

VULNERABILITY OF WOMEN IN UNORGANIZED SECTOR DURING THE TIME OF COVID-19: WITH SPECIAL REFERENCE TO SHOPS AND ESTABLISHMENTS IN KERALA

Liji Maliakkal

Assistant Professor

Post Graduate and Research Department of Economics

Vimala College (Autonomous), Thrissur, Kerala, India

Abstract: Casual, contractual, seasonal and temporary jobs are rising in the absence of government support and intervention in the unorganized sector. It is observed that women are proportionately in larger numbers in casual jobs where women are suffered gender biases in the workplace. The term marginalization and vulnerability is being discussed here with greater importance. The extent to which the women workers are in deprived condition in contrast with male workers at their workplace and how far they are discriminated in their profession are the focal points being discussed. Besides all these, how the casual female workforce are being affected by the economic shocks due to business exigencies, calamities and pandemics such as COVID 19 are also brought into consideration and thereby discussion.

IndexTerms -Vulnerability, casualization, marginalization, unorganized sector, feminization

1.1 Introduction

In India, the terms unorganized sector and informal sector are used interchangeably in research. The term unorganized sector is used commonly in all official records. There are a large number of conceptualizations and definitions relating to this concept. Keith Hart is the first person to introduce the term 'Informal sector'. The term unorganized sector refers to the firms whose activities are not governed by any legal provision or any contracts between workers and employers. The unorganized sector does not give any advantage to the workers on the conditions of various laws like Minimum Wages Act and Factories Act. The workers have to give up the benefits like provident fund, gratuity and maternity welfare etc. The unorganized sector is overwhelmed by low wages that is insufficient to meet the basic needs, long working hours, unsafe working conditions and lack of basic amenities at work site. The National Commission on Enterprises in the Unorganized Sector (NCEUS, 2007) defines unorganized sector as follows: "The unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers". The NCEUS defines unorganized workers as "those working in the unorganized enterprises or households excluding regular workers with social security benefits, and the workers in the formal sector without any employment or social security benefits provided by the employers". It is very sad to acknowledge that the wages, working and living conditions of the workers in the unorganized sector is quite miserable. Almost all State Governments in India till now have not thought that it is their accountability to improve the conditions of workers in the unorganized sector. The governments have lagged behind in planning, financing and implementing social security programmes for the working poor of this sector. It is quite unfortunate to discuss about the predominance of casual workforce in the unorganized sector among which feminization can be largely traced. The absence of proper working arrangements and contracts, lack of legal provisions, low quality of employment, gender wise discrimination in different employment aspects etc. makes the working and living condition of the female workers get dejected and finally ends up with disempowerment.

Vulnerable employment, a relatively new concept that was recently introduced is based on status in employment, and is calculated as the sum of contributing family workers and own-account workers as a percentage of total employment of the relevant group (males, or females). This indicator captures the proportion of workers whom are less likely to have formal work arrangements, and are therefore more likely to lack elements associated with decent employment. The poverty connection arises because workers in the vulnerable statuses are most likely to lack the social protection and safety nets to guard against times of low economic demand and often are incapable of generating sufficient savings for themselves and their families to offset these times (ILO, 2009) This paper elucidates the vulnerability of women workers engaged in shops and establishments in the unorganized sector in Kerala. ILO has defined the vulnerability of the women workers in the dimension of missing decent work standards. In the same line, the term has been introduced in this paper. Vulnerability is explained here as the compromise of decent work standards due to implicit and explicit factors. In the present context, the explicit factors overriding the implicit factors as the result of business shocks due to the exigencies such as Covid 19. It has resulted in the grave situation where the unorganized sector workers are on the crumple stage, especially the workers in shops and establishments. The restructuring of the laws associated with this sector especially which has done by the employers is not much welcomed by the employees and the prime victims of this new working arrangements are the women workers.

Ultimate result of this pandemic on women workers is on income and employment. The income-employment status of women workers in the unorganized enterprises have deteriorated during COVID 19 period as compared to Pre-COVID Era.

1.2 Population and Sample

The regions of study and the size of the sample working population for the study were fixed based on data obtained from the Shops and Commercial Establishments Welfare Fund Board.

