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**OBJECTIVES**

**HYPOTHESES**

**RESEARCH METHODOLOGY**

**RESULTS & DISCUSSION**

**FINDINGS**

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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**WORK LIFE BALANCE OF WOMEN IN THE UNORGANISED SECTOR****FATHIMA ADEELA BEEVI. T.K.S****RESEARCH SCHOLAR****PG DEPARTMENT OF COMMERCE & CENTRE OF RESEARCH****PSMO COLLEGE****TIRURANGADI****ABSTRACT**

*The conditions of work in the unorganized sector were unsatisfactory, the illiteracy, poverty and indebtedness forced them to work for lower wages and under unjust conditions. A Majority of women work in unorganized sectors for low wages due to low level of skills, illiteracy, ignorance and surplus labor and thus face high level of exploitation. Women were exploited to a greater degree as they were paid less compared to men for similar nature of work and hours spent on work. This study concentrated on the imbalance between life and work of women in the unorganised sectors including Anganwadi workers, Tailoring workers, Construction workers, Coolies, Beauticians etc from the Malappuram district of Kerala. For this, 150 Female workers were purposefully selected for administering interview schedule and the secondary sources like books, periodicals, newspapers and online resources also used for the data collection. The study reveals that there is an imbalance between work and life of unorganised women due to insecurity, long working hours and lower wages.*

**KEYWORDS**

Unorganised sectors, women workers, work life balance.

**INTRODUCTION**

**W**ork-life balance is a broad concept including proper prioritizing between “work” (career and ambition) on the one hand and “life” (Health, pleasure, leisure, family and spiritual development) on the other. Related, though broader, terms include “lifestyle balance” and “life balance”. Organized sector workers are distinguished by regular salaried jobs with well-defined terms and conditions of employment, clear-cut rights and obligations and fairly comprehensive social security protection. The unorganized sector, on the other hand, has no such clear-cut employer-employee relationships and lacks most forms of social protection. Having no fixed employer, these workers are casual, contractual, migrant, home based, own-account workers who attempt to earn a living from whatever meager assets and skills they possess. The nature of women’s work ranges from wage employment or self-employment, family labour and piece rated work. The prevalence of women workers in urban unorganized sector is significant in number. They are engaged in activities like domestic work, construction work, small trades like brick making, coir and basket weaving, household industries etc. In rural unorganized sector women are engaged in agricultural activities, animal husbandry, dairy, fisheries etc.

The unorganized sector is characterized by the presence of factors viz. long hours of work, wage discrimination of men and women, lack of job security, no minimum wages, lack of minimum facilities at work place, ill-treatment, heavy physical work and sexual exploitation etc.

The laboring women generally work in unorganized sector. They are outside the reach of Protective Labour Laws and Trade Union Organizations. They are not offered fair wages and decent terms of work. There are hardly any opportunities to improve their income because in this sector, females work generally as laborers in unskilled occupations, do traditional work as domestic servants. The process of globalization, export oriented industrialization and relocation of industries from the developed to developing countries also lead to increase in women workers in unorganized sector.

**WORK-LIFE BALANCE AND ITS DETERMINANTS****1) SELF-MANAGEMENT**

Sufficiently managing one’s self can be challenging, particularly in getting proper sleep, exercise, and nutrition. Self-management is the recognition that effectively using the spaces in our lives is vital, and that available resources, time, and life are finite. It means becoming captain of our own ship; no one is coming to steer for us.

**2) TIME MANAGEMENT**

Effective time management involves making optimal use of your day and the supporting resources that can be summoned – you keep pace when your resources match your challenges. Time management is enhanced through appropriate goals and discerning what is both important and urgent, versus important or urgent. It entails knowing what you do best and when, and assembling the appropriate tools to accomplish specific tasks.

**3) STRESS MANAGEMENT**

By nature, societies tend to become more complex over time. In the face of increasing complexity, stress on the individual is inevitable. More people, distractions, and noise require each of us to become adept at maintaining tranquility and working ourselves out of pressure-filled situations. Most forms of multi-tasking ultimately increase our stress, versus focusing on one thing at a time.

