



## Work conditions of unorganized retail workers: Evidences from Jammu

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### Abstract

*This paper is based on primary survey data collected from 780 retail workers engaged in 500 unorganised retail sector shops of Jammu city. Despite few legal provisions and enactments protecting living and work conditions of these workers, they are the most vulnerable and most neglected section of the society. Very few laws which are applicable to them are observed in breach rather than in compliance. Income and employment protection, employment regulation, livelihood protection are the main concerns of these workers, but unorganised workers are denied all forms of social security including health , accident insurance, maternity benefits, old age income security and above all human dignity . Present paper is an attempt to highlight the plight of these workers, who despite the high claims by the concerned authorities are actually living a miserable life.*

**Key words:** Unorganised retail sector, work conditions, social security, legal provisions, employer-employee relationship.

### Introduction

A.T. KEARNEY (2012) identified India among the first five most attractive retail destinations globally among the thirty emerging economies. Indian retail market is one of the largest retail

markets in both the developing and developed worlds. By the end of current year (2015), its size will be more than US\$900 billion and may employ more than 62 million people. According to a GOI, Department of consumer's affairs study, India has the highest density of retail outlets in the world (More than 15m) as compared to (.9m) 900,000 outlets in US (whose retail market in terms of value is 13 times bigger than India) According to Indian Society of Labor Economics 420 million workers comprising 92 percent of total work force in the country, are unorganised or informal.

Unorganised retail sector usually refers to employment in public or private sector establishments employing less than ten workers. It refers to traditional formats of low cost retailing e.g. the local kirana shops, owner operated general stores, paan/beedi shops, convenience stores, hand carts and pavement vendors etc.

Wages and other working conditions in unorganised retail sector are not as good as in organised sector. Unorganised Workers are the most vulnerable and most neglected section of the society their wages and earnings are too poor to make savings. There is no comprehensive enactment so far to protect their



rights. They fail to form a pressure group or vote bank for our short-sighted politicians, since they are unorganised. Very few labour laws which are applicable to them are observed in breach rather than in compliance. They are not organised in any form of trade union or associations, therefore generally face inhumane hostile social environment.

Income and employment protection, Employment regulation, Livelihood protection are the main concerns of these workers, but unorganised retail workers are denied all forms of social security including health, accident insurance, maternity benefits employment/livelihood security, old age income security and above all human dignity. Condition of women and children employed in unorganised retail sector is worst.

Thus in the light of given circumstances, the present empirical study has been undertaken to have an insight in to the working conditions of unorganised retail workers so that various remedial measures for the improvement in their working conditions can be taken by the concerned authority.

Through the study an attempt has been made to examine socio-economic conditions of the workers engaged in retail trade and to analyse the wage system, wage determination and wage practices prevailing in unorganised retail sector of the study area. Also an attempt to test the following hypotheses has been made: The prevailing wage rate does not honour the minimum wages Act, 1948: The employers habitually violate the different legal provisions protecting the retail trade workers: Job security is prime concern of unorganized retail trade workers.

## Methodology

Study is based on primary data collected by schedule method from various markets of Jammu City through field survey; a number of responses had been collected from the workers of 500 shops selected through stratified random sampling(cluster sampling) techniques. As it was not possible to construct a complete list of all the retail units (elements) in unorganized sector of Jammu city. (Given the size of population very large (more than 20,000.) and beyond the time and budgetary constraints of the present study.) The researcher used cluster sampling technique for reducing the size of representative population and sample. Various city markets were treated as homogeneous groups or clusters and sample were drawn from some of these clusters or markets of Jammu city. There were total 930 workers in the given 500 shops out of which 780 workers did not have any objection for disclosing their personal and professional secrets. While out of remaining 150 workers (16.13 per cent of 930), 54 workers (35.8 per cent) were not available at their work place and 96 workers (64.2 per cent) were not ready at any cost to disclose their secrets. Thus, the observations taken from 780 workers and recorded by the investigator have been shown in table.1 that constitutes the structure of the sample.

## Distribution of workers in different categories of shops

The composition of the workforce of the area under study which is engaged in retail trade of goods and services, shows that 213 workers (27.2 per cent) are working in shops dealing in retail trade of services 192 workers (24.7 percent) are engaged in retail trade of non-durables 220 workers (28.2 percent) in semi-durables and 155 workers (19.9 per cent) in



durables. Thus, maximum workers were engaged in semi-durables while the lowest in durables.