Table 1 district wise statistics on work participation in the shops and commercial establishments in kerala 2007.

sl.no.	district	number of shops	total workers	male	female
1	Trivandrum	15113	272327	199055(73.1)	73170 (26.9)
2	Kollam	19588	57745	33371(57.8)	24374(42.2)
3	Pathanamthitta	10655	38752	19757(51)	18995(49)
4	Alappuzha	14693	44729	31466(70.3)	13263(29.7)
5	Kottayam	12203	62123	39103(62.9)	23020(37.1)
6	Idukki	6619	30511	21215(69.5)	9296(30.5)
7	Ernakulam	20638	374729	305444(81.5)	69285(18.5)
8	Thrissur	15639	94574	63860(67.5)	30714(32.5)
9	Palakkad	15155	51106	39324(76.9)	11782(23.1)
10	Malappuram	10324	58502	42438(72.5)	16064(27.5)
11	Kozhikode	19701	88024	62130(70.6)	25894(29.4)
12	Wayanad	3397	13925	12099(86.9)	1826(13.1)
13	Kannur	15210	47295	31020(65.6)	16275(34.4)
14	Kasargode	7866	26215	17875(68.2)	8340(31.8)
Total		186801	1266450	924152	341755

Source: District-wise statistics, Kerala Shops and Commercial Establishments Welfare Fund Board

As the study concentrated on urban female work participation the researcher decided to select corporations for the selection of shops. Of the six corporations in Kerala namely, Trivandrum, Kollam, Kochi, Thrissur, Kozhikod and Kannur, three corporations such as Trivandrum, Thrissur and Kozhikod were selected as the sample corporations based on the region-wise female work force participation rate in shops.

1.2.1 Sample selection of female workers.

The sample selection is the important step to be done in research. There are different calculators to determine the sample size; here we use the calculating method of Daniel WW who determines the appropriate sample size for estimating the proportion of population within a specified margin of error. This sample size calculator provides the recommended number of samples required to estimate the true proportion mean with the required margin of error and confidence level. This calculator uses the following formula;

$$\text{Daniel Formula} = \frac{\frac{Z^2 X P(1-P)}{e^2}}{1 + \left[\frac{Z^2 X P(1-P)}{e^2 N} \right]}$$

Z = critical value of the normal distribution

e= Margin of Error (MOE)

P= sample proportion

N= population size

The present study has fixed the sample size using the above formula, i.e. 325, by assigning the values of Z= 1.96 (95% confidence), e= 5% (0.05), p=0.3 and N= 129778. Later on primary data was collected through a questionnaire using Google forms from three Corporations in Kerala having highest number of urban female workforce participation rates. Trivandrum district has 73170 female workers in shops and of them 26.9 percent work in urban areas. South Zone, Thrissur with 30714 workers represented the Central Zone, and Kozhikod with 25894 got included from the North zone respectively. Out of the total women workers in three corporations i.e. 1, 29,778, using the Daniel formula, the sample size has been fixed at 325 by selecting 183(56.3%) respondents from Trivandrum, 77(23.7%) samples from Thrissur and 65(20%) from Kozhikode proportionately. The selected samples from these corporations is categorized into the workers working in Small, Medium and Big shops depending on the number of employees and provision of social security benefits from the employer as well as from the Government.

1.2.2 Percentage distribution of workers in the sample by size

The selection of sample size as it is mentioned in the table 2, which is fixed at 325, has been taken from three corporations Trivandrum, Thrissur and Kozhikode. Of the total sample population 56.3 percent of respondents are from Trivandrum Corporation, among which 54.1 percent of respondents from small shops, followed by 26.2 percent are from medium sized shops and 19.7 percent of respondents are from big shops. Among the total sample size, 23.7 percent of respondents are from Thrissur Corporation, of which 54.5 percent of respondents from small shops, followed by 24.7 percent are from medium sized shops and 20.8 percent of respondents are from big shops. Of the total sample population, 20 percent of respondents are from Kozhikode Corporation, among which 56.9 percent of respondents from small shops, followed by 21.5 percent of respondents are from medium and big shops respectively. From this table it is clear that more than fifty percent of the sample population are taken from small shops, hence the working condition of the majority of the respondents are not viable since most of the advantages that are gained by the workers in large establishments are not enjoyed by the majority of the casual workers in small shops.

