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## CONTINGENCIES IN THE UNORGANIZED SECTOR: HOW DO WOMEN COPE?

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**Abstract:** Women in the unorganized sector face various forms of economic and social exploitation. They often do not have access to social security measures. In the unorganized sector women workers face various contingencies during their working life for which very often there is no safety net provided to them by the government. The present study focuses on the contingencies faced by women vegetable vendors in the unorganized sector in Goa and the measures adopted by them to cope and protect themselves against contingencies. The objectives of the study are to outline the economic and social profile of women vegetable vendors in Goa, to determine the contingencies faced them and to investigate the measures adopted by women vegetable vendors in Goa to protect themselves against contingencies. The total sample of the study comprised of two hundred and two vegetable vendors in Goa. A structured questionnaire was administered to the respondents on the contingencies encountered and measures adopted by them to protect against these contingencies. The findings of the study revealed that majority of the respondents were married, literate, from different age groups and earned low incomes. They faced various contingencies and sickness was faced by majority of them followed by health problems. Few of them faced other contingencies like low income, unemployment, loss of income, old age and very few of them encountered the contingencies of food shortages, maternity, accidents, loss of life and housing insecurity. The respondents protected themselves against major contingencies by utilizing the services offered by the public health care sector, through savings in banks and life insurance policies. The study recommends that various government schemes for the unorganized sector need to be publicized so that the unorganized sector could benefit from them especially during contingencies.

**Key words:** contingencies, Goa, unorganized sector, women.

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**Introduction:** Labour in India consists of about 487 million workers of which over 93 per cent work in unincorporated, unorganized enterprises ranging from pushcart vendors to home-based diamond and gem polishing operations. More than 30 per cent of National Income comes from the unorganized sector ([www.visva-bharati.ac.in/InstitutionsCentresSchools/.../cjmc-report-08041](http://www.visva-bharati.ac.in/InstitutionsCentresSchools/.../cjmc-report-08041)). In the unorganized sector workers do not benefit from various laws such as the Minimum Wages Act, Factories Act and other statutory welfare measures. They are left out of the safety net that would protect them against unforeseen eventualities like sickness, maternity, accidents, low wages and so on.

Women in the unorganized sector face various forms of economic and social exploitation such as low wages, extended work hours, sexual harassment, absence of occupational safety, deplorable working conditions and so on. They often do not have access to statutory welfare facilities like health care, old age pension, accidents benefits, maternity benefits, including other social benefits such as water supply, sanitation or education for their children (Mehta, 2012).

In the unorganized sector since workers face various contingencies during their working life for which very often no safety net is provided to them by the government, the present study focuses on the contingencies faced by women working as vegetable vendors in the unorganized sector in Goa and the

measures they adopt to cope and protect themselves against these contingencies.

**Review of Literature:** Researchers have found that the workers in the unorganized sector faced various contingencies and there is often a lack of social security legislation to protect them against contingencies (Ginneken, 1999; Rajan, 2002; Moghe, 2007; Nalini, 2010; Mehta, 2012; Jhabvala, 2013).

Gupta (2006) opines that employees of enterprises belonging to the unorganized sector have lower job security and poorer chances of growth, and no leaves and paid holidays, they have lower protection against employers indulging in unfair or illegal practices.

A study conducted by Nalini (2010) on Social Security of Unorganized Sector: A Micro Study on the fisher folks in Tiruchendur area found that the majority of the respondents faced various contingencies such as low earnings, low saving, various health problems. They expressed the need for security measures such as medical health benefit, sufficient wages, constant wages, old age benefits and dependents benefits.

According to Mehta (2012) the benefits realized by women employees in unorganized sectors are virtually zero. Maternity benefits, crèches at the worksites, medicare, accident compensation or even occupational safety measures are simply unheard of. The women workers should be aware of the various laws/ policies enacted in their favour in order to fight any bias and exploitation.