### Age and Sex Composition

These workers when classified on the basis of age-wise composition, it is observed that in the given study area out of 703 male workers (90.1 percent), 16 workers (2 percent) were below 14 years of age, 630 workers (89.7 percent) were in the age group of 15-39 and the remaining 57 workers (7.1 per cent) were above 40 years while 77 female workers (100 per cent) were in the age group of 15-39 years. No female worker has been noticed either below 14 years or above 40 years. But an important point has been noticed during the survey that only 16 male child workers (2.2 per cent) were found in the total sample of Jammu city. It means that even after introducing and implementing a number of legal provisions by the central Government, State Government or local bodies, child labour has not so far been eliminated. However its incidence has been reduced considerably.

It has also been observed that in unorganized retail trade of Jammu city percentage of male works (in the age group of 15-39 years) was the highest. Most of the male works (in the age group of 15=39 years) earned their livelihood to support their education or in other words they wanted to be self dependent and also wanted to provide financial assistance to their families (table 2)

### Distance of Workplace from Residence

In order to know how much distance an employee crosses to reach at his place of work the sample has been divided into three categories. Out of 780 workers, 653 workers (83.7 per cent) fell under the category of 0-5 kilometers distance from their residence 80 workers (10.3 per cent) under the category of 5-10 kilometers distance from their residence and the remaining 47 workers (6 per cent) has a distance of more than ten kilometers. The observations reveal that most of the workers in Jammu city come from nearby areas for the work. The table 4 shows the classification of total sample by the dista

### Level of Education

So far as the literacy level of workers is concerned the field survey shows that out of 780 workers 33 workers (4.2 per cent) were illiterate, 288 workers (36.9 per cent) came under the category of 1-8 level of education 397 workers (50.9 per cent) under 9-12 level of education and the remaining 62 workers (8 per cent) were under the category of twelve plus. Maximum workers (50.9 per cent) were under the category of 9-12 level of education and the minimum workers (4.2 per cent) were illiterate. In totality 747 workers (95.8 per cent) were literate. Most of the workers were providing a helping hand t meet out their family expenditure. There were 75 workers (9.6 per cent ) working in different kind of retail trade to fulfill their requirement of education out of which 52 workers were males and the remaining 23 workers were female. They were supporting not only their family income but also their education (5)

### Size of Family

As per the definition of a 'family' given in the Jammu and Kashmir Shops and Establishment Act 1966, 'family' means the husband or wife,



as the case may be son, daughter, father, mother, brother or sister of such employee, who lives with and is wholly dependent on him. The employees who were surveyed for the study, were further divided on the basis of the size of the family\* they belong and it was observed that out of 780 workers, 257 workers (33 per cent) came from small family, 370 workers (47.4 per cent) from medium family and rest of the 151(19.6 per cent) workers from large family. Thus, the highest percentage of workers was belonging to medium family. (Table 6)

When number of dependents were calculated it was found that there were 645 workers (82.7 per cent) who has three or less than three and 135 workers (17.3 per cent) had 3 + members as dependents as shown in table 7.

### Family Income

Total workers taken into consideration has been categorized according to their total family income per month. The survey revealed that there were 307 workers (39.4 per cent) under the category of 5-10 thousand rupees, 88 (11.2 per cent) under the category of 10-15 thousand rupees, 38 workers (4.8 per cent) under 15-20 thousand rupees per month. Maximum of workers (42.3 per cent) were under the category of 0-5 thousand per month. Only 14 workers were under the category of 20-25 thousand per month. (Table 8)

### Monthly Income

Out of 780 workers, 490 workers (62.8 per cent) had very low monthly income which was below 4000 per month 265 workers (34 per cent) has low income (Rs. 4000-5500 per month) and only 25 workers (3.2 per cent) had monthly income of more than Rs. 5500. Thus, maximum workers (62.8

per cent) were earning a very small income i.e. below Rs. 4000. (Table 9)

### Monthly Savings

If data for saving\* are analysed 685 unorganised workers (87.8 per cent) saved a part of their monthly income which was below Rs. 1000 per month 70 workers (9 per cent) has a saving level from Rs. 1000 to 2000 and the remaining 25 workers (3.2 per cent) had highest level of savings per month i.e. above Rs. 2000 per month. The saving level of 685 workers (87.8 per cent) indicated very poor and financially very weak position of the workers to meet out unforeseen contingencies in future. One most striking fact which has been noticed from these observations is that out of 685 workers, 580 workers (74.4 percent of total workers) have zero level of savings. Though the personal income is miserably low yet they are saving something and try to pool up their family resources and save for the rainy day as shown in table 10