Table 2 percentage distribution of workers in the sample by size

corporations	large	medium	small	percentage
Trivandrum	36 (19.7)	48 (26.2)	99 (54.1)	183(56.3)
Thrissur	16 (20.8)	19 (24.7)	42 (54.5)	77 (23.7)
Kozhikode	14 (21.5)	14 (21.5)	37 (56.9)	65 (20)
Total	66	81	178	325 (100)

Source: Primary Survey (Figures in the brackets indicate Percentages)

1.2.3 Percentage distribution of workers in the sample by nature of establishment

The table 3 shows the percentage distribution of the workers in the sample based on the nature of establishments. There are 29.8 percent of the respondents are from textile shops, which is followed by 27.4 percent of sample respondents, are selected from stationary shops, 16.6 percent of the respondents are from supermarkets, 13.8 percent are from medical shops and 12.4 percent of respondents are from foot wears. Of the total 183 respondents have been selected from Trivandrum, 29.5 percent are from textile shops, followed by 27.3 percent are from stationary shops, 16.4 percent are from supermarkets/malls, 13.7 percent are from medical shops and 13.1 percent of respondents are from foot wears. Of the total 77 respondents have been selected from Thrissur, 29.8 percent are from textile shops, followed by 27.3 percent are from stationary shops, 16.9 percent are from supermarkets/malls, 14.3 percent are from medical shops and 11.7 percent of respondents are from foot wears. Of the total 65 respondents have been selected from Kozhikode, 30.8 percent are from textile shops, followed by 27.7 percent are from stationary shops, 16.9 percent are from supermarkets/malls, 13.8 percent are from medical shops and 10.8 percent of respondents are from foot wears.

Table 3 percentage distribution of workers in the sample by nature of establishment

corporations	textiles	stationary	supermarkets /malls	medical shops	foot wears	percentage
Trivandrum	54(29.5)	50(27.3)	30(16.4)	25(13.7)	24(13.1)	183(56.3%)
Thrissur	23(29.8)	21(27.3)	13(16.9)	11(14.3)	9(11.7)	77 (23.7%)
Kozhikode	20(30.8)	18(27.7)	11(16.9)	9(13.8)	7(10.8)	65 (20.0%)
Total	97(29.8%)	89(27.4%)	54(16.6%)	45(13.8%)	40(12.4%)	325 (100%)

Source: Primary Survey

1.3 Theoretical framework

1.3.1 Job-Segregation Approach

Job-Segregation approach observes at women's work from the macro-economic point of view. This theory points out that men and women create two non-competing groups of labour fitting for different kinds of jobs. Women's employment in the economy is mainly determined by the availability of 'women's work' (Oppenheimer-1970). This in turn depends on the industrial structure and the size of output of any industry (Blitz and OW-1973). Occupation structure of women is inclined to be stable and rigid causing women's share of employment to be idle in the short run, but which will be active over a long period of time. Essentially, job participation depends on demand factor rather than supply factor which are affecting the decisions for work. However, main focus of the theory revolves around the discriminations in pay and working conditions. The study on American labour market (Doeringer and Piore-1970) has recommended that labour market is dichotomized on the basis of some external characteristics like sex, race, colour etc. and there is minute inter-market mobility of labour. Therefore male workers join the 'primary market' jobs with fine salary, better working conditions and job security at the same time women are generally in 'secondary market' jobs concerning harsh or arbitrary discipline (Reich and Gorden – 1973). Job segregation approach is not basically opposed to neo-classical approach but it gives emphasis on the need for legal and social reforms that are necessary for restoring market equilibrium condition.

