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PERCEPTIONS AND PROSPECTS OF THE UNORGANISED SECTOR: A SOCIOECONOMIC ANALYSIS OF GENDER, AGE AND EDUCATION DIMENSIONS

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Abstract:

The unorganised sector plays a vital role in India's economy, especially in rural and semi-urban areas, yet faces challenges due to socio-economic disparities and limited tech access. This study analyzes perceptions of 100 respondents across gender, age, income, and education on 17 future prospects of the sector using ANOVA, t-tests, and visual insights. Results show higher optimism among males, youth (19–25), and educated individuals, particularly for rural market growth and employment opportunities. Significant differences were found in Q10 (gender) and Q12 (education), with older and less-educated groups showing lower optimism about digital expansion. The study highlights the need for inclusive policies focused on digital literacy, income support, and outreach for women, the elderly, and under-educated populations to promote balanced growth in the unorganised sector.

Keywords: **Unorganised sector, socio-demographic analysis, perception, ANOVA, digital inclusion, employment prospect.**

Introduction: The unorganised sector forms the backbone of the Indian economy, accounting for nearly 93% of the total workforce and contributing significantly to national income. Characterised by informal employment, lack of job security, and minimal regulatory oversight, this sector plays a crucial role in providing livelihoods to millions across urban and rural India. Yet, despite its economic relevance, the unorganised sector remains largely under-researched, particularly in terms of its perceived future potential by various stakeholder groups.In an era of digitalisation, urbanisation, and economic transformation, understanding how different socio-demographic segmentssuch as age, gender, education, income, and religionperceive the evolving prospects of the unorganised sector is both timely and essential. These perceptions directly influence participation, adaptability, and receptiveness to policy interventions aimed at upgrading or integrating the sector into the formal economy. However, there exists a clear research gap in identifying which future prospects are valued or undervalued by different demographic categories, and how these variations impact inclusive development planning. This study addresses that gap by analysing responses to 17 prospect-related questions using statistical techniques like ANOVA and t-tests. By examining the influence of key demographic variables on perception, the study offers actionable insights into designing targeted, equitable policies for the sector's sustainable transformation. The findings are expected to inform policymakers, NGOs, and development planners about the nuanced needs and expectations of unorganised sector participants across diverse population segments.

Literature Review:
The unorganised sector has garnered attention from economists, sociologists, and policy analysts due to its significant role in employment generation and grassroots economic activity. Previous studies (NCEUS, 2007; ILO, 2018) have outlined the structural characteristics of the sector, highlighting challenges such as poor working conditions, lack of social security, and informality of employment. These works underscore the sector's vulnerability to external shocks—be it economic downturns, policy shifts, or pandemics like COVID-19 (Deshpande, 2020). Numerous researchers have explored gender-based disparities in the unorganised sector. Studies by Bhatt & Rani (2012) suggest that women are disproportionately concentrated in low-wage, insecure jobs and face higher levels of discrimination. Similarly, educational background has been correlated with higher income stability and awareness of policy benefits

(Mehrotra & Parida, 2019), though few have analysed its effect on optimism regarding sectoral growth. While age and income have been used to study job satisfaction and economic participation (Breman, 2013), little work has been done to understand how these variables shape perception of the sector's future. Moreover, religion and community identity are seldom incorporated in mainstream research, despite their influence on occupational clustering and access to resources. Comparative perspectives also reveal a bias: most research has focused on urban informal labour or specific occupations (e.g., construction workers, street vendors), often neglecting cross-sectional demographic analysis. Existing literature tends to prioritise economic indicators over perceptual data, leaving a gap in understanding how individuals assess the sector's trajectory based on their lived experiences. This study contributes by bridging that gap. It offers a perceptual analysis across 17 future-oriented questions, segmented by socio-demographic variables such as gender, age, religion, education, and income. By applying robust statistical techniques (ANOVA, t-tests), it delivers empirical evidence on which groups are more or less optimisticthus helping policymakers design inclusive, evidence-based interventions for the unorganised sector.

Methodology:

Research Design

This study adopts a quantitative cross-sectional research design to assess the perceptions of individuals working or associated with the unorganised sector regarding its future prospects. The design allows for objective measurement and statistical analysis of differences in perception across socio-demographic groups such as gender, age and education.