### Job Experience

Job experience is yet another aspect of study and it was found that, though, experience is not a precondition for the appointment as workers come from different backgrounds and they have experiences of different kinds of businesses which might or might not be related to their present employment yet freshers are paid lesser than the experienced people. The work experience, as revealed in survey, out of 780 workers, 377 workers (48.4 per cent) do not have any experience of any kind of work or in other words they were freshers 335 workers (42.9 per cent) had experience, the period of which varied from a few months to maximum five years. These workers were related to furniture making, beauty parlour, saloon, electronic items, repairing work, sweet making



etc. The remaining 68 workers (8.7 per cent) has an experience of more than five years. Under this category, mostly those workers had been included who were running their own businesses such as cloth house, halwai, tailoring, readymade garments etc. Due to unfavourable circumstances, they had to leave their businesses and come out in search of suitable jobs. Now they were working in cloth house, shoe stores, readymade garment shops, general stores, confectioneries, tailoring shops etc. (Table 11)

Table 12 shows the relationship between the work experience and the average monthly income of the workers engaged in different kinds of retail trade in Jammu city. It is clear from the table that with the increase in work experience, the average monthly income remains more or less the same i.e. approximately Rs. 4000 per month. It shows that even after passing a long time at the same workplace the workers do not get annual increment in their wages.

### **Work Conditions**

The work conditions imply the duration of working hours, nature of work, terms and conditions of payment, and overtime payment. The working conditions also include physical environment and surroundings at place of work, such conditions of the unorganized workers engaged in retail trade of Jammu city is given below:

(a) **Working Hours** So far as working hours (per day) are concerned, it is found that out of 780 workers 42 workers (5.5 per cent) work less than eight hours per day, 713 workers (91.3 per cent) work eight to twelve hours per day and the remaining 25 workers (3.2 per cent) work more than twelve hours. Their working hours does not include lunch break and tea break. For lunch

and tea, the employers provide 10 minutes break during working hours. Sometimes there is no tea break. The workers have their tea while working. As per the J & K shops and establishment Act 1966, the workers working in shops and commercial establishments can work only eight hours (maximum) per day. Data also show that only 5.5 per cent workers are working according to the law regarding working hours. Table 13 shows the number of employees according to working hours.

### **(b) Conveyance**

Out of 780 workers, 573 workers (73.4 per cent) have their own arrangement to come to the workplace from their residence and the remaining 137 workers (17.6 per cent) do not have their own transport. They come by hired transport e.g. auto, bus and rail. Out of 572 workers, 565 workers (72.44 per cent) come either on foot or by their bicycle, and the remaining 8 have their own scooters etc., and out of the remaining 137 workers, 80 come by minibus 55 workers (7.05 per cent) by bus and the remaining 2 workers (0.32 per cent) come by rail. There are 70 workers (8.97 per cent) to whom conveyance is provided by the employers either in the form of a bicycle or in the form of money for daily up down. (Table 14)

### **(c) Payment for overtime work**

The astonishing fact that is revealed by the present survey is that the workers do not get anything as overtime despite the fact that they usually work for long hours. Generally the working hours are 10-12 (500 workers out of 780 workers) i.e. right from 9.00 a.m 8.00 pm or 9.00 pm. Generally, the shops close down at 8:00 pm in the winters but in summer the shops close down only after 9.00 pm. During the busy season e.g. during festivals and marriage season the business activities continue for long hours.





Even weekly off is not provided during hectic business activities and no additional payment is made as overtime. However, some food or breakfast is provided so that the work does not suffer. When the workers were cross examined whether they get compensatory leave for the additional work they do, the investigator could not get the answer in affirmative.

### (e) Medical Facility

The survey reveals that minor medical ailment expenses are met by the shop owners but if somebody is sick for a long time no medical facility is provided by the employer. The general ethics that is followed in the shops is that if the worker meets some injury during working hours immediate relief is provided by sending him to the doctor but the follows up expenses are not met. There are no norms or rules for providing medical aid to the workers. It differs from employers to employer. The investigator also met such workers who talked very high about their employer in providing medical aid and also met such workers whose employers did not care for their workers at all. On an average 3.9 per cent workers (30 workers) are helped satisfactorily by their employers so far as medical aid is concerned 30 the rest are left uncared for.

### Compensation

Out of 780 workers, no worker had availed the benefit of compensation for permanent disability from his employers that means compensation to the employees is not accepted by the employers of Jammu city.

### Provision of Leave

Another highly painful revelation of the present survey is that out of 780 workers 550 workers (70.5 per cent) had not been provided weekly off. They worked all days in a week. 215 workers (27.6 per cent) had been provided one

weekly off and 15 workers (1.9 per cent) had been provided more than one weekly off.

