

Invisible Workforce: Women Working in Unorganised Sector

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Abstract

India has been male dominant society from so many decades. Later on women started standing on their own feet whether by force or by choice and there are many reasons behind such. The unorganized sector comprises an important part of India's economy, employing a large workforce that often remains outside the purview of formal labor laws and social security. Within this sector, women workers form an 'invisible workforce', contributing extensively to household income, yet they experience neglect in terms of identification, protection and other benefits. This study seeks to explore their current conditions and challenges of women engaged in unorganized sector occupations. Primary data will be collected through structured questionnaires from women workers of selected unorganized sector.

Key words: Women, women entrepreneurs, work life balance

1.Introduction

The unorganized sector in India forms the backbone of the national economy, engaging the overwhelming majority of working women across both rural and urban areas (Change in Content, 2024; Khurana & Khurana, 2024). As of 2025, more than 16 crore women are registered as unorganized workers, performing diverse roles in agriculture, construction, domestic work, and other informal activities (Press Information Bureau, 2025). Despite their significant contribution, women in this sector encounter persistent challenges, including job insecurity, wage discrimination, lack of social protection, and limited opportunities for advancement (Change in Content, 2024; Khurana & Khurana, 2024). Governed loosely and largely outside the realm of formal regulation, their work is often undervalued and invisible in economic metrics, contributing to a cycle of vulnerability and economic dependency (Council on Foreign Relations, 2024; Change in Content, 2024). Over recent years, policy efforts and targeted government schemes have aimed to empower these women, but much work remains to ensure equitable recognition, protection, and socio-economic progress for women in India's vast unorganized sector (Press Information Bureau, 2025; Vision IAS, 2025).

2.Literature Review

The reasons for being Women Entrepreneur are Self identity and social status, Education and qualification, Support of Family members, Role model to others, Success stories of friends and others, Bright future of their wards, Need for Additional income, Family occupation, Government policies and procedures, Freedom to take own decisions and independent, Employment generation and Innovative thinking.(Koneru, 2018)

Several important government schemes support small business women entrepreneurs in India's unorganized sector, with special focus in Gujarat. These schemes offer collateral-free loans, financial grants, subsidized equipment, and skill development, empowering women who run micro-businesses or home-based enterprises (Bank of Baroda, 2025; NITI Aayog, 2023; Startup India, 2022).

The Stand-Up India scheme provides loans between ₹10 lakh and ₹1 crore to first-time women entrepreneurs for establishing new businesses, with no collateral required and a government guarantee (Bank of Baroda, 2025; Indian Souls, 2025). The PM Mudra Yojana offers micro-loans up to ₹10 lakh with minimal paperwork and no collateral (Indian Souls, 2025; PolicyBazaar, 2024). Mahila Udyam Nidhi (SIDBI) helps upgrade or revive existing women-led businesses through

loans up to ₹10 lakh (Aditya Birla Capital, 2025). The Udyogini Scheme targets economically weaker women and offers low-interest loans, especially in rural areas (Rapidshyp, 2025).

Other notable programs include Annapurna Scheme (for food businesses), Mahila Coir Yojana (subsidizing coir machinery for rural women), TREAD, and STEP for skill training and market connection (Bank of Baroda, 2025; Indian Souls, 2025). The Women Entrepreneurship Platform (WEP) acts as an online hub for support and resources (NITI Aayog, 2023; Startup India, 2022).

In Gujarat, the Mukhyamantri Mahila Utkarsh Yojana (MMUY) provides interest-free loans to women self-help groups, with flexible repayment and entrepreneurship training (MyScheme, 2024; GSKVN, 2024). The Mahila Swavalamban Scheme supports business setup among women below the poverty line (WCD Gujarat, 1999). Mahila Samruddhi Yojana focuses on financial help for dependents of Safai Kamdars (MyScheme, 2024). WEstart Incubation and the Gujarat Startup Policy provide funding and mentorship for innovation-driven women entrepreneurs (Startup Gujarat, 2025; Gujpreneur, 2025).

These schemes help women overcome access barriers and enable informal enterprises to thrive with government assistance (NITI Aayog, 2023; MyScheme, 2024; Gujpreneur, 2025).

The problems of Women Entrepreneurs in India are Family Restrictions, Lack of Education, Open Dependence Intermediaries, Financial Problems, Fierce Competition, Striking balance between Family and Business, Male Dominated Industry, Limited Mobility, Low Risk bearing ability, Lack of Support Network, Fear of Failure, Social barriers, Shortage of raw material, Lack of entrepreneurial aptitude, Legal formalities and Lack of Self Confidence. (Jeevith et al., 2024)

3. Research Methodology

3.1 Scope of the Study

The study covers majorly the area of Nadiad and Anand city from which, the street vendors, relatives contacts, exhibitions and other were contacted for the data collection. The data was collected by the way of structured questionnaire. In such way total 102 respondents are collected.