**4) CHANGE MANAGEMENT**

In our fast-paced world, change is virtually the only constant. Continually adopting new methods and re-adapting others is vital to a successful career and a happy home life. Effective change management involves making periodic and concerted efforts to ensure that the volume and rate of change at work and at home does not overwhelm or defeat you.

**5) TECHNOLOGY MANAGEMENT**

Effectively managing technology means ensuring that technology serves you, rather than abuses you. Technology has always been with us, since the first walking stick, flint, spear, and wheel. Now, the rate of change is accelerating, brought on by vendors seeking expanding market share. Often there is no choice but to keep up with the technological Joneses, but you must rule technology, not vice versa.

**6) LEISURE MANAGEMENT**

The most overlooked of the work-life balance supporting disciplines, leisure management acknowledges the importance of rest and relaxation- that one can’t short-change leisure, and that “time off” is a vital component of the human experience. Curiously, too much of the same leisure activity, however enjoyable, can lead to monotony. Thus, effective leisure management requires varying one’s activities.

**UNORGANISED SECTOR AN OVERVIEW**

Unorganised sector is characterized by excessive seasonality of employment (especially in the farm sector), preponderance of casual and contractual employment, atypical production organizations and work relations, absence of social security measures and welfare legislations, negation of social standards and worker rights, denial of minimum wages and so on. Poor human capital base (in terms of education, skill and training) as well as lower mobilization status of the work force further add to the vulnerability and weaken the bargaining strength of workers in the informal sector. Thus, the sector has become a competitive and low cost device to absorb labour, which cannot be absorbed elsewhere, whereas any attempt to regulate and bring it into more effective legal and institutional framework is perceived to be impairing the labour absorbing capacity of the sector.

- ❖ The unorganized workers are subject to exploitation significantly by the rest of the society. They receive poor working conditions especially wages much below that in the formal sector, even for closely comparable jobs, i.e. where labour productivity are no different. The work status is of inferior quality of work and inferior terms of employment, both remuneration and employment.
- ❖ Primitive production technologies and feudal production relations are rampant in the unorganized sector, and they do not permit or encourage the workmen to imbibe and assimilate higher technologies and better production relations. Large scale ignorance and illiteracy and limited exposure to the outside world are also responsible for such poor absorption.
- ❖ The unorganized workers do not receive sufficient attention from the trade unions.
- ❖ Inadequate and ineffective labour laws and standards relating to the unorganized sector.
- ❖ The problems of women workers revolve around issues such as unequal wages, lack of maternity benefits and childcare facilities and discrimination at the workplace. Barring a few, erstwhile trade unions were disinclined to take up issues concerning women union members in the days when they had sizeable strength. Today, there are few women workers left to mobilize into unions.
- ❖ The term 'unorganised' is often used in the Indian context to refer to the vast numbers of women and men engaged in different forms of employment. These forms include home-based work (for example: rolling papads and beedis), self-employment (for example: selling vegetables), employment in household enterprises, small units, on land as agricultural workers, labour on construction sites, domestic work, and a myriad other forms of casual or temporary employment.
- ❖ Workers engaged in the unorganised sector do not have the benefit of several laws such as the Minimum Wages Act or the Factories Act. They are also not covered by statutory welfare measures such as maternity benefits, provident fund, gratuity, etc, all of which were put in place after intense struggles by the Indian working class in the pre- as well as post-Independence period.
- ❖ The term 'unorganised' is often used interchangeably with the term 'informal', or employment in the informal sector. Strictly speaking, 'informal' is used to denote those forms of enterprise that are not governed by any legal framework (for example, registration under Company Laws). Although it is quite logical that an 'informal' enterprise will employ 'informal'/'unorganised' labour, it must be remembered that 'formal' enterprises also have 'unorganised' employees.
- ❖ The use of contract workers to run canteens or do housekeeping and gardening, employing teachers on a clock-hour basis, and 'outsourcing' jobs such as data entry are some examples that may unravel the complex nature of employment in the unorganised/informal sector in the country. What is important is this: whether in terms of the legal status of the enterprise or the employment relations, workers in this sector are the most disadvantaged section of workers in India.
- ❖ Unorganised sector work is characterized by low wages that are often insufficient to meet minimum living standards including nutrition, long working hours, hazardous working conditions, lack of basic services such as first aid, drinking water and sanitation at the worksite, etc. Even a cursory glance will identify several such occupations, including agricultural labour, construction workers on building sites, brick-kiln workers, workers in various service industries ranging from transport and courier services to the hospitality industry.