If the issue of social security of unorganised workers of Jammu city is to be discussed, employees neither provide the benefit of employees Provident Fund (EPF) nor provide any kind of health insurance, medical insurance, **maternity benefits**, old age benefit etc. etc. to their employees.

### Accommodation

There were 590 workers (75.6 per cent) having their own house and 170 workers (21.8 per cent) were living on rented accommodation. Only 20 workers (2.6 per cent) were living in the accommodation provided by the employer. The employees neither had to pay any monthly amount in the form of rent to their employers nor did employers deduct any fixed amount from the wages of their employees on monthly basis. (Table 16).

### Other Benefits

When an enquiry was made regarding other benefits provided by the employers to their employees, the workers told that breakfast, lunch, dinner, tea or coffee, ration and others (including festival gifts, clothes, sweets, money etc.) have been provided to them. But all workers did not avail such benefits. Out of 780 workers, breakfast has been provided to 13 workers by their employers as they were engaged in sweet making activity (halwai), lunch to 97 workers in case of halwai and cloth merchant, dinner to 30 workers in case of halwai, cloth merchants and jewelers, tea to 512 workers employed in shoe store, furniture making, beauty parlour, cloth house, halwai, kirana stores, kitchenware readymade garments, tailors, repairing shops, jewelers etc., ration to only 3 workers particularly in case of kirana stores and other facilities to 50 workers. But 235



workers (30.13 per cent of 780 workers) were found who were not availing of any benefit. No case was found in which the worker was availing of all the benefits from the employer. (Table 17)

### **Job Security**

Most of the workers do not have year round employment and even when employment is available the income is very low. There are no rules and regulations and even the bare minimal provisions of law which are universally implemented are ignored.

The study shows irregular or temporary or seasonal nature of employment in unorganised retail trade of Jammu city. Most of the workers are employed without any work experience. Only a few occupations require some work experience e.g. furniture making, tailoring, beauty parlours, halwai, jewellery shops, repairing items (electronic and electrical both) etc. The workers do not have regular employment and so the question of job security does not arise.

There were no training facilities except for tailoring, furniture making, beauty parlours, and for repairing workshops of electrical and electronic appliances etc. but during training period neither wages nor transportation cost is provided to the works and thereafter they are appointed by their trainers as employees at their workplace. The survey reveals that for such workers there was no definite period of job, no agreement between the worker and the employer and no pay scales as such, only an agreed wage differing from person to person is in practice. The period of job is variable depending on the interest of the workers or the requirement of the employer e.g. from one month to one year but rarely for a few years.

In the last case where the worker was in job for a few years at the same workplace, the annual increment was negligible. The investigator found a few examples during the survey where the workers has been working for more than 10 years at the same workplace but in spite of passing a long period to time over there the annual increment in their wages was negligible. These examples were found in case of almost all kinds of retail trade under the study.

### **Mode of Payment**

There were 537 workers (68.9 per cent) who got their payment in advance. The reason is simple that pay is so inadequate that one cannot pull on for the whole month and seeks loan against next month wages. There were 183 workers (23.4 per cent) who got their payment in time, Sometimes the employers are very punctual and sometimes they do not take care of their employees. The remaining 60 workers (7.7 per cent) got their payment late as shown in table 18.

**Wage cut** According to the Jammu and Kashmir shops and establishment act 1966, wage' means all remuneration (whether by way of salary, allowances or otherwise) expressed in terms of money, or capable of being so expressed, which would, if the terms of employment, expressed or implied, were fulfilled, be payable to the employee, and includes any bonus, and sum payable to the employee by reason of the termination of his employment, or any additional remuneration payable under the terms of his employment. The survey revealed that wage cut rule has been followed by the employers in Jammu City. Wages of the unorganized workers are deducted in case of breaking items, ignorance, late arrival at the workplace, and irresponsibility or any other mishappening with the stuff of the shop.

### **Job Satisfaction**



On asking about the job satisfaction a variety of responses were recorded. These responses have been tabulated and shown in table 19. Out of 780 workers only 60 workers (7.7 per cent) were highly satisfied and they were not ready to change their job.

### **Maltreatment of the Workers**

#### **Employer-Employee Relationship**

While analyzing the employer-employee relationship total respondents were classified into four categories namely poor, average, good and very good as shown in table 21. The investigator classified the responses in these four categories while taking the following definition into view-

#### **Poor**

Distrust is the most crucial phenomenon of this category wherein the shopkeeper does not handover his keys to the salesman to open the shop. He is denied handling of cash. He simply deals with the customers and final sale rests with the employer.