According to Renana Jhabvala (2013) the earnings of informal workers tends to be low and their employment opportunities are insecure. Their

insecurities are compounded by their lack of social security, so that their contingent expenses in times of ill health and unemployment or disaster can send them down into a spiral of poverty or even destitution. More and more workers are being left out of the social security net.

Meghnad Desai (2013) in his article on Informal Work opines that India needs to work out a midway solution between a well protected but small formal sector and a vast informal sector. It should be possible to extend basic rights of security of employment, regularity of pay and health and safety rights to a much larger part of the workforce.

**Objectives Of The Study**

1. To outline the economic and social profile of women vegetable vendors in Goa.
2. To determine the contingencies faced by women vegetable vendors in Goa.
3. To investigate the measures adopted by women vegetable vendors in Goa to protect themselves against contingencies.

**Methodology**

**Statement of the problem:** Vegetable vendors in the unorganized sector face various contingencies and have to brave these very often on their own. There are hardly any social protection measures offered to them by the Government of Goa. Due to the lack of Government intervention the vegetable vendors have to find their own means to protect themselves against contingencies. The study will investigate the contingencies faced by the vegetable vendors, and examine the safety net adopted to protect themselves against contingencies.

**Sample of the study:** The sample selected for the study constituted women vegetable vendors from the two districts of Goa, namely North Goa and South Goa. The total sample of the study comprised of 202 vegetable vendors in Goa, of which 101 women vegetable vendors were from North Goa and 101 were from South Goa.

**Instrument used for data collection:** A structured questionnaire was framed by the researcher after referring to research articles and questionnaires. The questionnaire included personal data, contingencies encountered (sickness, health problems, low income, unemployment, loss of income, old age, food shortages, maternity, accidents, loss of life and housing insecurity) and the measures adopted to protect against each of these contingencies.

**Method of data collection:** Primary data was collected through field survey using the interview method. Each vegetable vendor was personally interviewed with the structured questionnaire. Each question was explained to the respondents. The responses of the respondents were noted and later analyzed. Secondary data was collected from books, journals, and the internet.

**Statistical techniques used for data analysis:** Percentages were used to analyze the data. The study is descriptive and exploratory in nature.

**Findings of the study**

**1.Socio-Economic Profile of Women Vegetable Vendors in Goa**

The socio-economic profile of the women vegetable vendors in Goa (N=202) is analyzed based on various facets such as marital status, age, educational qualifications, and monthly income. Table 1 reveals the socio-economic profile of the women vegetable vendors.

**Marital status of vegetable vendors in Goa**

Majority of the vegetable vendors are married (86 percent), while only few of them are unmarried (14 percent).

**Age structure of the vegetable vendors in Goa**

The respondents belong to different age groups. Many of the respondents are in the older age group of 51 to 60 years (32 percent), followed by the age group of 31 to 40 years (22 percent), middle age group of 41 to 50 years (19 percent) and senior citizens (16 percent). Very few of them are in the age group of 20 to 30 years (11 percent). Thus the women vegetable vendors are from varied age groups.

**Table 1: Socio-Economic Profile of Women Vegetable Vendors in Goa (N=202)**

| Parameters                        | Total Number | Percentage |
|-----------------------------------|--------------|------------|
| <b>Marital Status</b>             |              |            |
| Single                            | 28           | 13.86      |
| Married                           | 174          | 86.14      |
| <b>Age in Years</b>               |              |            |
| 20-30                             | 23           | 11.39      |
| 31-40                             | 44           | 21.78      |
| 41-50                             | 39           | 19.31      |
| 51-60                             | 64           | 31.68      |
| 61 and above                      | 32           | 15.84      |
| <b>Educational Qualifications</b> |              |            |
| Illiterate                        | 91           | 45.05      |
| Std. I – IV                       | 24           | 11.88      |
| Std. V – VII                      | 26           | 12.87      |
| Std. VIII – X                     | 49           | 24.26      |
| Std. XII and above                | 12           | 5.94       |
| <b>Monthly Income</b>             |              |            |
| Below ₹ 1000/-                    | 22           | 10.89      |
| ₹ 1000 – ₹ 3000/-                 | 34           | 16.83      |
| ₹ 3001 to ₹ 5000/-                | 69           | 34.16      |
| ₹ 5001 to ₹ 7000/-                | 39           | 19.31      |
| ₹ 7001 to ₹ 10,000/-              | 25           | 12.38      |
| Above ₹ 10,000/-                  | 13           | 6.44       |

