

AN ANALYSIS ON SOCIO-ECONOMIC VULNERABILITY OF INFORMAL WORKERS WITH SPECIAL REFERENCE TO MIDNAPORE MUNICIPAL AREA, WEST BENGAL

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Abstract:

Socioeconomics refers to the interaction between a group of people's economic and social behaviors. It is used to describe the differences in financial level and social class between different groups of people. The state of being susceptible to possible physical or psychological assault or harm is referred to as "vulnerability". The conditions that increase the potential for negative outcomes for individuals, groups, assets, and systems due to factors or processes in the physical, social, economic, and environmental realms. Such a job lacks social and legal protections as well as employment benefits. These jobs can be found in formal or informal sectors, as well as in households. In this article, evaluation on socio-economic vulnerability of informal workers with special reference to Midnapore municipal area, West Bengal has been discussed.

Keywords: Socio-Economic, Vulnerability, Informal Workers, Midnapore, West Bengal.

INTRODUCTION:

The term socioeconomic signifies to the connection between the social and economic propensities for a gathering. [1] It is utilized to depict the distinctions between gatherings connecting with their social class and monetary circumstance. [2] Vulnerability alludes to the quality or condition presented to the chance of being gone after or hurt, either actually or inwardly. [3] not entirely settled by physical, social, economic and ecological factors or cycles which increment the helplessness of an individual, a local area, resources or frameworks to the effects of dangers. Work that needs friendly and lawful securities and business benefits. [4] These positions might be tracked down in the proper area, the informal area or in families. [5]

RESEARCH METHODOLOGY:

Study Area: Midnapore Municipal Area, West Bengal

Selected zone for research:

PART I (Midnapore town):

Kabardanga, Kamarpara, Kargil, Laldighi, Torapara, Sekhpura, Girja, Iswarpur, Aligunj, Nazarganj, Darjipara, Dewan, Beltala, Chandan, Halisala, Taltola, Rajibnagar.

PART II: West Bengal, India.

Null Hypothesis:

H₀: There is no significant relationship between vulnerability and urban informal labor.

H₁: There is a significant relationship between vulnerability and urban informal labor.

Variables: Sex, Age, Marital status, Caste category, Industry, Educational qualifications.

Data Source Used: Primary and Secondary data.

Methodology:

The binary logistic regression technique is used on the unit level data of NSSO's Periodic Labour Force Survey (PLFS), 2018-19. This examines the socio-economic factors affecting job vulnerability, social vulnerability, income vulnerability and overall vulnerability in the urban informal sector. This econometric analysis is used to estimate the relationship of vulnerability (dichotomous dependent variable) with socio-economic factors. The same exercise is done on the components of the vulnerability index i.e. job insecurity, social benefit insecurity and income insecurity.

Data Analysis and Interpretation:

Binary Logit model.

ANALYSIS ON SOCIO-ECONOMIC VULNERABILITY OF INFORMAL WORKERS:

The Indian work market is dichotomous in nature where in 92% of the labor force is in informal business and under 10% is in proper work. The justification behind this enormous extent of labor force being informal moves back to the socio-economic variables that existed since the pioneer times. The example of industrialization adhered to during the pioneer guideline energized commodity of unrefined components and import of completed items. The Modern Upheaval in England neglected to make an effect on the Indian economy. It was exclusively around WWI that industrial facility based assembling began and that to take special care of the conflict needs. Thus at the hour of Freedom we were left with a to a great extent worker economy and the workforce a minority and driven by between rank competition as non-ranch occupations were generally standing driven. Business venture was limited to specific networks and the enterprises that surfaced were iron, steel, mines, materials, newsprint and so on where the work part was low. The portion of disorderly area in all out work was 92.2per penny in 1977-78 which expanded to 92.7 percent in 1993-94. Thusly generally India had an enormous informal labor force even before the beginning of the progression and globalization in the mid nineties which just further emphasized it. The Public Commission for Undertakings in the Sloppy Area (NCEUS) characterized the informal/disorderly area as all unincorporated confidential endeavors claimed by people or families participated in the deal and creation of labor and products worked on an exclusive or