#### **Average**

Cautions and watchful behavior of the employer is the main characteristic of this type of relationship wherein the employer partially trusts on the employee.

Good Salesmen are the people of confidence promote the sale and discharge their duties with devotion. They are trust worthy people and at times the keys are handed over to them. They handle the cash; participate in all sorts of transactional negotiations with suppliers as well as with the customers.

#### **Very Good**

The total shop activities are done by the employees. The customers come due to them not due o employer. The employees perform all business activities. The employer has not only full faith but also shifted all rights and

responsibilities to the employees, and the employer very seldom visits the shop.

#### **.Sources of Recruitment**

There is no practice of seeking help of employment exchange or advertising the vacancies in the newspapers. The survey reveals that there are four sources through which these appointments are made viz., family, relatives, self effort and friends. These are the sources through which unorganised workers come to know about the availability of any vacancy in any kind of retail trade. Out of 780 workers, 202 workers (26 percent) got their jobs with the help of their family members and relatives, 348 workers (44.5 percent) got their jobs through their self efforts and remaining 230 workers (29.5 percent) got their jobs the through the efforts of their friends. There was no systematic procedure followed by the employers for the recruitment of workers in their shops. There is a general practice that employers simply ask their well known dealers or close friends or reliable employees about any suitable person in their contact, if there is any requirement. The source-wise recruitment data is given in table 22.

#### **Factor Determining Job Preferences**

There are large numbers of factors which determine job preferences of the workers. The most important factors are adequate income, employment security, opportunities for further employment, less working hours, weekly off and other facilities. The basis, on which the workers select the best alternatives available to them in the market, has been shown in table 23.

When the respondents were asked about the factors responsible for the determination of job in order of their preference, it was found that out of 780 workers, 775 workers (99.4 percent) put 'adequate income' at the first rank. According to them before joining anywhere





worker first of all considers the wages which he would receive during his employment because in the unorganised sector the workers do not get good remuneration so they considers 'adequate income' as the most important factor. There were 492 workers (63.1 percent) who put 'employment security' at the second position. Thus after 'adequate income' employment security is the next best choice. They also consider the scope for future betterment. There were 33.3 percent workers who gave the importance to this factor at third position in their scale of preference. When asked about weekly off, 34 per cent responses had been recorded in which weekly off got fourth position after opportunities for further employment. There were 61.2 per cent workers who considered 'other facilities' (including housing, conveyance, breakfast, lunch, dinner, tea, medical facility etc.) at fifth position. It means weekly off is more important than other facilities. At least one day of per week is a physical requirement. At last there were 97.4 per cent workers who gave least important to less working hours which was a clear cut indication of their hard working nature. Only 0.6 per cent workers were found who gave preference to less working hours at position third, fourth and fifth. It also proves that the unorganized workers are ready to work more and more to earn livelihood as maximum as possible but do not want to compromise with weekly off.

A very important and interesting feature of the present survey is that one day off in a week is probably the physiological of familial requirement which is one more powerful than the other facilities or benefits of job. It negates the perception that poor wage earners have elastic demand for leisure and can forgo their

weekly off for other benefits. The survey also reveal that less working hours is also the last factor in a scale of 1-6 for job preference. If one clubs both the factor number 4 and 6, one may conclude that an average worker wants to work for the day and does not want to be a job shirker, but he also wants rest for a day in the week.

After making a comparison of actual and prescribed minimum wage rate, the researcher found that in Jammu city 490 workers (62.8 percent) are getting below Rs. 4000 per month. On an average they are earning less than Rs. 130 per day but according to Minimum Wages Act, 1948, the prevailing wage rate in J&K is Rs. 150 for unskilled, Rs. 175 for semi-skilled and Rs. 225 for skilled labour per day. The data show that in Jammu city the employers do not honour Minimum Wages Act, 1948.

Through the survey it was revealed that in Jammu city most of the workers do not have year round employment and even when employment is available the wages are very low. There are no rules and regulations and even the bare minimal provisions of law which are universally implemented are ignored. The working hours are more than 8 per day. Out of 780 workers 738 were working more than 8 hours a day (Table 13). For a large number of workers, there was no provision of weekly off (Table 15), no leave rules or compensatory leave, no compensation for injury and no provision for any form of social security.

From the observations the investigator found that there are 493/780 workers (63.1 percent) who put 'employment security' at the second position. They consider 'adequate income' as the most important factor or it is the prime concern for the unorganised workers. Thus, it can be concluded that as next to wages, job



security is the prime concern in all types of shops. (Table 23)

### Major Findings

The investigator has reached to the following major findings after a deep examination of the problems of the unorganised workers engaged in retail trade of Jammu City

The majority (90.7 percent workers) belong to 15-39 age groups. Child labour is present but its incidence is declining 18 out of 780(2.3%) workers were children. Most of the male workers (in the age group of 15-39) earned their livelihood to support their education or in other words they wanted to be self dependent and also wanted to provide financial assistance to their families.