Source: Primary data

**Educational qualifications of the vegetable vendors in Goa**

More than half of the respondents are literate (55 percent) and have some level of educational qualifications. Few of them are educated upto the primary level (12 percent), and studied till middle school (13 percent), while 24 percent of the respondents have been to high school. Very few of them have passed their higher secondary school and beyond (6 percent). However there are many respondents who are illiterate (45 percent).

From the findings it can be observed that more than half of the respondents are literate with some form of formal education, while quite a few of them have not been to school.

**Income earned by vegetable vendors in Goa**

The income earned every month from the sale of their vegetables falls under different income brackets. Among the various income groups the highest number of respondents (34 percent) earned an income between ₹3001/- to above ₹5000/-. There were very few respondents, earning a monthly income, in the other income groups. However if the income groups are divided into two, it can be observed that majority of the respondents (62 percent) earned low monthly incomes below ₹1000/- to ₹ 5000/-. Few of them (37 percent) earned between ₹5001/- to above ₹10,000/-.

Thus majority of the vegetable vendors earn low incomes while very few of them earn high incomes from the sale of their vegetables. This may perhaps because of their unorganized nature and their poor bargaining power.

Similar findings on the socio-economic profile of the unorganized sector were observed in studies by researchers (Moghe, 2007; Nalini, 2010; and Jhabvala, 2013).

**2. Contingencies Faced by Vegetable Vendors in Goa**

The respondents revealed various contingencies faced during their working life. The data collected was analysed using percentages. The contingencies faced by the vegetable vendors are presented in Table 2. It can be observed from the results that the vegetable vendors (N=202) encounter various contingencies.

**Table 2: Types of Contingencies Faced by Women Vegetable Vendors in Goa (N=202)**

| Types of Contingencies | Total Responses | Percentages |
|------------------------|-----------------|-------------|
| Sickness               | 122             | 60.39       |
| Health problems        | 97              | 48.02       |
| Low income             | 70              | 34.65       |
| Unemployment           | 64              | 31.68       |
| Loss of income         | 51              | 25.25       |
| Old age                | 47              | 23.27       |

|                    |    |       |
|--------------------|----|-------|
| Food shortages     | 25 | 12.38 |
| Maternity          | 24 | 11.88 |
| Accidents          | 23 | 11.38 |
| Loss of life       | 19 | 9.41  |
| Housing insecurity | 16 | 7.92  |

Source: Primary data

The findings reveal that sickness is a major contingency faced by a large majority of the respondents (60 percent), followed by health problems (48 percent). This could probably be because of the adverse conditions they work in. Many of the vegetable vendors sell on the highways/roadside and so are exposed to the dust, pollution including the heat, cold, and rain while carrying out their trade throughout the day, most often without any shade and protection. They are therefore susceptible to sickness and are exposed to various health problems. Perhaps this is the reason for sickness being a major contingency faced by the respondents.

Furthermore from the findings it can be observed that only some of the respondents perceived low income (35 per cent), unemployment (32 per cent), loss of income (25 per cent), old age (23 per cent) as contingencies and for few of them food shortages (12 per cent), maternity (12 per cent), accidents (11 per cent), loss of life (10 per cent) and housing insecurity (8 per cent) were considered as contingencies. Majority of the respondents' did not consider these as major contingencies. This could perhaps be because these contingencies may be taken care of and provided for, hence are not perceived as significant contingencies by most of the respondents.

**3. Protection Measures Adopted by Vegetable Vendors in Goa to Protect Themselves against Contingencies**

In the absence of statutory social security measures to protect workers in the unorganized sector, the women vegetable vendors have to adopt their own measures to protect themselves against various contingencies.

