

# Women in the Unorganized Sector in Maharashtra since Independence

Dr. Prerna Ramteke

Assistant Professor, (Department of Sociology) Maniben Nanavati Women's College Vile Parle (w),  
Mumbai-56

---

### Abstract:

*Since India's independence in 1947, women have played a pivotal yet often invisible role in the unorganized sector, which encompasses a wide range of informal economic activities. Women were always the supporters in family as caretakers, nurse to the infants, invalids and also contributed in the running of kitchen by doing odd jobs like stitching, embroidery and many other things from home. Although her contribution is commendable, it never got recognition as it was considered as a part of her duties as a homemaker. Today, women are managing and doing both as it's very essential for survival. This paper explores the historical trajectory, socio-economic challenges, and evolving contributions of women within this sector. Through a combination of secondary data analysis and policy review, the research highlights persistent issues such as wage disparity, lack of social security, occupational vulnerability, and gender-based discrimination. The study also assesses the impact of government initiatives, the legal frameworks, and the grassroots movements aimed at improving conditions for women workers. By shedding light on the intersection of gender, labour, and informality, the paper underscores the need for inclusive policy reforms that empower women and formalize their economic participation in a rapidly changing Indian economy.*

**KEYWORDS:** Unorganised sector, organised sector, economic, gender, women, social security etc...

---

### Introduction:

Since India's independence in 1947, the unorganized sector has constituted a vital segment of the Indian economy. It is estimated that over **93%** of India's total workforce is employed in this sector, contributing nearly **50%** of the country's GDP (NSSO, 2011–12). Women make up a disproportionately large part of this sector, particularly in low-paid and insecure jobs such as domestic work, agricultural labour, home-based work, construction, and informal retail.

In states like Maharashtra, the situation reflects national trends but is marked by distinct regional features. Despite contributing significantly

to the economy, women in the unorganized sector face a triple burden: gender-based discrimination, economic exploitation, and social marginalization. This paper traces the evolution of women's participation in the unorganized sector since independence, with a special emphasis on Maharashtra. It reviews literature, government initiatives, and presents field-based case studies and data to offer a critical analysis of current challenges and prospects.

### Review of Literature:

A broad body of literature examines the unorganized sector and women's roles within it.

- **Neera Desai and Maithreyi Krishnaraj (1987)** argue that women's work remains statistically invisible and socially undervalued.
- **Bina Agarwal (1994)** emphasizes how land rights and property ownership shape women's labor outcomes and agency.
- The **National Commission for Enterprises in the Unorganised Sector (NCEUS, 2007)** outlines the precarious nature of unorganized employment, documenting poor working conditions and lack of social protection.

Maharashtra-based studies by **TISS** and **Yashada Pune** have explored region-specific trends, including the feminization of agricultural distress and the vulnerabilities of tribal and migrant women in informal work. Several scholars and institutions have explored the dynamics of women's work in the unorganized sector. Scholars like Neera Desai and Maithreyi Krishnaraj (1987) highlighted the marginalization of women in labour statistics. The National Commission for Enterprises in the Unorganised Sector (NCEUS, 2007) provided extensive data and recommendations on the sector. Bina Agarwal's work on gender and land rights emphasizes how access to resources impacts women's economic agency. Studies by SEWA (Self-Employed Women's Association) and NGOs offer valuable insights into grassroots-level empowerment and challenges. The unorganized sector in India encompasses a significant portion of the female workforce, yet these women often face systemic marginalization and exploitation. Scholars and institutions have extensively studied the dynamics of women's work in this sector, highlighting the multifaceted challenges they encounter.

Neera Desai and Maithreyi Krishnaraj (1987) were among the pioneers in examining the

marginalization of women in the unorganized sector and emphasized how traditional gender roles and socio-economic structures relegated women to informal employment, often characterized by low wages, lack of social security, and minimal legal protection. Their work underscored the need for recognizing and vilifying women's contributions in these sectors and called for policy interventions to address their vulnerabilities.

Building upon this foundation, the Self-Employed Women's Association (SEWA), founded by Ela Bhatt in 1972, emerged as a significant force advocating for the rights of women in the informal economy. SEWA's approach combined unionization with cooperative models, aiming to provide women with access to financial services, healthcare, childcare, and housing. Their efforts have led to increased income, improved working conditions, and enhanced self-esteem among members. SEWA's model has been instrumental in demonstrating how collective action can empower women in the unorganized sector.