1.3.2 Marxist and Socialist-Feminist Approach

Marxist approach focusing on status of women which is clearly portrayed in Engel's writings (1964) pass on the ideas of the beginning of the family, monogamy, private property and inability of women. Women's labour force participation is related to the historic development of capital accumulation, alienation of labour from means of production and change in family relations. Women's work participation rate depends upon poor family income, or abandonment and hardship of women. The weak family budget condition pushes women into market employment. The exploitation of labour by the capitalists is experienced by those women leading to drop their individuality and their family roles are swapped by work roles in the labour process (Humphires-1977). Socialist-feminists put a breakthrough and consider both capitalism and patriarchy as necessary evils. The sex-discrimination at the work place is depending upon such inequity at home (Brown-1975). Therefore historical development of the family which satisfies basic human needs is likewise important with that of capital accumulation process in bringing about subordination of women by men. Apparently, ownership of all the properties by men is the cause of women's economic dependence. The extent to which women's market employment is becoming a factor for raising the status of women depends eventually on a) the wage structure b) regular and stable nature of employment c) control of woman wage earner over the spending behaviour d) the compatibility of the capitalist forms of production with the responsibilities of bringing up their children etc. The wage pattern will definitely influence the other factors which in turn determine the status of women workers. The lower the wage, the more unstable the employment, less control the woman exercises over wage earning and spending, so there is less possibility to be free from subordination (Pearson). The approach is important in several ways to give details about women's status and welfare in the family as well as in the work place and this has special relevance for urban informal sector workers throughout the world (Baud-1992). The Marxist and socialist-feminist approaches have a lot of common features to explain women's subordinate role in the labour market. Both the approaches are radical in their policy recommendations which demand reinstatement of equality in social order so that women become free to exercise their preference and enjoy a fair justice.

1.4 Objective

- To assess the vulnerability of women workers to business shocks and impoverishment among them during the time of exigencies such as COVID-19.

1.5 Hypothesis

- The income-employment status of women workers in the unorganized enterprises have deteriorated during COVID 19 period as compared to Pre-COVID Era.

1.6 Statistical Tools

Percentage analysis, cross tabulation, dependent samples t-test and mean score analysis are used to analyze the data. Percentage analysis is used to show the current employment status of the sample respondents. A dependent samples t-test is carried out to verify whether there is any difference in the average salaries received by the workers before Covid-19 and during Covid-19. The hypothesis on the income-employment status of women workers in the unorganized enterprises have deteriorated during COVID 19 period as compared to Pre-COVID Era have been tested using the dependent samples t-test and proved that the average income of the sample respondents has reduced during Covid 19 compared to the pre Covid era. A mean score analysis is carried out to understand the economic losses faced by the sample respondents due to the strategies adopted by the employer during Covid-19. Mean values of the scores of each variable are estimated from five-point summated scales.

1.7 Results and Discussion

This paper gives an insight into the vulnerability of women workers to business shocks and impoverishment among them during the time of exigencies such as COVID-19. Major variables used here are income and employment status of women workers in shops and establishments during Covid 19, compensation for job loss, threat of losing job in the future, immediate result of reduction in income and economic losses associated with the strategies adopted by the employer during this pandemic. Many of the workers have got temporarily and permanently unemployed and some of the workers are laid off from the shop on agreements based on which they will be taken back into the enterprises after a stipulated time period. It is evident that despite of the large percentage of the workers are still in employment, they are in a state of condition that at any time can be lost their job. Lose of employment is linked with the loss of income which ultimately lead to reduction in the consumption, saving, and facing difficulty in the repayment of interest and payment of chits/kuries etc. In total, the respondents are being negatively affected by the new strategies adopted by the employer during the pandemic situation.

1.7.1 Status of Employment during Covid 19

The pandemic could create an immediate effect on women's employment in the unorganized sector. Many women are already thrown out from the job and many are planning to leave the workforce due to the excessive pressure at the workplace. Most of the women workers are totally exhausted under this pressure than men which made them to get out of the workforce voluntarily and on the other hand, they are also laid-off from the work place as the part of new working arrangements. The table 4 shows that the current status of employment of the sample respondents. Of the total sample population, 9.8 percent of the respondents are being laid off from the work, 9.5 percent are temporarily or seasonally unemployed and 5.8 percent of them are being unemployed permanently. There are 74.8 percent of the respondents are still working in the same enterprises or in the other. Of the total 243 respondents who have work during this period, 98.8 percent of those respondents work in the same enterprises, whereas 1.2 percent of those respondents work in another enterprise.