Objectives / Research Questions

- To evaluate how demographic factors, influence on the perception of the future prospects of unorganised sector.
- To identify statistically significant differences in responses to 17 key prospect-based questions across demographic groups.

Hypothesis:

H_0: There is no significant difference in perception across demographic categories (gender, age, religion, education, income).

H_1: There is a significant difference in perception across one or more demographic categories.

Data Collection:

Primary data was collected from 100 respondents through a structured questionnaire covering 17 prospect-oriented items related to growth, technology, consumer base, competitiveness, and policy support in the unorganised sector. The questionnaire also included demographic variables: gender, age, and education.The sampling method used was purposive sampling, targeting 100 individuals associated with or employed in the unorganised sector across diverse socio-economic backgrounds. Data was collected via direct interviews and digital forms for completeness and accuracy.

Data Analysis

Responses were coded and cleaned in R software, with age, gender, religion, income, and education treated as independent factors. Each of the 17 prospect questions was treated as a dependent variable (Likert-type scale). The following statistical techniques were applied:

- **ANOVA (Analysis of Variance):** To assess differences in mean responses across multiple groups (e.g., different age or education levels).
- **Two-sample t-tests:** To compare gender-based differences.

Justification for Methodology

The quantitative approach provides generalizable, statistically verifiable insights that are essential for policy formulation. ANOVA and t-tests were selected due to their robustness in comparing means across categorical groups, especially when exploring socio-demographic variations. The structured instrument ensured consistency and comparability of responses.

Results and Discussion:

Table No.1: Socio-Demographic Characteristics of the Respondents

Variables	Category	Frequency (n)	Percent (%)	Variables	Category	Frequency (n)	Percent (%)
Gender	Male	82	81.20%	Education	Illiterate–10th	21	21%
	Female	18	17.80%		SSLC	14	14%
Age	12–18	7	7%		Higher Secondary	19	19%
	19–25	56	56%		Graduate	23	23%
	26–40	31	31%		Postgraduate	10	10%
	41+	6	6%		Professional	12	12%

Marital Status	Married	88	88%		Others	1	1%
	Unmarried	12	12%	Migration Type	Original Settlers	91	91%
Community	General	17	17%		Immigrated Alone	3	3%
	OBC	41	41%		Immigrated with Family	6	6%
	SC	21	21%	Income Level	Low	33	33%
	ST	13	13%		Lower Middle	36	36%
	Others	8	8%		Upper Middle	18	18%
Religion	Hindu	77	77%		High	13	13%
	Muslim	17	17%	Family Structure	Nuclear	10	10%
	Christian	3	3%		Joint	90	90%
	Sikh	3	3%				

Gender: Majority are male (81.2%). Age: Predominantly youth aged 19–25 (56%), followed by 26–40 (31%). Marital Status: Vast majority are married (88%). Community: Highest representation from OBC (41%), followed by SC (21%). Religion: Dominated by Hindu respondents (77%). Education: Most are graduates (23%), with notable presence of illiterate–10th (21%) and higher secondary (19%). Migration: Primarily original settlers (91%). Income: Majority fall under low (33%) and lower middle income (36%) categories. Family Structure: Largely joint families (90%).Programs should target young, married males from joint families, especially within OBC and Hindu communities. Educational and income enhancement efforts are essential due to modest education levels and low-to-middle incomes. Strong rootedness (91% original settlers) implies stable population for long-term interventions.

Table No.2:Gender-wise analysis of prospects of unorganised sector

Prospects	Male	Female
Increasing Rural Consumers	4.10	4.00
Middle Income Households	3.30	3.20
Proportionate increase in spending with earnings	3.70	3.60
Increase in trend of desire buying	3.75	3.68
Employment Opportunities	3.88	3.82
Stiff competition from organized retail sector	3.78	3.72
Consumers shifting towards organized retail	3.85	3.75
Low bargaining power	3.75	3.68
Restricted branding of goods	3.82	3.74
Customized service by organized retail sector	3.68	3.62
Accessible space	3.00	2.88
Selling Beyond Physical Boundaries	2.70	2.50
Surviving Global Customers	3.78	3.70
Business expansion opportunity	3.75	3.65
Increasing Urbanization	3.88	3.80
Increasing Disposable Income	3.84	3.78
Healthy Economic Growth	3.82	3.77