Similarly, the Working Women's Forum (WWF), initiated in the mid-1970s by Jaya Arunachalam, focuses on organizing women involved in petty trading and other informal activities. By facilitating access to credit and promoting self-reliance, WWF aimed to alleviate the financial burdens and social pressures faced by these women. Their work highlighted the importance of financial inclusion and support networks in empowering women economically and socially.

In the realm of policy and research, the National Commission on Self-Employed Women and Women in the Informal Sector's report, "Shramshakti" (1988), provided a comprehensive analysis of the conditions faced by women in the unorganized sector. The report emphasized the

need for legal recognition, social security, and supportive infrastructure to improve the livelihoods of these women. It served as a catalyst for subsequent policy discussions and interventions aimed at addressing the systemic challenges in the informal economy.

Further studies have delved into specific sectors and regions to understand the nuanced experiences of women workers. For instance, research on female workers in the construction industry of Mumbai revealed that traditional unions often overlooked informal workers, prompting the rise of NGOs and self-help groups that better addressed their needs. These organizations fostered leadership among local workers and provided platforms for collective bargaining, despite facing challenges like limited resources and political support.

Additionally, analyses of women's labour in agriculture and allied sectors have shown persistent issues such as wage discrimination, irregular payments, and lack of access to social benefits. Health concerns, including exposure to hazardous conditions and lack of medical facilities, further exacerbate their vulnerabilities. These studies underscore the intersectionality of gender, economic status, and occupational hazards in shaping the experiences of women in the unorganized sector.

Although many have done work in this area, the body of literature on women's work in India's unorganized sector reveals a complex interplay of socio-economic factors that perpetuate marginalization. While initiatives like SEWA and WWF demonstrate the potential of collective action and targeted interventions, systemic challenges persist. Addressing these issues requires a multifaceted approach, encompassing policy reforms, legal recognition, and the strengthening of

support networks to ensure the empowerment and well-being of women in the informal economy.

Despite this body of work, there remains a gap in longitudinal analysis that connects post-independence policies with current ground realities. This paper seeks to bridge that gap through a multidisciplinary approach. However, there is limited longitudinal and intersectional research that connects post-independence policy changes with on-the-ground realities for women workers, especially in Maharashtra. This paper seeks to bridge this gap.

### Research Methodology:

This study adopts a qualitative research methodology supplemented by quantitative data from secondary sources.

- **Data Sources:** Census reports, NSSO data, NCEUS reports, SEWA publications, academic journals. **Primary Sources:** Interviews with women workers in Pune and Nashik districts
- **Secondary Data:** NSSO surveys, NCEUS reports, Government of Maharashtra data, SEWA Maharashtra publications
- **Analytical Tools:** Thematic content analysis and descriptive statistics.
- **Fieldwork:** Case studies from selected Indian states including Gujarat, West Bengal, and Tamil Nadu.
- **Methods:** Interviews, focus group discussions, and participant observation.

The data is analysed thematically to identify key trends and patterns in women's participation, challenges, and agency in the unorganized sector.

This study explores:

- Historical changes in women's roles in the unorganized sector in Maharashtra
- Impact of government policies
- Grassroots movements and NGO interventions.

### Case Studies from Maharashtra

#### Women in Agricultural Labour (Nashik District)

Maharashtra, with a significant rural population, has a large base of women working as agricultural labourers, especially in sugarcane and grape farming. Most of these women are seasonal workers who migrate during harvest seasons.

Example: In Nashik's Niphad region, women reported earning ₹150–₹200 per day without formal contracts. There are no provisions for maternity leave or healthcare. With the introduction of women-specific SHGs through NABARD and the Mahila Arthik Vikas Mahamandal (MAVIM), some women have begun transitioning into micro-entrepreneurship, yet these cases remain exceptions.

#### Domestic Workers in Urban Maharashtra (Mumbai and Pune)

According to the **ILO (2022)**, over 30 lakh domestic workers are employed across India, with Mumbai alone accounting for over 5 lakh. These workers face poor wages, long hours, and no access to benefits.

**Policy Intervention:** Maharashtra introduced the **Domestic Workers Welfare Board (2008)**, offering schemes for insurance, health, and education of workers' children. However, registration remains a hurdle, with only 3% of domestic workers registered in Mumbai as of 2020 (TISS Study, 2021).