Table 4 status of employment during Covid 19

current status of employment	number of respondents	percent
Laid-off	32	9.8
permanently unemployed	19	5.8
temporarily or seasonally unemployed	31	9.5
still working	243	74.8
Total	325	100

Source: Primary Data

1.7.2 Compensation for Job Loss

Being laid off refers to a provisional or permanent termination of work agreement between employer and employee due to several reasons relating to the business. The firm can suspend any number of workers all at once. Normally, redundancy in positions is the main reason for workers to be laid off on a permanent basis. The other reasons for being laid-off include cost saving, work rearrangement, staff reduction, takeover, and mergers. Normally, when employees are laid off, they are entitled to receive unemployment benefits. Temporary unemployment is a situation when an employer temporarily prevents an employee from continuing at the present employment status with the understanding that the employee will be recalled within a certain period of time. Basically, there is no difference between permanent unemployment and termination, where the employees are not recalled again by the employer.

Of the total sample population, 9.8 percent of the respondents are being laid off from the work due to this pandemic. And the serious discussion that is going on here is whether the workers who have laid-off from the job receive any compensation. The table 5 depicts that the displaced workers who receive compensation for the lost of job. Of the total 32 respondents who are being laid-off, 65.6 percent of the sample respondents are benefitted with the monetary compensation whereas 34.4 percent of the respondents are not received any kind of settlement from the employer. And of the 21 respondents who were received compensation, 33.3 percent of the respondents have received the amount in between 3001 to 5000, which is followed by 28.6 percent of the respondents have received the amount in between 5001 to 7000, and 19 percent of the respondents have received the amount less than 3000 and more than 7001 respectively. Of the total 32 respondents who are being laid-off, most of them(65.6%) were being laid-off for ten to twenty days, which is followed by 25 percent were being laid-off for 21 to 30 days, and 9.4 percent of the respondents were out of work for more than 31 days.

Of the 31 respondents who are temporarily unemployed, 58.1 percent of respondents do not receive any assistance from the employer, whereas 41.9 percent of respondents do receive some kind of help from the employer such as provision of food kits (46.2%), house rent allowance (23.1%) and other things like medical kits that include hand sanitizer, mask, gloves etc which constitute 30.8 percent. Among all the 19 respondents who have permanently unemployed during this crisis situation, 68.4 percent of respondents do not receive any compensation from the employer, whereas 31.6 percent of respondents do receive compensation from the employer, where 83.3 percent of the respondents receive the amount in between 10000 to 20000 and 16.7 percent of the respondents (1 respondent) do receive the compensatory amount in between 20001 to 30000.

Table 5 compensation for job loss

	laid-off with compensation			assistance for temporarily unemployed			compensation for the permanent lose of the job		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
compensation for job loss									
number of respondents	21	11	32	13	18	31	6	13	19
percent	65.6	34.4	100	41.9	58.1	100	31.6	68.4	100

Source: Primary Data

1.7.3 Threat of Losing Job in the Future

There are several reasons for the sample respondents for being threatened of losing their job during this crisis. Firstly, the pandemic normally is not restricted to a particular place, person or an industry, the entire economic system is tend to collapse due to this grave situation, secondly, the firms are planning to reduce the cost of production which threatens the workers as it causes for the re shuffling of existing working arrangements and reduction of the number of workers, thirdly, the casual workers are the redundant group of people and those who will be laid-off initially in such situations because there is no proper labour contacts between the employer and the employee, and finally, uncertainties on the delay in the provisions of assistance to be sanctioned by the government and non-governmental organization. The table 6 portrays the response of the sample population that who all are frightened of losing their job. Of the total sample population, 53.2 percent of the respondents agree that they are in a threat of losing job due to the pandemic and 46.8 percent of the respondents are not in a worried situation.

Table 6 threat of losing job in the future

threat of losing job in the future	number of respondents	percent
No	152	46.8
Yes	173	53.2
Total	325	100

Source: Primary Data

1.7.4 Income reduction during COVID 19

The major two variables that are being affected negatively due to this crisis are income and employment. Most of the respondent's income has been tremendously declined and the variation in income in the two periods, i.e. Before Covid 19 and During Covid 19 were compared using a dependent samples t-test. Table 7 depicts the amount of income is reduced for each respondents during this pandemic. Of the total sample respondents, 39.7 percent of the respondent's income is reduced by the amount less than Rs. 500, followed by 29.2 percent of the respondents agree that their income is reduced by the amount of Rs. 2001 and above, 16 percent says that their income is reduced by the amount Rs. 501 to 1000, 9.8 percent of respondent's income is reduced by the amount in between Rs. 1001-1500, and 5.2 percent of the respondents says their income is reduced by 1501 to 2000.