Male respondents reported slightly higher average ratings across all prospects. Top-rated prospects by both genders: Increasing Rural Consumers (4.10M / 4.00F) and Healthy Economic Growth and Employment OpportunitiesLowest-rated prospects: Selling Beyond Physical Boundaries and Accessible Space. Differences between male and female ratings are minimal, typically <0.1.Prospects are perceived similarly by both genders, showing consensus on key opportunities and challenges. Focus areas should include rural outreach, employment, and adapting to economic growth. Digital access and spatial limitations need urgent policy and infrastructure support to boost reach and competitiveness.

Table No.3: Age-wise analysis of prospects of unorganised sector

Age Group	12–25	26–40	41–55	55+
Increasing Rural Consumers	4	4.2	4.1	3.9
Middle Income Households	4	4.1	4	3.9
Proportionate increase in spending with earnings	4	4	4	3.8
Increase in trend of desire buying	4	4.1	3.9	3.9
Employment Opportunities	3.8	4	3.9	3.8
Stiff competition from organized retail sector –	4	3.9	3.8	3.7
Consumers shifting towards organized retail market	3.9	3.8	3.7	3.6
Low bargaining power	3.8	3.7	3.6	3.5
Restricted branding of goods	3.9	4	4	3.9
Organized retail sectors' customized service	3.9	3.9	3.9	3.8
Accessible space	2.9	2.8	2.7	2.6
Selling Beyond Physical Boundaries	2.2	1.9	1.8	1.7
Surviving Global Customers	4	4	3.9	3.8
Business expansions opportunity	3.9	3.8	3.7	3.6

Increasing Urbanization	4	4	4	3.9
Increasing Disposable Income	4	4.1	4	3.9
Healthy Economic growth	4	4	4	3.9

Younger age groups (12–25 and 26–40) consistently report higher ratings across all prospects.Top-rated prospects across age groups: Increasing Rural Consumers, Disposable Incomeand Urbanization and Economic GrowthOlder age groups (55+) show lower optimism, especially for Technology-linked prospects like Selling beyond Physical Boundaries and Accessible Space. The biggest decline with age is seen in Digital expansion (e.g., Selling Beyond Physical Boundaries: 2.2 → 1.7) and Bargaining Power and Customer Shift Trends. Younger respondents are more optimistic about the sector's future, especially in growth and digital prospects. Older groups may need support and training in tech and business expansion. Policy and development efforts should be age-inclusive, with a focus on digital literacy and adaptation for older participants in the unorganised sector.

Table No.4:Education-wise analysis of prospects of unorganised sector			
Education Level	**Illiterate–10th**	**SSLC–Graduate**	**Postgraduate+**
Increasing Rural Consumers	4.05	4.25	4.35
Middle Income Households	3.2	3.3	3.4
Proportionate increase in spending with earnings	3.58	3.7	3.78
Increase in trend of desire buying	3.62	3.78	3.82
Employment Opportunities	3.75	3.9	3.92
Stiff competition from organized retail sector –	3.65	3.77	3.85
Consumers shifting towards organized retail market	3.7	3.85	3.9
Low bargaining power	3.6	3.78	3.85
Restricted branding of goods	3.68	3.85	3.9
Organized retail sectors' customized service	3.55	3.75	3.8
Accessible space	2.85	3.1	3.25
Selling Beyond Physical Boundaries	2.35	2.7	2.9
Surviving Global Customers	3.6	3.8	3.92
Business expansions opportunity	3.6	3.78	3.85
Increasing Urbanization	3.8	3.95	4
Increasing Disposable Income	3.75	3.9	3.95
Healthy Economic growth	3.75	3.88	3.95

Perception improves with education level across all prospects. Postgraduates and above consistently rate prospects highest, especially *Increasing Rural Consumers* (4.35) and *Economic Growth*, *Urbanization*, and *Disposable Income*(~3.95+)Lower-educated respondents rate *Selling Beyond Physical Boundaries* (2.35) and *Accessible Space* (2.85) much lower. The largest gaps by education level appear in technology-driven and competitive aspects.Higher education enhances awareness and optimism about future prospects of the unorganised sector. Less-educated groups may need support in areas like digital transformation and competition readiness. Interventions should focus on capacity building, skilling, and information access for low-education stakeholders.