3.2 Research Gap

The research which is done earlier on Women Entrepreneurs is mostly on the secondary data basis in which also the unorganized sector is neglected. Moreover the women who runs their small business from home, their experiences and their primary surveys are not taken much consideration.

3.3 Sampling Technique

In total 104 respondents surveyed are conducted using Non-Probability Convenience Sampling

3.4 Research Objectives

1. To study the relationship between level of education across nature of business and business performance .
2. To check the awareness about different benefits and futuristic approach.
3. To examine the role of digitization in the business operation.
4. To study the challenges faced in Work-life balance.(type of family,supportive,challenges)

3.5 Hypothesis

- H₀₁. There is no association between level of education with nature of business and business performance.
- H₀₂ There is no association between awareness about government/NGO schemes and pension schemes for the adoption of such schemes and futuristic approach.
- H₀₃ There is no association of digitization on business operations among women based on their education and income.
- H₀₄ There is no association between challenges faced by women and balancing work life.

4. Data Analysis and Interpretation

Descriptive Statistics

Table 1:Age

Age	Frequency	Percent
15-24 years	14	13.5
25-34 years	30	28.8
35-44 years	32	30.8
45-54 years	21	20.2
55 years and above	7	6.7
Total	104	100

Table 2:Education

Education	Frequency	Percent
Below Primary	8	7.7
Primary	1	1
Secondary	13	12.5
Higher Secondary	18	17.3
Graduate	42	40.4
Post Graduate	21	20.2
Retired	1	1
Total	104	100

Table 3:Marital Status

Marital Status	Frequency	Percent
Unmarried	16	15.4
Married	81	77.9
Widow	7	6.7
Total	104	100

Table 4:Type Of Family

Type of Family	Frequency	Percent
Joint Family	55	52.9
Nuclear Family	49	47.1
Total	104	100

Table 5:Type Of Business Activity

Business Type	Frequency	Percent
Tuition Classes	13	7.60%
Yoga/Fitness Classes	4	2.40%
Food/ Tiffin/ Snacks Services	13	7.60%
Home Baking	9	5.30%
Tailoring/ Embroidery/ Home Decore	15	8.80%
Beauty Parlour services	15	8.80%
Street vending/market sales	14	8.20%

Mehndi artist	5	2.90%
Nail art artist	9	5.30%
Agency Product Seller	5	2.90%
Seasonal/Festival Business	5	2.90%
Cloth and Cutlery Seller	20	11.80%
Art/Craft Business	9	5.30%
Shop Helper/Helper in Family Business	4	2.40%
Gruh Udhyog helper	6	3.50%
Online Selling via social media promotion	13	7.60%
Online Live Selling/ Selling on quick commerce	1	0.60%
Other	10	5.90%

Here in the other type of business includes responses from a small stock market investor, small fashion designer, agricultural business, therapist, event organizer and dance tutor.

Obj. 1: To study the relationship between level of education across business performance.

H_{01} : There is no association between level of education with nature of business and business performance.

Table 6: Chi-square of Independence

Business Nature	Education	
	Chi-square	142.616
	df	108
	Sig.	.014*, b, c

The chi-square of independence test is performed to check the association between Education and Average Monthly income. The p value here is less than 0.05(0.014) so that here the null hypothesis is rejected so that there is association between Education and Nature of Business.

Table 7: Crosstabulation Education * Average Monthly Income from business

Education	Average Monthly Income from business						Total
	Below 2000	2001-4000	4001-6000	6001-8000	8000-10000	10001 and more	
Below Primary	1	5	1	1	0	0	8
Primary	0	0	0	0	1	0	1
Secondary	1	2	3	2	3	2	13
Higher Secondary	1	4	3	3	6	1	18
Graduate	8	7	7	1	7	12	42
Post Graduate	4	4	4	2	2	5	21
Retired	0	0	0	0	1	0	1
Total	15	22	18	9	20	20	104

Table 8: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.552a	30	0.342
Likelihood Ratio	32.595	30	0.34
Linear-by-Linear Association	1.407	1	0.236
N of Valid Cases	104		

The chi-square test is performed to check the association between Education and Average Monthly income. The p value here is greater than 0.05(0.342) so that here the null hypothesis is failed to reject so that there is no association between Education and Average Monthly income.

Obj. 2: To check the awareness about different benefits and futuristic approach

H₀₂: There is no association between awareness about government/NGO schemes and pension schemes for the adoption of such schemes and futuristic approach.