organization premise and with under ten workers. It is notable that a significant piece of the work force in India for example Midnapore work in informal area. Informal area has turned into an inexorably famous subject of study. In Economics, yet in addition in Sociology and Humanities. Informal area might characterize 'sloppy area labor force' as - "those specialist who have not had the option to coordinate themselves or claimed by people or families, relied upon individual expertise, independently employed, having dependence on neighborhood assets". There is something critical is that cooperation of ladies in informal area. In India practically 94% of complete ladies laborer took part in informal area, of which around 20% work in the metropolitan places. Informal area assume's part as a spellbound focus and individuals concentrate and framing a complex metropolitan economic plot. Here an inquiry emerges, which individuals might remember for informal area? The straightforward response is - producer of nourishment for distributing, painstaking work, merchant, shoe creator, tailor, washing material and pressing, pursued work, vendor, cart puller, sweeper and more clean. They assume a crucial part in metropolitan economy and giving day to day administration to individuals. Simply suppose they strike in labor for a solitary day then will running the economic or social wheel of a metropolitan center be conceivable? It is likewise seen that as the vast majority of the informal specialist lives in the ghetto. With regards to metropolitan turn of events or metropolitan beautification ghetto is a hindrance. So that, we need to find out, how to diminish ghettos in most straightforward way and rehabilitee them in a protected climate. A few significant qualities of informal area are-The informal area is to a great extent portrayed by a few characteristics: simple passage, meaning any individual who wishes to join the area can discover some kind of work which will bring about cash income, an absence of stable boss representative connections, a limited scale of tasks, and abilities acquired beyond a conventional instruction. Workers who partake in the informal economy are normally delegated utilized. The sort of stir that makes up the informal economy is different, especially as far as capital contributed, innovation utilized, and pay created. The range goes from independent work or neglected family work to road merchants, shoe shiners, and garbage authorities. On the higher finish of the range are upper-level informal exercises, for example, limited scope administration or assembling organizations, which have more restricted passage. The upper-level informal exercises have higher set-up costs, which could incorporate muddled

authorizing guidelines, and sporadic active times. In any case, most workers in the informal area, even those are independently employed or wage workers, don't approach secure work, benefits, government assistance insurance, or portrayal these elements vary from organizations and representatives in the proper area which have customary active times, a standard area and other organized benefits. The most predominant kinds of work in the informal economy are locally established workers and road merchants. Locally situated workers are more various while road merchants are more noticeable. Joined, the two fields make up around 10-15% of the non-agrarian labor force in emerging nations and more than 5% of the labor force in created nations. While cooperation in the informal area can be defamed, numerous workers participate in informal endeavors by decision, for either economic or non-economic reasons. Economic inspirations incorporate the capacity to sidestep burdens, the opportunity to avoid guidelines and authorizing necessities, and the ability to keep up with specific government benefits. An investigation of informal workers in Costa Rica showed other economic explanations behind remaining in the informal area, as well as non-economic variables. In the first place, they believed they would bring in more cash through their informal area work than at a particular employment in the conventional economy. Second, regardless of whether workers got less cash-flow, working in the informal area offered them more freedom, the opportunity to choose their own hours, the potential chance to work outside and close to companions, and so forth. While occupations in the conventional economy could bring greater security and routineness, or even compensation better, the blend of money related and mental awards from working in the informal area demonstrates engaging for some workers. The informal area was generally perceived as a resistance to formal economy, meaning it incorporated all pay procuring exercises past legitimately directed undertakings. In any case, this understanding is excessively comprehensive and ambiguous, and certain exercises that could be incorporated by that definition are not viewed as a feature of the informal economy. Economic, social, political elements joined to delivered and change the metropolitan construction ceaselessly and forming another metropolitan economic plot.

The informal area assumes an essential part in economic improvement of the relative multitude of nations. Especially, non-industrial nations 33% of public pay comes from this informal area as it

were.

- The informal area decreases the joblessness.
- The business people are in this area for their vocation, not so much for creating more gain.
- A few informal business people are procuring more than the conventional workers in our nation, similar to vegetable merchants, specialists, dealers, pathway brokers and so forth.
- Greater part of the business visionaries are local area situated in this area. In India, every local area has their own business.
- Provincial, metropolitan and city side likewise local area based business visionaries are more. For instance, foot wears and salon and so on.
- The informal area fosters the Indian economy imperceptibly. The majority of the country and metropolitan individuals are proceeding with their privately-owned company, in view of absence of work a valuable open door, In India a large portion of the privately-owned companies are in the informal area.
- The procured pay from this area has used with the end goal of their kids instruction, family responsibilities, individual reserve funds, and so forth. So the public authority ought to do whatever it may take to change over this area into formal.

Around 370 million workers comprising 92% of the all out labor force in a nation were utilized in the chaotic area according to NSS Overview 1999-2000. It assumes an essential part as far as giving business chance to huge portion of the functioning power in the nation and adds to the public item fundamentally. The commitment of the disorderly area to the net homegrown item and its portion in the absolute NDP at current costs has been more than 60%. In the question of reserve funds the portion of family area in the absolute gross homegrown saving principally sloppy area is around three fourth.