#### Waste Pickers in Pune (Kagad Kach Patra Kashtakari Panchayat - KKPKP)

Pune has seen pioneering work by KKPKP, a union of waste pickers, mostly women, who have advocated for better working conditions and inclusion in urban governance. The group has successfully lobbied for **municipal recognition**, providing ID cards, health services, and educational support for children.

This model was scaled into the **SWaCH cooperative**, a self-governing body for waste collection services run by women.

### Government Initiatives and Policy Responses:

#### National Level

- **MGNREGA (2005):** Guaranteed 100 days of employment with at least **33% participation of women**; in Maharashtra, districts like Gadchiroli have shown nearly **50% women participation**.
- **National Policy for Skill Development and Entrepreneurship (2015):** Includes focus on informal women workers through **Skill India** programs.

#### Maharashtra-Specific Initiatives

1. **MAVIM (Mahila Arthik Vikas Mahamandal):** State-run body promoting women SHGs, vocational training, and entrepreneurship. By 2022, MAVIM had supported over **2.5 million women**.
2. **Sant Rohidas Leather Industries Development Scheme:** Targets women from marginalized castes involved in cobbling and footwear manufacturing, providing toolkits and training.
3. **Tejaswini Maharashtra Rural Women's Empowerment Programme:** Launched

with support from IFAD and World Bank, targeting 10 lakh rural women for livelihood training.

Despite robust frameworks, many women remain outside formal protection due to:

- Lack of awareness
- Poor implementation at the local level
- Intersectional discrimination (caste, class, tribe)

### Challenges in Implementation

Sr. No.	Indicator	India (2022)	Maharashtra (2022)
1.	Women in unorganized sector	91% of total female workforce	89%
2.	Average daily wage (agriculture)	₹275	₹260
3.	% of domestic workers registered	~5%	~3% (Mumbai & Pune)
4.	SHG participation (rural women)	~7 crore	45 lakh
5.	Women under MGNREGA	53%	48%

### Figures and Statistical Overview:

**Sources:** NSSO, Periodic Labour Force Survey (PLFS), Government of Maharashtra, TISS reports.

### Discussion:

Women in the unorganized sector have been both **agents of survival** and **victims of structural inequality**. In Maharashtra, despite decades of economic progress, large segments of informal women workers remain **excluded from legal protection**, social security, and empowerment programs.

### Post-Pandemic Landscape:

COVID-19 was a massive disruptor. The **Centre for Monitoring Indian Economy (CMIE)** reported that over **47% of women workers in informal jobs lost livelihoods during lockdowns**. In Maharashtra, domestic workers, hawkers, and artisans were severely hit, leading to increased debt and food insecurity.

### Emerging Trends:

- **Digital inclusion:** Platforms like Udyam Sakhi and GeM (Government e-Marketplace) are enabling women artisans to market their products directly.
- **Urban informal work:** The feminization of urban labor—especially gig and delivery work—has expanded, but often without protections.

### Conclusion:

The journey of women in the unorganized sector in India, and Maharashtra in particular, is one of **resilience against structural odds**. While there have been noteworthy interventions from the government and civil society, the lack of legal formalization and socio-economic support continues to render these women vulnerable.

There is a need for:

- **Universal social security coverage** for informal women workers
- Strengthening of **grassroots collectives**
- Improved **data collection and registration systems**
- Gender-sensitive implementation of schemes like MGNREGA and PM SVANidhi

Future research should focus on integrating technology, climate resilience, and digital markets into informal women's labour frameworks

#### **References:**

- Agarwal, B. (1994). *A Field of One's Own: Gender and Land Rights in South Asia*. Cambridge University Press, UK/New Delhi.
- Desai, N., & Krishnaraj, M. (1987). *Women and Society in India*. Ajanta Publication, Delhi.
- Government of Maharashtra. (2022). *MAVIM Annual Report*.
- ILO. (2022). *Decent Work for Domestic Workers*.
- KKPKP. (2020). *Annual Report on Waste Pickers in Pune*.
- National Commission for Enterprises in the Unorganised Sector (NCEUS). (2007). *Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector*.
- NSSO Reports. (Various Years).
- SEWA Maharashtra. (2021). *Empowerment through Employment*.
- TISS. (2021). *Urban Domestic Work in Mumbai and Pune*.
- Yashada, Pune. (2020). *Skill Mapping for Rural Women Workers*.