Almost all the retail workers (96.8 percent) get less than 5000 per month out of which 490 (62.8 percent of total) get less than 4000per month i.e. less than Rs. 133/- per day. Out of such a low wages they have to spend about 1000 a month as their job expense.

Most of the workers spend a large part of their wages to meet out their family expenses so they have to take advance from their employers as they fail to fulfill their family requirements. This is the basic reason due to which females and children have to work under exploitative or vulnerable conditions.

Respondents could not state that this is the amount they save, however, they knew about their family savings. The work experience is not related to monthly wages. Mobility among workers is quite high, as a shift from one shop to another involves no sacrifice. Only a very small percentage (20 percent) has stayed more than five years.

Piece wage system prevails in tailoring and in beauty parlours otherwise there is time wage system Watch emporium, mobile gallery, furniture mart, cloth merchants and shoe shops pay wages higher than the rest of the employers.

The working hours are between 8-12 hours. There are only 43 workers who were working eight hours a day, rest all have more than eight hours. There are only 8.97 percent workers to whom the employer provides conveyance or conveyance allowance. There are 72 percent workers who come by cycle, one percent by scooter and motor cycle, and the rest by hired transport.

There is nothing like payment for overtime work despite the fact that 64 percent work between 10-12 hours a day. There was no provision of compensatory leave. In the name of incentive, out of 780, 45 workers were getting some kind of incentive. It was more popular in readymade garments, beauty parlours and mobile galleries.

If there is any injury during working hours at the workplace, medical aid is provided but no follow up expenses are met by the employer. The satisfactory medical aid reaches only to 4 percent of the workers. Compensation for permanent injury is not at all in practice.

There are 70.5 percent workers who do not avail of even one weekly off. There are no provisions for social security. There were only 2.6 percent (20 workers) who were given accommodation by the employer. Provision of tea is a common feature and 513\780 get this benefit.

The nature of employment is irregular or temporary or seasonal in unorganised retail trade of Jammu City. The workers do not have



regular employment or there is no question of job security.

There are 538 workers who get their payment in advance. But this advance wage payment should not be misunderstood. It is an advance against the wages of the month. Generally the workers fail to meet out their expenses for the full month and need money in between the two pay days. They request their employer to pay some amount in advance which may be adjusted with the wages of the current month. Such advance or a loan against pay is sought by 68.9 percent of the workers.

Wages of the unorganized workers are deducted in case of breaking items, ignorance, late arrival at the workplace, and irresponsibility or any other mis- happening with the staff of the shop. Job satisfaction level was very poor. Only 60\780 were highly satisfied. Employers misbehave with a large number of salesmen and this percentage is as high as 65. They are maltreated and meet inhuman behavior. Only 17.31 percent workers have a very good employer-employee relationship.

As per the recruitment system there is a general practice that employers simply ask their well known dealers or close friends or reliable employees about any suitable person in their contact, whenever there is any requirement.

While factors determining job preference are concerned, adequate income is the most important factor and employment security is second most important factor for determining job preference of the workers.

There is sex bias in wage rate determination. There is a sex bias in appointment in different

kinds of shops. The size of family forces the female to go out to work.

## Suggestions

The findings of the study as has been summarized in the foregoing pages ask for the remedial measures so that policy formulators are benefitted. Therefore the following suggestions are being made for the improvement of the work and living conditions of the unorganised sector workers.

**Honest Implementations of Legislatives Measures:-** The prerequisite of honest implementation is honesty itself which is a rare quality in contemporary society.

For creating alternative employment opportunities, cottage and small scale industries are to be revived. Agro-based units in rural areas may also provide job for such workers.

Deterrent punishment system and its wide publicity alone can protect honour of women workers and will keep the employer away from the children.

Public work programmes should be for longer period of time. The Labour Inspectorates need to be strengthened as well as their services be made target oriented.

Enforcement of payment for overtime will be helpful in regulating working hours.

There is a great need for making education at lower levels more practical and more effective in skill building. Establishing Industrial Training Institutes (it is) at rural focal centers will have far reaching consequences than establishing degree colleges.



Sometimes special health melas should be organised in co-operation with other development agencies in unorganised workers concentration area.

The majority of workers are not conversant with the welfare schemes meant for them. A massive awareness generation programme, therefore, has to be launched by using media and organizations like pamphlets, brochures, handbills, audio-visual media, newspapers; local cultural groups; trade unions; educational institutions, etc..