Vulnerability has been characterized as how much a framework, or some portion of it, might respond unfavorably during the event of a risky occasion. This idea of vulnerability suggests a proportion of hazard related with the physical, social and economic viewpoints and suggestions coming about because of the framework's capacity to adapt to the subsequent occasion. The idea of vulnerability infers some gamble joined with the degree of social and economic obligation, and

the capacity to adapt to the subsequent occasion. Vulnerability has been characterized as how much a framework, or a piece of a framework, may respond unfavorably during the event of an unsafe occasion.

Hence individuals become "defenseless" if admittance to assets either at a family, or at a singular level is the most basic consider accomplishing a safe work or recuperating successfully from a catastrophe. The families with direct admittance to capital, instruments and hardware, and healthy individuals are the ones which can recuperate most rapidly when an everything goes horribly wrong. As such the most weak individuals are the least fortunate, who have not much of a choice yet to find themselves in perilous settings.

Informal workers in an urban sector is also vulnerable by means of vulnerability. It is assumed that they does not enjoy basic amenities in daily life what they deserve. Each and every time they feel insecurity in terms of eradication, minimum profit etc. thus they are tend to change their job in a certain interval. They lead a unstable life. Family members have to face many kind of socio-economic problems within their society because of uncertain threats on them. Our present study focused to identify those vulnerable facts of informal sector what they face in daily basis.

The study looks at how vulnerable people are in the unorganized labor market and evaluates the programs that are currently in place for them. Because of social and employment instability, a sizable portion of informal workers continue to be vulnerable. The vulnerability index is utilized to perform an evaluation of vulnerability. The size of work, kind of contract, eligibility for paid leave, and social security benefits are the components that make up the vulnerability index. It goes on to detail the elements that influence how vulnerable employees are? The analysis exhibited that the male workforce experienced high vulnerability due to the low employment size of the enterprise in ten Zones (Kabardanga, Kamarpara, Sekhpura, Girja, Iswarpur, Aligunj, Nazarganj, Darjipara, Beltala and Halisala). On the other hand, the corresponding figure for females is higher in ten Zones (Kabardanga, Kamarpara, Laldighi, Torapara, Girja, Aligunj, Nazarganj, Darjipara, Beltala and West Bengal). The vulnerability due to place of work is at a lower level in the informal sector (both state and national level) as compared to other components of vulnerability (size of

employment, contract type, eligibility of social security benefits and eligibility of paid leave). The regular and casual workers suffer from vulnerability due to the absence of job contracts at the time of the appointment which makes them highly vulnerable. Around 96 per cent of the male workforce and 92 per cent of the female workforce fall under vulnerability due to the absence of any job contract in the urban informal sector in India.

The deprivation of social security benefits is at a higher level among the informal workers in urban India. Around 92 per cent of male workers and 87 per cent of female workers are vulnerable due to the absence of social security benefits at the national level. The absence of social security benefits is at the highest level in Iswarpur and lowest in Girja for the male workforce while the corresponding figure for the female workforce is highest in Sekhpura and lowest in Kargil. The absence of paid leave is the other problematic clause for the informal workers. Around 87 percent male workers and 77 percent female workers witnessed insecurity due to the absence of paid leave. The male workforce experienced the highest insecurity due to the absence of paid leave in Iswarpur and the lowest in Girja. The corresponding for females are highest in Sekhpura and lowest in Laldighi.

The vulnerability due to lower wage level is an important component of the vulnerability index. Around 52 per cent of male workers and 69 per cent of female workers are earning less than the average income in the urban informal sector of India. This is due to the high wage gap between male and female workers. The wage vulnerability among males is highest in Darjipara (68 per cent) and lowest in Laldighi (22 per cent). The corresponding figures are highest for females in West Bengal (91 per cent) and lowest in Laldighi (11 per cent). Laldighi is a high-income state which makes it easier to earn more than the mean wage level in the informal sector.

The intensity of vulnerability is measured along with its components i.e. job insecurity, social insecurity and income insecurity in the urban informal sector. A high level of job insecurity among the male workforce is witnessed in nine Zones (Kabardanga, Kargil, Torapara, Sekhpura, Iswarpur, Aligunj, Beltala, Chandan and Halisala) whereas the corresponding figure for the female

workforce is higher in nine Zones (Kabardanga, Kargil, Torapara, Sekhpura, Iswarpur, Aligunj, Beltala, Chandan and Halisala) in the urban informal sector. The social security vulnerability is higher among both males and females in the urban informal sector. The intensity of social security vulnerability is lowest in Girja for the male workforce and Kamarpara for the female workforce. This exhibited the deprivation of the informal workers from the basic and minimum social facilities. The income insecurity is higher among males in nine Zones (Kargil, Girja, Iswarpur, Aligunj, Nazarganj, Darjipara, Beltala, Uttar Pradesh and West Bengal). The corresponding figures for females are higher in eight Zones (Kabardanga, Girja, Nazarganj, Darjipara, Dewan, Chandan, Halisala and West Bengal). The analysis reveals that females are more prone to income vulnerability than males.