It is widely acknowledged that the informal sector in India suffers from a low productivity syndrome, compared to the formal sector. The prominent features of the sector are lower real wages and poor working / living conditions.

## REVIEW OF LITERATURE

Mrs. G. Kanthi Sree (2013) found the procedures and Facilities of Work life balance and the perceptions of respondents on specific areas of work life in selected units at Hyderabad district. Managing and organizing both work and life of employees systematically and strategically in any public or private sector units have led to enhanced productivity in the long run.

Kamala Kanta Mohapatra (2012) analysed the degree of vulnerability of the women workers in informal sector in India. Findings show that poverty is a multidimensional concept implying not only lack of adequate income, but a host of other facts such as lack of choice, sense of powerlessness, vulnerability, and lack of assets, insecurity and social exclusion. Highly visible percentage of women workers continue to live a life full of subsistence, compromises and most of their own access in terms of right to life is subsidized. The most important determining factor to such in access and denial primarily evolves out of poor literacy and lack of awareness resulting in self-exclusion from the mainstream opportunities.

Dave Vandana (2012) conducted a study on Women Workers in Unorganised Sector. The study focused on female construction workers, agriculture workers and domestic workers. The objective of this study was to know the socio-economic, working and living conditions of workers. Workers faced problems like disparity in wages where female workers were paid less. Working hours were not fixed and harassment at work place was common.

Surbhi Kapur and Prasana Kumar Sethy (2014) tries to make an attempt to understand the research related to the working and living conditions of workers in the unorganised sector and identify the gaps for further research.

R.Hemalanini et.al (2010) had an in-depth understanding of the work life of women bidi workers and throws light on the problems and issues. Women have contributed to the bidi sector right from its inception till date and also for the continuous improvement of the sector. The working hours are very high, and they spend 14- 16 hours a day earning income to support their families. The wages they receive is less than the wages set by the minimum wages act. The women were less aware on the claims against health insurance, loan allowance provident fund which adds benefit to the bidi sector.

Satinder Singh (2013) provided an overview of various aspects of Work-Life Balance through the review of existing literature. The literature identifies its effect on various quality life conditions i.e. Job Satisfaction, Work Stress, Career Growth, Turnover, Absenteeism, Appreciation and competitive environment in context with Work-life Balance and its practices/policies.

## STATEMENT OF THE PROBLEM

Unorganized sector workers are those who do not have any job security, income security or social security and are therefore extremely vulnerable to exogenous shocks. The problems of women workers in general and in the unorganised sector in particular deserve special emphasis and focus in view of their marginalized position within the class of workers. Even when women are not employed in the sense of contributing to the national output, a considerable share of their time is consumed by socially productive and reproductive labour. It is important to recognize that women workers who are forced to work in the unorganised sector are often from the poorest sections. Poverty traps them into working in the least protected and most low paid jobs. Maternity benefits and childcare, which are crucial for their mental and physical wellbeing, are denied, because of which they often lose their jobs. Pension and a minimum insurance cover for unorganised sector workers remain dreams. There is no special policies and schemes social policy to protect the rights of women workers in the in the unorganised sector. This study mainly focused on whether the works of women affect their personal life or not and how they control or balance their work with personal needs and obligations to the family.