Table 9: Crosstabulation Awareness of government/NGO schemes * Aailed any Government / NGO schemes

Awareness of government/NGO schemes	Aailed any Government / NGO schemes		Total
	Yes	No	
Yes	3	27	30
No	0	74	74
Total	3	101	104

Table 10: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.620a	1	0.006
Continuity Correction ^b	4.468	1	0.035
Likelihood Ratio	7.682	1	0.006
Linear-by-Linear Association	7.547	1	0.006
N of Valid Cases	104		

The chi-square test is performed to check the association between Awareness of government/NGO schemes and Aailed any Government / NGO schemes. The p value here is less than 0.05(0.006) so that here the null hypothesis is rejected so that there is association between Awareness of government/NGO schemes and Aailed any Government / NGO schemes.

Table 11: Crosstabulation Awareness of government/NGO schemes * Aailed any Government / NGO schemes

Awareness of pension scheme	Investment in pension schemes		Total
	Yes	No	
Yes	13	18	31
No	7	66	73
Total	20	84	104

Table 12: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.658a	1	0.0001
Continuity Correction ^b	12.649	1	0.0001
Likelihood Ratio	13.532	1	0.0001
Linear-by-Linear Association	14.517	1	0.0001
N of Valid Cases	104		

The chi-square test is performed to check the association between Awareness of pension scheme and Availed any Government / NGO schemes. The p value here is less than 0.05(0.0001) so that here the null hypothesis is rejected so that there is association between Awareness of pension scheme and Investment in pension schemes.

Obj. 3: To examine the role of digitization in the business operation.

H₀₃ : There is no association of digitization on business operations among women based on their education and income.

Table 13: Crosstabulation Education * Use of digital technology helped for increase in customer base or business reach

Education	Use of digital technology helped for increase in customer base or business reach				Total
	Yes, a lot	Yes, some extent	No Not Much	Not at all	
Below Primary	2	3	0	3	8
Primary	0	0	1	0	1
Secondary	5	7	1	0	13
Higher Secondary	9	8	1	0	18
Graduate	21	19	2	0	42
Post Graduate	11	7	3	0	21
Retired	0	0	1	0	1
Total	48	44	9	3	104

Table 14: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	61.732a	18	0.0001
Likelihood Ratio	30.634	18	0.032
Linear-by-Linear Association	6.248	1	0.012
N of Valid Cases	104		

The chi-square test is performed to check the association between Education and Use of digital technology helped for increase in customer base or business reach. The p value here is less than 0.05(0.0001) so that here the null hypothesis is rejected so that there is association between Education and Use of digital technology helped for increase in customer base or business reach.

Table 15: Crosstabulation Education * Use of digital technology helped for increase in customer base or business reach

Avg. Monthly Income	Has the use of digital technology helped you increase your customer base or business reach?				Total
	Yes, a lot	Yes, some extent	No Not Much	Not at all	
Below 2000	4	9	2	0	15
2001-4000	7	12	0	3	22
4001-6000	6	10	2	0	18
6001-8000	4	4	1	0	9
8000-10000	14	2	4	0	20
10001 and more	13	7	0	0	20
Total	48	44	9	3	104

Table 16:Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	33.055a	15	0.005
Likelihood Ratio	35.817	15	0.002
Linear-by-Linear Association	8.334	1	0.004
N of Valid Cases	104		

The chi-square test is performed to check the association between Average Monthly Income and Use of digital technology helped for increase in customer base or business reach. The p value here is less than 0.05(0.005) so that here the null hypothesis is rejected so that there is association between Average Monthly Income and Use of digital technology helped for increase in customer base or business reach.

Descriptives for Digitization

Table 17:Frequency of Using Digital Tools in Business

Frequency of Using Digital Tools in Business	Frequency	Percent
Always	24	23.1
Often	28	26.9
Sometimes	36	34.6
Never	16	15.4
Total	104	100

Table 18:Use of Digital Tools

Type of Digital Tools	Responses	
	N	Percent
Mobile	95	41.10%
Computer/Laptop	17	7.40%
Payment apps (e.g., Google Pay, PhonePe)	68	29.40%

Social media (Facebook, Instagram, WhatsApp)	45	19.50%
None of these	6	2.60%
Total		100.00%

Table 19: Purpose of Using Digital Tools

Purpose of Using Digital Tools	Responses	
	N	Percent
Marketing or promoting products/services	48	20.00%
Receiving or making payments	74	30.80%
Learning new skills/knowledge	55	22.90%
Connecting with customers	54	22.50%
I do not use digital platforms	9	3.80%
Total		100.00%

Table 20: Maintaining Accounts

Way of Recording	Frequency	Percent
Paper Notebook/Register	54	51.9
Mobile Application	21	20.2
Computer Application	8	7.7
Verbal Memory	21	20.2
Total	104	100

Obj. 4: To study the challenges faced in Work-life balance.