Table 7 income reduction during covid 19

amount of income reduced during covid 19	number of respondents	percent
0-500	129	39.7
501-1000	52	16.0
1001-1500	32	9.8
1501-2000	17	5.2
2001 & above	95	29.2
Total	325	100

Source: Primary Data

1.7.5 Dependent Samples 't' test for Differences in Mean Monthly Incomes Before Covid-19 and During Covid-19

Many of the respondents go through the difficult situation with respect to the loss of income and employment due to this pandemic, their income has been reduced considerably and the variation in mean income in the two periods, i.e. Before Covid 19 and During Covid 19 is also compared using a dependent samples t-test. A dependent samples t-test is carried out to verify whether there is any difference in the average salaries received by the workers before Covid-19 and during Covid-19. The result provided in the table indicates that the average salaries received by the workers before Covid-19 is higher than the average salary received by the workers during Covid-19 by Rs 1161. The mean difference is significant at 1 per cent level. These evidences suggest that economic crisis causes by Covid-19 has reduced monthly salaries of workers. Further, it can also be observed that standard deviation monthly income has increased during Covid-19. This reveals that variability uncertainty in monthly income has increased during Covid-19. The workers lose many days of employment due to closure measured during Covid-19.

Table 8 results of dependent samples 't' test for differences in mean monthly incomes before covid-19 and during covid-19

	Before Covid-19 (1)	During Covid-19 (2)	Mean Difference (1-2)	t-statistics	P- Value
Mean Monthly Income	7715.69	6554.61	1161.08*	25.796	0.000
Standard Deviation	2766.72	2846.64	-		

Source: Calculations based on Primary Data

Note: * indicates the mean difference is significant at 1 per cent level.

1.7.6 Immediate Result of the Reduction of Income on Workers

The present Covid-19 pandemic and the resulted economic crisis led to an increase in the number of workers missing from work or reduced working hours and an increased number of job lost. The loss on employment and income are explained in three ways: firstly, workers lose their job due to the non renewal of the job contract; secondly, workers remain employed but temporary layoffs; thirdly, workers stay employed but they work for reduced hours. The income and employment losses and an increased risk of poverty are experienced by majority of the workers in the unorganized sector which makes their situation vulnerable. The table 9 shows the negative impact of income loss on different economic activities such as consumption, savings, interest repayment and payment of chits, kuries, insurance premium etc. There are 36.6 percent of the respondents loss the capacity to save, which is followed by 32.9 percent of the respondents face the difficulty in the repayment of interest, 29.2 percent of the respondents face the difficulty in the payment of chits, kuries and insurance premiums, 27.7 percent of the respondents loss their consumption and 9.8 percent of the respondents do not have such adverse effects.

Table 9 immediate result of the reduction of income on workers

immediate result of the reduction of income on workers	number of respondents	percentage
Loss of Consumption	90	27.7
Loss of Savings	119	36.6
Difficulty in the repayment of interest	107	32.9
Difficulty in the payment of Chits/kuries/insurance premium	95	29.2
None of the above	32	9.8

Source: Primary Data

1.7.7 Economic Losses Due to the Strategies adopted by the employer during Covid-19

In general, the employer contributes the part of Employees Provident Fund, Employees Pension Scheme, Employee State Insurance, etc. for the benefit of the employees. Table 10 shows the economic losses faced by the respondents with the application of new strategies by the employers during the pandemic. A mean score analysis is carried out to understand the economic losses faced by the sample respondents due to the strategies adopted by the employer during Covid-19. Mean values of the scores of each variable are estimated from five-point summated scales. Then these sample mean values are tested against the hypothetical mean value 3 (moderate level) using one sample 't' test. The results suggest that workers strongly agree that reduction in the share of ESI by the employer, reduction in the festival allowances and loss of bonus are the major part of economic losses.

