheme benefited 2.8% women, while 2.0% respondents benefited from Toilet Construction Scheme. 1.8% women benefited by Ramai Aawas Yojana and 1.3% women benefited by PM Aawas Yojana. Shravan Bal Yojana benefited 1.3% respondents. Sanjay Gandhi Niradhar Yojana 0.8%, Ujjwala Yojana and Gharkul Yojana 1.5%. These schemes reflect government effort to improve housing conditions, sanitation and household infrastructure.

Table No: 9: Reasons for Children's Absence from School According to Occupation of Women Workers

Sr. No.	Reasons for Absence	Frequency	Percentage (%)
1	Not Applicable	301	75.3
2	Financial Constraints	16	4.0
3	School is located far away	17	4.3
4	Lack of information about importance of education	13	3.3
5	Lack of educational environment	04	1.0
6	Unable to attend school due to taking care of siblings	02	0.6
7	Household work responsibilities	03	0.8
8	Other Reasons	01	0.3
9	Low income and absence of school in village	43	10.8

	Total	400	100.0
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Source: Field Work

The data indicates that 75.3% respondents reported that the issue of children's school absenteeism was not applicable. However, among those who reported children's absence from school, the most prominent reason was low income and non-availability of schools in the village, affecting 10.8% respondents. The second major reason was related to school accessibility, where 4.3% respondents reported that schools being located far away contributed to children's absenteeism. Further 4.0% respondents identified financial constraint as a reason for children's absence from school. The lack of awareness regarding the importance of education was reported by 3.3% respondents, indicating that educational awareness remains an issue among some families. Other reasons contributed only a small proportion, lack of educational environment (1.0%), household work responsibilities (0.8%), and other reasons (0.3%), unable to attend school due to siblings care responsibilities 0.6%.

Table No: 10: Suggestions Given By the Respondents for Improving the Status of Women in the Sector

Sr. No.	Suggestions	Frequency	Percentage (%)
1	No Suggestion given	53	13.3
2	Increase Educational Facilities and Opportunities	128	32.0
3	Form organizations	29	7.3
4	Women should have freedom in life	20	5.0
5	Provide various government welfare schemes	24	6.0
6	Provide/ Start Pension scheme	19	4.8
7	Provide Financial Assistance	50	12.5
8	Welfare schemes for persons with disabilities	06	1.5
9	Provide employment opportunities	11	2.8
10	Ensure women's participation in decision-making	43	10.8
11	Pay attention to healthcare	02	0.5
12	Equal wages	06	1.5
13	Ensure fair Remuneration/ Income	07	1.8
14	Self- protection? Self -defense	02	0.8
	Total	400	100

Source: Field Work

The data indicate that improving educational facilities and opportunities is perceived as the most important measure for enhancing the status of women, with 32.0% respondents recommending this intervention. The second most frequent suggestion was the provision of financial assistance, cited by 12.5% respondents, reflecting the need for greater economic security and support. Women's participation in decision making was recommended by 10.8% respondents, 7.3% respondents suggested forming organization or Self- Help Groups, while 6.0% respondent's recommended expanding access to various government welfare schemes. Smaller proportions of respondents advocated for greater personal freedom (5.0%), pension scheme (4.8%), and employment opportunities (2.8%). Only a few respondents emphasized

equal wages (1.5%), fair remuneration (1.8%), and schemes for women with disabilities (1.5%), healthcare (0.5%) and self-defense training (0.5%). Notably 13.3% respondents did not provide any suggestions. It was suggested from the research that respondents view education for micro empowerment and active participation in decision making as the most effective strategies for improving the status of women, while issues such as health, equal pay and self-defense are also important in women welfare.

Conclusion

The research underscores that while women in the unorganized sector exhibit remarkable resilience, their labour remains largely characterized by low earnings, job insecurity and limited financial autonomy. Delivering reliance on seasonal agricultural labour and informal wage work highlights a persistent lack of formal economic opportunities, leading women vulnerable to combined physical, financial, and health risks. High levels of exclusion from government welfare programs further emphasize critical gaps in grassroots implementation, awareness and outreach. Additionally the structural barriers to children's education driving by poverty and inadequate rural infrastructure risk perpetuating intergenerational disadvantages. Addressing these deeply ingrained issues requires targeted policy interventions, including improved enforcement of their wages, expanded access to financial literacy and Self-Help Groups, strengthened local school infrastructure, and direct outreach mechanisms to ensure social welfare schemes effectively reach women in the unorganized workforce.

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