H₀₃ : There is no association between challenges faced by women and balancing work life.

Table 21: Crosstabulation Type of Family * Support from family towards business

Type of Family	Support from family towards business				Total
	Very Much Supportive	Supportive	Less Supportive	Not Supportive	
Joint Family	34	13	7	1	55
Nuclear Family	38	8	3	0	49
	72	21	10	1	104

Table 22: Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.679a	3	0.298
Likelihood Ratio	4.11	3	0.25
Linear-by-Linear Association	3.504	1	0.061
N of Valid Cases	104		

The chi-square test is performed to check the association between Type of Family and Support from family towards business. The p value here is greater than 0.05(0.298) so that here the null hypothesis is failed to reject so that there is no association between Type of Family and Support from family towards business.

Table 23: Crosstabulation Balancing household responsibilities with business * Support from family towards business

Balancing household responsibilities with business	Support from family towards business				Total
	Very Much Supportive	Supportive	Less Supportive	Not Supportive	
Not Chosen	31	10	2	1	44
Chosen	41	11	8	0	60
Total	72	21	10	1	104

Table 24:Chi-Square

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.662a	3	0.3
Likelihood Ratio	4.211	3	0.24
Linear-by-Linear Association	0.206	1	0.65
N of Valid Cases	104		

The chi-square test is performed to check the association between Balancing household responsibilities with business and Support from family towards business. The p value here is greater than 0.05(0.300) so that here the null hypothesis is failed to reject so that there is no association between Balancing household responsibilities with business and Support from family towards business.

Table 25:Challenges Faced

Challenges	Responses	
	N	Percent
Lack of access to finance/credit	31	9.40%
Difficulty in attracting and retaining customers	37	11.20%
Limited marketing opportunities	16	4.80%
Competition from others in the same field	37	11.20%
Balancing household responsibilities with business	60	18.20%
Lack of training/skills in business management	8	2.40%
Lack of digital/technological knowledge (online marketing, payments, e-commerce)	12	3.60%
Seasonal/irregular income	29	8.80%
Lack of family or community support	9	2.70%

Limited awareness of government	23	7.00%
Difficulty in managing business space	10	3.00%
Problem in Raw Material/ Product Acquisition	7	2.10%
Nothing	5	1.50%
Other	46	13.90%
Total		100.00%

Finding from the Data Collection

Objective 1-Relationship between level of education across nature of business and business performance

It was found here by the way of chi-square that the level of education and nature of business has some association and the level of education which means that the educated women prefer to go for more and more investing in business as well as more professional kind of business and business income does not matter to each other which means high education does not mean more income and lower education does not mean lower income.

Objective 2- Awareness about different benefits and futuristic approach

From the chi-square it was found that,there is association between awareness of Govt./NGO scheme and availing that which means those who knows about it definitely applies for the benefits and those who don't know they do not get the benefit and further the same is found for pension schemes which means those who knows about it definitely invest in the same for the future approach benefits and those who don't know they do not get involved in such.

Objective 3- Role of Digitization

From the chi-square it was found that there is association between Average Monthly Income and Use of digital technology helped for increase in customer base or business reach which meanse that use of digital technology has helped the respondents to make growth in their business.

Other things are that maximum use mobile for business purpose that is 41% that too maximum for payment purpose and than after for promotion moreover adding to such that though the digitization has taken place maximum of the respondents still maintain accounts verbally than on paper than on mobile.

Objective 4- Challenges faced by the women entrepreneurs in the unorganized sector

From the chi-square it was found that there is no association of support from family with type of family and the challenges faced by them so it can be assumed that there are other factors which make them face challenge maximum about work life balance due to household responsibility and own profession.

5. Conclusion

The research has been vital as by the way unorganized sector works also perform big role but still the women face maximum gender bias here and they also face problem from the family support and those who are having support from their family they also get stressed many times by babalcing both. Adding to it, still the awareness about government provided schemes are more needed as maximum of the respondents does not know about it, moreover women do not even know much about pension facilities provided by government and banking facilities in which they just require to save small amount and invest in it and also they do not even know about other investment facilities availed in the market. Many responded that their income goes only in household expenses they are not in condition to save and invest so step in this path is also needed. Women having good education background are also included in this survey but they too perform in unorganized sector which means that they still have not got much opportunities though many factors work behind such but the researchers thinks that there are main two reasons: one is less awareness in their education background field and other one is family support whether they are married or not. Moreover married women are facing much more difficulties than other.

Concluding to that the researcher found that this invisible workforce is performing much and also having challenges especially taking consideration to Indian perspective there are many reservations for women but whether those are not utilized and on the other side still compared to men the opportunities are very low.

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