All three indicators (job vulnerability, social security vulnerability and income vulnerability) construct the overall vulnerability of informal labour. The study shows that the employment vulnerability is higher for both male (0.99) and female (0.97) workforce. A high level of vulnerability among male and female workers is present in majority of the Zones. The nature of employment in the informal sector is such that it prevents the workers from decent work, social security and income security.

The vulnerability analysis at the disaggregated level reveals that more than half of the workforce (both male and female) is at risk of high vulnerability. A high level of vulnerability among males is prevailing in major Zones (Kabardanga, Laldighi, Aligunj, Darjipara, Beltala and Halisala) as more than three-fifths of the male workforce is highly vulnerable in these Zones. A high percentage of females is vulnerable in Kabardanga, Torapara, Darjipara, Dewan, Chandan and West Bengal while more than half of the workforce is under the high vulnerability category in the rest of the Zones. The extreme vulnerability was higher in Sekhpura, Girja and Beltala in the urban informal sector. The disparity in vulnerability level is evident among social groups as workers from Scheduled Tribe, Scheduled Caste and Other Backward Classes have more exposure to extreme vulnerability than that of the Others category.

The analysis of the vulnerability of informal workers with respect to educational attainment presents interesting insights. Education plays a significant role in curbing the vulnerability level in the urban informal sector. Around 37.2 per cent of illiterate workers are under extreme vulnerability but the corresponding figure is only 4.1 per cent for workers with higher education. This signifies that education helps in curbing the intensity of vulnerability in the workforce. Further, among illiterate workers, only 0.3 per cent witnessed no vulnerability whereas it is 6.5 per cent for workers with higher education. The share of workers under no vulnerability is higher for educated than that of illiterates. Therefore, there are higher chances for the educated workforce of grabbing job opportunities with job security, social security and income security i.e. no vulnerability.

There is a significant gap in vulnerability between regular and casual workers. More than half (55.8 per cent) of the casual workers are under extreme vulnerability whereas it is only 4.3 per cent for regular workers in the informal sector. This shows the difference in the level of vulnerability between regular and casual workers. Moreover, after combining high and extreme vulnerability, 99.7 per cent of casual workers fall in this category whereas it is only 66.9 per cent for regular workers.

CONCLUSION:

The econometric analysis examines the factors affecting the vulnerability in the urban informal sector. The analysis revealed that females have a higher likelihood of being vulnerable in terms of job, social security and income level as compared to males. Further, workers from Scheduled Caste and Other Backward Classes are more likely to be vulnerable (in terms of job, social security and income level) as compared to the others category. The likelihood of being vulnerable decreases for workers educated up to secondary and above secondary level) as compared to illiterates. Illiterates are displayed a higher probability of being deprived of job security, social security and income security. The likelihood of vulnerability varies across industry types. The chances of facing job vulnerability are higher in the construction, trade and hotel industry but lower in transport and other services. Similarly, the likelihood of social security vulnerability and income vulnerability

is higher in all industry types except (Other services). Given the extreme prevalence of vulnerability among unpaid laborers, social security programs in India are incredibly underfunded. It is evident that although a sizable portion of these BPL individuals have access to pension plans for the elderly, widowed, and crippled, the scope of disability and death life insurance policies is extremely restricted. There are inadequacies at several levels, including policy creation, its goals, and implementation, despite the fact that numerous schemes and policies have been designed for informal workers. Upon closer inspection, these strategies pose some very severe questions. The existing social security system has many levels of coverage. A citizen is not entitled to a certain minimum amount of social security benefits. Furthermore, the beneficiaries' grievance-redressed procedure is still complicated, rendering the entire system useless and unreachable.

In summary, the vulnerability study shows that workers in the urban informal sector who are Scheduled Caste (SC), illiterate, and in the construction industry are particularly vulnerable in terms of their jobs, social status, income, and general susceptibility. In general, a greater proportion of the workforce experiences a high degree of vulnerability. The situation of casual and regular workers is still appalling, as the present chapter illustrates, as they must deal with income, social, and job uncertainty.

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