Protection measures against sickness/health contingency

Sickness was a contingency faced by a large majority of the vegetable vendors in Goa, followed by health problems as observed earlier. How did the respondents protect themselves against these contingencies? Table 3 presents the protection measures adopted by the respondents to protect themselves against the contingencies of sickness/health problems.

**Table 3: Protection Measures adopted by Women Vegetable Vendors against Sickness/Health Problems (N=202)**

| Sickness/Health Problems      | Total Responses | Percentages |
|-------------------------------|-----------------|-------------|
| Government hospitals          | 93              | 46.04       |
| Private hospitals             | 73              | 36.14       |
| Primary health care centres   | 65              | 32.18       |
| Government mediclaim facility | 14              | 6.93        |
| Others                        | 05              | 2.48        |

Source: Primary data

The findings from the table illustrate that many of the respondents when they fall sick or suffer from health problems utilise the services of the government hospitals (46 percent), that is the Goa Medical College at Bambolim in North Goa and the Hospicio hospital located at Margao in South Goa. Some of them go to private hospitals (36 percent), and government primary health centres (32 percent) for the treatment of their ailments. Very few of them have availed of the government mediclaim facility (7 percent), while just 2 percent of the respondents have availed of other systems of medicine such as homeopathy and ayurveda.

From the findings it can be concluded that a large majority of the respondents (78 percent) utilize the services offered by the government to take care of their sickness/health contingencies such as government hospitals and the primary health centres. Few of the respondents visit the private hospital when they are sick perhaps because these private hospitals are very expensive. It is disheartening to note that very few of the respondents avail of the government mediclaim facility. This may perhaps be because they are not aware of this facility offered by the Government of Goa or the formalities involved may be too cumbersome for them.

b. Protection measures against accidents/loss of life contingency

The protection measures adopted by the respondents against the contingency of accidents/loss of life are illustrated in Table 4.

It can be observed from the table that almost half the respondents have invested in a life insurance policy

to protect themselves and their family against the contingency of accidents/loss of life.

**Table 4: Protection Measures adopted by Women Vegetable Vendors against Accidents/Loss of life (N=202)**

| Accident/ Loss of life                 | Total Responses | Percentages |
|--|-----------------|-------------|
| LIC policy                             | 100             | 49.50       |
| Insurance cover by Government (Sahara) | 15              | 7.92        |
| Private insurance policy               | 02              | 1           |

Source: Primary data

Very few of them have invested in other insurance policies such as government insurance cover (8 percent) or insurance policy by the private sector (01 percent). The rest of the respondents (41 percent) have no insurance policy to protect them during an accident or loss of life. It is however surprising to note that even though the Government has a life insurance scheme Sahara meant especially for the unorganized sector, very few of the respondents have taken advantage and availed of it. Perhaps the respondents are not aware of such a policy floated by the Government of Goa.

Thus though many of the respondents have an LIC policy to protect themselves against the contingency of accidents/loss of life, there are still quite a few of them who do not have any protection cover against accidents /loss of life.

Protection measures against old age contingency

There are various protection measures adopted by the women vegetable vendors (N=202) to protect against old age, which include investing in savings bank accounts, LIC and Government pension schemes. The findings in Table 5 reveal that half of the respondents (50 percent) save in banks, so that they can fall back on these saving in their old age. Some of them have an LIC policy (39 percent) that will financially protect them during their sunset years. Al the senior citizens (16 percent) have availed of the pension scheme offered by the Government of Goa.

**Table 5: Protection Measures Adopted by Women Vegetable Vendors towards Old Age (N=202)**

| Old Age                   | Total Responses | Percentages |
|---------------------------|-----------------|-------------|
| Savings in banks          | 100             | 49.50       |
| LIC                       | 70              | 34.65       |
| Government pension scheme | 32              | 15.84       |

Source: Primary data

It is interesting to note that all the respondents have undertaken measures to protect themselves against old age.

d. Protection measures towards low income

It was earlier observed that majority of the vegetable vendors (62 percent) earn low incomes from the sale of the vegetables. It is therefore important for them to protect themselves against low income, especially when they have to face any unforeseen eventuality in their life. There are different measures adopted by the respondents to protect themselves against low incomes as shown in Table 6.