## OBJECTIVES

1. To ascertain the work-life balance of unorganised women workers.
2. To identify the problems of women workers with regard to work life balance.
3. To identify the determinants of Work Life Balance of Women workers in the unorganised sector.

## RESEARCH DESIGN & METHODOLOGY

### AREA UNDER STUDY

The sample was selected from various categories of workers from unorganised sector including Anganwadi workers, Tailoring workers, Construction workers, Coolies and Beauticians etc from the Malappuram district of Kerala.



**SAMPLING TECHNIQUE AND SAMPLE SIZE**

Unorganised women workers were the population for this study, which is very large. So 150 Female workers were purposefully selected from casual workers, midwives, domestic workers, Lady tailors, self employed and others for administering interview schedule.

**DATA COLLECTION METHOD**

Data is collected through primary as well as secondary sources. Through primary source the data is collected through interview schedules from female employees. Secondary sources consist of books, periodicals, newspapers and online resources.

**DATA ANALYSIS AND FINDINGS**

The responses related with the women workers satisfaction related with personal needs, job satisfaction, child care, family commitments, leave provisions, working hours and refreshments were collected through interview schedules and the major findings are summarized in the table1 with help of tabulation using five point Likert scale.

**TABLE 1: LEVEL OF SATISFACTION OF WORK AND LIFE BALANCE (FREQUENCY/PERCENTAGE)**

SL. No	Level of Satisfaction Work /Life Balance	Highly Satisfied		Satisfied		Average		Dissatisfied		Highly Dissatisfied	
		F	%	F	%	F	%	F	%	F	%
1	Work and personal needs	9	6	10	7	32	21	86	57	13	9
2	Satisfy both job and my family	14	9	22	15	69	46	28	19	17	11
3	Reasonable work to balance my daily family life	8	5	37	25	72	48	26	17	7	5
4	Work and care of children	11	7	19	13	33	22	53	35	34	23
5	Time(hours) spend at work	12	8	16	11	26	17	59	39	37	25
6	Balancing your work and family commitments	11	7	22	15	39	26	50	33	28	19
7	Refreshment drinks/snacks in a day	6	4	20	13	23	15	67	45	34	23
8	Work and leave provisions	12	8	12	8	13	9	75	50	38	25

Source: Primary data from the women workers response

It is found that unorganised women were dissatisfied work with personal needs (57%) i.e. they difficult with very lower income for meeting their financial needs and 50% of workers responded that they don't get the leave that organized workers have, unless they may loss their job. Most of the responses from self employed women, lady tailors and household workers have a little bit satisfaction higher than the others in their personal needs, child caring and family commitments, which shown in figures under highly satisfied category. But the casual and construction workers have daily wages and they were suffer with their personal needs and leave vacancy because of long working hours and lower remuneration. On the whole, women workers satisfaction level with balancing their life and job were very low excluding self employed women entrepreneur with higher income.

**LIMITATIONS AND FURTHER SCOPE OF THE STUDY**

This study focused widely on all the categories of workers, Comparative study of workers in the different categories of unorganized sector was excluded. The male unorganised workers and their problems regarding work life balance were excluded from the study. There is also a scope for studying the comparison of workers in the both organized and unorganised sectors and their works and personal life imbalances.

**CONCLUSION**

It is widely acknowledged that the informal sector in India suffers from a low productivity syndrome, compared to the formal sector. The prominent features of the sector are lower real wages and poor working / living conditions. Predominance of informal employment has been one of the central features of the labour market scenario in India. Further, the sector is characterized by excessive seasonality of employment (especially in the farm sector), preponderance of casual and contractual employment, atypical production organizations and work relations, absence of social security measures and welfare legislations, negation of social standards and worker rights, denial of minimum wages and so on. This study also revealed that the respondent women workers try maximum to get their work smoothly without affect it to their child care, family obligations and personal and financial needs, even then the circumstances sometimes compel them to get imbalances. Thus, the unorganised sector has needed strong policies of its own for having social security, common wage system, leave provision and uniformity in the working hours focused to women in particular and unorganised workers in general.

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