Table 10 economic losses due to the strategies adopted by the employer during covid-19: mean score analysis

variables	mean	t	p value	inference
Reduction in the share of ESI by the employer	3.51	3.330*	0.001	High
Reduction in the festival allowances	3.87	9.448*	0.000	High
Loss of Bonus	4.00	8.084*	0.000	High
Reduction in the share of Insurance premium by the employer	3.20	1.351	0.182	Moderate

Source: Compiled from survey data

Note: *, ** indicates 1% and 5% levels of significance respectively.

This paper highlights that how the casual female workforce are being affected by the economic shocks due to business exigencies, calamities and pandemics such as COVID 19. At present, the women workers are in a vulnerable state not only because of the pandemic situation but also the existence of gender based discrimination in employment. Job segregation is evidently can be seen among the women workers especially among casual workforce in the unorganized sector. Government and policy makers are conscious about the subject and have introduced various legislative measures for women empowerment. There are various commissions and acts passed by the government to lift up the living and working conditions of women workers engaged in the unorganized sector especially in shops and establishments. Though the education and employment are considered as the two approved pillars for the empowerment, the women workers in casual employment are not treated as equal with men in the casual employment

and with the regular or permanent employment. Therefore the important question has been raised before us is that whether the casual nature of employment would help to the empowerment of women? So the key aspect of the present study is that how the casual jobs of women workers have impacted their living conditions and hence empowerment.

REFERENCES

- Khan, T., & Khan, R. E. A. (2009). Urban informal sector: How much women are struggling for family survival. *The Pakistan Development Review*, 67-95.
- Kantor, P. (2002). A sectoral approach to the study of gender constraints on economic opportunities in the informal sector in India. *Gender & Society*, 16(3), 285-302.
- Sia, S. K., Sahoo, B. C., & Duari, P. (2015). Gender discrimination and work engagement: Moderating role of future time perspective. *South Asian Journal of Human Resources Management*, 2(1), 58-84.
- International Labour Organisation (ILO). (2018). India Wage Report: Wage Policies for Decent Work and Inclusive Growth. *India: International Labor Organization*.
- Yoshiyaki Azuma Herchal and Grossman, working paper on A Theory of the Informal Sector, 8823
- Asish Das and Dhananjay Pandey, Contract workers in India: Economic and Social Issues.
- Asha Bajpai; Women's Rights at the Workplace.
- Partha Roy (2019), Women empowerment: Hurdles and measures, *International Educational Scientific Research Journals*, ISSN: 2455-295X, Vol: 5, Issue: 7, July 2019.
- Kapur, S., & Sethy, P. K. (2014). Working and Living Conditions of Workers in Unorganized Sector-A Review of Literature. *Online International Interdisciplinary Research Journal, {Bi-Monthly}*, ISSN2249-9598, 4.
- Kumari, S. (1989). Women Workers in Unorganised Sector in India. *Yojana*, 33(12), 10-13.
- Singharoy, D. K., & Aggarwal, P. (1989). Self-employment for rural women. *Yojana*, 33(9).
- Kalpagam, U. (1987). Women, informal sector and perspectives on struggles. *Social Scientist*, 33-44.
- Banerjee, B., & Knight, J. B. (1985). Caste discrimination in the Indian urban labour market. *Journal of development Economics*, 17(3), 277-307.
- Naik, B. V. (1964). Women Tile Workers. a research project of Madras School of Social Work, Madras, published in P. Ramachandran (Ed.), *Select Student Research Abstracts in Social Work*, 2.
- Daniel, W. W., & Cross, C. L. (1999). Determination of sample size for estimating proportions. *Biostatistics A foundation for analysis in the health sciences*, 8, 189-90.
- Dev, S. M., & Sengupta, R. (2020). Covid-19: Impact on the Indian economy. *Indira Gandhi Institute of Development Research, Mumbai April*.
- Kaushik, M. M., & Trikha, M. A. (2020). An Exploratory Analysis of The Challenges Faced By The Unorganized Sector in India During Pandemic COVID-19 Lockdown. *Studies in Indian Place Names*, 40(74), 2132-2141.
- Narula, R. (2020). Policy opportunities and challenges from the COVID-19 pandemic for economies with large informal sectors. *Journal of International Business Policy*, 1-9.