**Table 6: Protection Measures towards Low Incomes by Women Vegetable Vendors (N=202)**

| Income Protection                               | Total Responses | Percentages |
|---|-----------------|-------------|
| Savings bank account                            | 141             | 69.80       |
| PIGMY account                                   | 80              | 39.60       |
| Fixed deposits                                  | 25              | 12.38       |
| Scheme of Government for traditional occupation | 20              | 9.95        |
| Recurring deposits                              | 08              | 3.96        |
| Others  | 0               | 0           |

Source: Primary data

From this table it can be observed that majority of the respondents (70 percent) invest in banks, they have a savings bank account. Some of them (40 percent) have small accounts with their PIGMY account. Very few of the respondents have fixed deposits (12 percent), invested in the Government scheme for traditional occupations (10 percent), and recurring deposits (4 percent).

Thus to protect against low incomes majority of the respondents have a savings bank account followed by PIGMY account. It should be noted that although the Government of Goa has implemented a scheme specifically for traditional occupations in which vegetable vendors are included yet very few of them have availed of the scheme and benefited from it. This may perhaps be because most of them maybe unaware of such a scheme and hence very few of the respondents have benefited from it.

e. Protection measures towards housing

Housing insecurity was a contingency faced by very few of the respondents, as observed earlier. The result in Table 7 probably explains the reason.

**Table 7: Protection Measure towards Housing by Women Vegetable Vendors (N=202)**

| Housing Security   | Total Responses | Percentages |
|--------------------|-----------------|-------------|
| Own house          | 157             | 78.11       |
| Rented house       | 44              | 21.78       |
| Indira Awas Yojana | 0               | 0           |

Source: Primary data

The table reveals that majority of the respondents (78 percent) live in their own houses, while very few of them live in a rented house (22 percent). None of the respondents are beneficiaries of the Indira Awas Yojana, which is a low cost housing scheme, offered by the Government. Thus majority of the respondents live in their own home and so that probably explains why housing is not a contingency perceived by majority of the respondents.

f. Protection measures towards food security

To provide for food security the respondents resort to various protection measures as revealed in Table 8.

**Table 8: Protection Measures towards Food Security by Women Vegetable Vendors (N=201)**

| Food Security                                   | Total Responses | Percentages |
|---|-----------------|-------------|
| Purchase from open market                       | 124             | 61.39       |
| Purchase at Goa Horticulture Corporation kiosks | 53              | 26.24       |
| Consume own vegetable                           | 36              | 17.82       |
| Purchase at fair price shops                    | 31              | 15.35       |

Source: Primary data

From the table it can be observed that majority of the respondents purchased food items from the open market (61 percent), followed by kiosks of the Horticulture Corporation of Goa (26 percent) which sells agricultural goods at a subsidized rate. Very few of them (18 percent) consumed their own vegetables that were not sold during the day or purchased food items from the fair price shops (15 percent). It is surprising to note that majority of the respondents do not purchase their food items from the cheaper subsidized markets like the kiosks of the Horticulture Corporation of Goa and the fair price shops but they purchase from the open markets where the prices are relatively higher. This may perhaps be because of the limited food items provided by these outlets, whereas the open market caters to a wider variety of their food items.

**Conclusions:** It is important that the vegetable vendors in the unorganized sector are brought under the social security measures of the Government. They need to be provided with a safety net that will protect

them against various contingencies. The Government of Goa should make the vegetable vendors aware of the various security schemes available to them. Active role can be played by the village panchayats, media, and NGOs in making them

aware of such social security schemes and assist them in availing of these schemes. The vegetable vendors should be encouraged to form co-operative societies. All this will help them improve their incomes, realise profits and effectively tide over various contingencies.

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