Unorganised workers should be encouraged to form self help groups. Mobile staff should be trained to persuade the workers to understand the need for building organisation among them for availing of various facilities offered by the Government.

Efforts should be made to involve civil societies to help the Labour Welfare Organisation to publicise its welfare activities and also to help the eligible unemployed workers of unorganised sector.

Civil society organizations should be persuaded to take up the task of forming SHGs. For this, the workers themselves should also be persuaded by motivation and training.

There are still a substantial number of unorganized worker who have not received any benefit, partly due to their lack of awareness or partly due to shrewdness of the employers.

There is also an obvious need for Government and international organizations, as well as NGOs, employers and women themselves, to support implementation of national laws that will eliminate gender based violence from

women's places of work – including the home. Campaigns to stop harassment and violation of women on the way to work and at work are needed. Illiteracy has been the major hurdle in the way of unorganised workers preventing them in knowing and understanding their worth, rights and place in society.

## Conclusion

From the above discussion, it can be concluded that the work and living conditions of the unorganised retail workers are deplorable. They are not being provided even the bare minimum they have been promised by the various labour Laws and enactments meant for their protection. They are not getting even the minimum wages as prescribed by Minimum Wages Act 1948 most of the workers are being forced to work more than prescribed 8 hrs.( as per J&K Shops and Commercial Establishment Act 1966), they are not being provided any sort of job or social security including unemployment allowance, accidental insurance, maternity leave, provident fund ,old age pension and so on . The main cause for such tragic condition is the indifference of the custodians of the law towards these people and until and unless there is a major change both at enactment and implementation level, there is no hope for the improvement in work and living conditions of these workers.

## References

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## Tables

Table1 Distribution of Workers in Shops

Services	Non-Durables	Semi-Durables	Durables	Total
213 (27.2)	192 (24.7)	220 (28.2)	155 (19.9)	780 (100.0)

Note: Figures given in brackets indicate percentages.

Table 2 Distribution of Workers according to Sex and Age (Yrs).

Male			Female			Total
0-14	15-39	40+	0-14	15-39	40+	
16 (2.2)	630 (89.7)	57 (8.1)	0 (00.0)	77 (100.0)	0 (00.0)	780 (100.0)
703 (90.1)			77 (9.9)			

Note: Figures given in brackets indicate percentages.

Table 4 Distance of Workplace from Residence

0-5 Km	5-10 Km	10+ Km	Total
653 (83.7)	80 (10.3)	47 (6.0)	780 (100.0)

Note: Figures given in brackets indicate percentages.

Table 5 Level of Education.

Illiterate	1-8	9-12	12+	Total
33 (4.2)	288 (36.9)	397 (50.9)	62 (8.0)	780(100.0)

Note: Figures given in brackets indicate percentages.

Table 6 Size of Family

Small (up to 4)	Medium (5-7)	Large (7+)	Total
257 (33.0)	370 (47.4)	151 (19.6)	780 (100.0)

Note :Figures given in brackets indicate percentages

Table 7 Number of Dependents

Up to 3	3+	Total
645 (82.7)	135 (17.3)	780 (100.0)

Note :Figures given in brackets indicate percentages





Table 8 Monthly Family Income

Income Levels(In Thousands)						
	0-5	5-10	10-15	15-20	20-25	Total
Number of workers	307 (39.4)	330 (42.3)	88 (11.2)	38 (4.8)	18 (2.2)	780 (100)

Note: Figures given in brackets indicate percentages

Table 9 Monthly Income of Workers (Rs.)

Very Low Income(Below4000)	Low Income(4000-5500)	Medium Income (5500+)	Total
490 (62.8)	265 (34.0)	25 (3.2)	780 (100.0)

Note: Figures given in brackets indicate percentages.

Table 10. Monthly Savings

	Below 1000	1000-2000	2000+	Total
Number of workers	685 (87.8)	70 (9.0)	25 (3.2)	780 (100)

Note: Figures given in brackets indicate percentages.

Table 11. Work Experience (Yrs.)

Zero	Up to 5	5+	Total
377 (48.4)	335 (42.9)	68 (8.7)	780 (100.0)

Note: Figures given in brackets indicate percentages.

Table 12 Category- Wise Distribution of Workers by Work Experience and Average Monthly Income

Category	Work Experience	Current Monthly Income (Rs.)			Total Monthly Income (Rs.)	Average Monthly Income (Rs.)
		Below 4000	4000-5500	5500+		
Readymade Garments, Medical Store, Cloth House, Shoe Store, Tailors, Inverter and Batteries, Mobile Gallery, Electrical Appliances, Jewellers, Halwai, Kirana Store, Furniture, Provision Store, Beauty Parlour, Kitchenware, Watch Emporium, Confectionery, Stationery/Book sellers, Photostate and Lamination,	0-5	410	160	13	2437114.9	4180.3
Watch Emporium, Beauty Parlour, Kitchenware, Provision Store, Book stalls, General Stores, Inverter and Batteries, Furniture, Photostate and Lamination, Medical Store, Shoe Store, Electrical Items, Kirana Store,	5-10	55	75	10	597506	4267.9



Tailors, Readymade Garments, Halwai, Jewellers, Mobile Gallery						
Watch Emporium, General Store, Furniture, Confectionery, Shoe Store, Cloth House, Kirana Store, Tailor, Halwai, Jeweller	10-15	15	15	2	140060.8	4376.9
Watch Emporium, Photostate and lamination, Cloth House, Kirana Store, Halwai	15-20	8	4	-	53300	4100
Confectionery, Kirana Store	20-25	-	5	-	21250	4250
Tailor	25-30	3	2	-	24000	4000
Halwai	30-35	-	3	-	12450	4150

Table 13 working Hours per day

Less than 8	8-12	12+	Total
42 (5.5)	713 (91.3)	25 (3.2)	780 (100.0)

Note: Figures given in brackets indicate percentages.

Table 14 Mode of Transport/ Conveyance

Self		Hired			Provided by the Employer	Total
Non Automobile	Automobile	Minibus	Bus	Rail		
565 (72.44)	8 (0.96)	80 (10.26)	55 (7.05)	2 (0.32)	70 (8.97)	780 (100.0)
573 (73.4)		137 (17.6)				

Note: Figures given in brackets indicate percentages.

Table 15 Weekly Off.

Zero	One	1+	Total
550 (70.5)	215 (27.6)	15 (1.9)	780 (100)

Note: Figures given in brackets indicate percentages

Table 16 Accommodation

Owned	Rental	Provided by the Employer	Total
590 (75.6)	170 (21.8)	20 (2.6)	780 (100.0)

Note: Figures given in brackets indicate percentages

Table 17. Other Benefits

Breakfast	Lunch	Dinner	Tea	Ration	Others	No Benefit
13	97	30	512	3	50	235

Table 18 Mode of Payment of Wages

Advance	In Time	Late	Total
537 (68.9)	183 (23.4)	60 (7.7)	624 (100.0)

Note: Figures given in brackets indicate percentages.

Table 19 job Satisfaction level of Workers

Total Number of Workers	Category				
	0 Completely Dissatisfied	1 Not Satisfied but have no Alternative	2 Partially Satisfied	3 Fully Satisfied	4 Highly Satisfied, not Ready to Change the Job
780 (100.00)	235 (30.13)	150 (19.23)	260 (33.33)	75 (9.62)	60 (7.69)

Note: Figures given in brackets indicate percentages.

Table 20 Misbehavior with the Employee

Category	Number of Employees
Yes	508 (65.2)
No	272 (34.8)
Total	780 (100.0)

Table 21 Employer-Employee Relationship

Category	Number of Employees
Poor	235 (30.13)
Average	150 (19.23)
Good	260 (33.33)
Very Good	135 (17.31)
Total	624 (100.0)

Note: Figures given in brackets indicate

percentages

Table 22 Sources of Recruitment

Family and Relatives	Self Effort	Friends	Total
202 (26.0)	348 (44.5)	230 (29.5)	780 (100.0)

Note: Figures given in brackets indicate percentages

Table 23. Factors Determining Job Preferences

Factors	Rank						Total
	1	2	3	4	5	6	
Adequate Income	775 (99.4)	5 (0.6)	-	-	-	-	780 (100.0)
Employment Security	-	492 (63.1)	198 (25.3)	58 (7.4)	32 (4.2)	-	780 (100.0)
Opportunities for Further Employment	5 (0.6)	142 (18.3)	260 (33.3)	225 (28.9)	135 (17.3)	13 (1.6)	780 (100.0)
Weekly Off	-	133 (17.0)	255 (32.7)	265 (34.0)	127 (16.0)	-	780 (100.0)
Other Facilities	-	8 (1.0)	62 (8.0)	228 (29.2)	477 (61.2)	5 (0.6)	780 (100.0)
Less Working Hours	-	-	5 (0.6)	8 (1.0)	8 (1.0)	759 (97.4)	780 (100.0)

Note: Figures given in brackets indicate percentages.