Table No.5: ANOVA Results Across Gender Groups		
Questions	**F-Value**	**P-Value**
Increasing Rural Consumers	0.263	0.609
Middle Income Households	0.531	0.468
Proportionate increase in spending with earnings	3.44	0.0668
Increase in trend of desire buying	0.0156	0.901
Employment Opportunities	0.274	0.602
Stiff competition from organized retail sector	0.0108	0.918
Consumers shifting towards organized retail	2.37	0.127
Low bargaining power	0.00119	0.973
Restricted branding of goods	5.34	0.0229
Customized service by organized retail sector	2.08	0.153
Accessible space	0.0741	0.786
Selling Beyond Physical Boundaries	0.0149	0.903
Surviving Global Customers	1.01	0.317
Business expansion opportunity	0.482	0.489
Increasing Urbanization	2.44	0.121
Increasing Disposable Income	0.717	0.399
Healthy Economic Growth	0.226	0.636

Customized service by organized retail sector (Q10) shows a significant gender difference (*F = 5.34, p = 0.0229*), suggesting that males and females differ in their responses to this question. Increasing Disposable Income (Q16) is marginally significant (*p = 0.0668*), indicating a possible gender-based variation. All other questions (Q1–Q9, Q11–Q15, Q17) show no significant difference across genders (p > 0.05).Customized service by organized retail sector

(Q10) requires gender-sensitive attention program design or interpretation should consider male-female differences for this item. Increasing Disposable Income (Q16) may warrant further exploration or cautious interpretation. Overall, responses are largely consistent across genders, indicating minimal gender-based variation in most areas.

Table No.6: ANOVA Results Across Age Groups

Questions	F-Value	P-Value
Increasing Rural Consumers	0.252	0.86
Middle Income Households	2.11	0.103
Proportionate increase in spending with earnings	0.422	0.737
Increase in trend of desire buying	1.05	0.376
Employment Opportunities	0.211	0.889
Stiff competition from organized retail sector	1.83	0.146
Consumers shifting towards organized retail	2.59	0.0573
Low bargaining power	1.46	0.229
Restricted branding of goods	0.602	0.616
Customized service by organized retail sector	0.768	0.515
Accessible space	2.14	0.1
Selling Beyond Physical Boundaries	1.44	0.235
Surviving Global Customers	0.919	0.435
Business expansion opportunity	0.0325	0.992
Increasing Urbanization	0.778	0.509
Increasing Disposable Income	1.22	0.308
Healthy Economic Growth	0.266	0.85

The analysis shows that age has a marginal influence on perceptions regarding *Consumers shifting towards organized retail* (Q7) ($F = 2.59$, $p = 0.0573$), suggesting possible variation by age group, though no specific pairwise differences are statistically significant. For all other items (Q1–Q6, Q8–Q17), including *Employment Opportunities* (Q5), there are no significant differences across age groups ($p > 0.05$), and confidence intervals include zero. This indicates that perceptions are largely consistent regardless of age, with no age-based bias. Thus, age-specific strategies are unnecessary for most areas, except Q7, which may merit further exploration.

Table No.7: ANOVA Results Across Education Levels

Questions	F-Value	P-Value
Increasing Rural Consumers	0.872	0.519
Middle Income Households	0.649	0.691
Proportionate increase in spending with earnings	0.678	0.668
Increase in trend of desire buying	1.07	0.383
Employment Opportunities	0.783	0.585
Stiff competition from organized retail sector	1.03	0.409
Consumers shifting towards organized retail	0.511	0.799
Low bargaining power	0.598	0.732
Restricted branding of goods	1.3	0.266
Customized service by organized retail sector	1.44	0.206
Accessible space	0.64	0.698
Selling Beyond Physical Boundaries	4.04	0.00122
Surviving Global Customers	0.391	0.883
Business expansion opportunity	0.451	0.843
Increasing Urbanization	0.151	0.989
Increasing Disposable Income	1.31	0.259
Healthy Economic Growth	0.628	0.707

Customized service by organized retail sector (Q12) shows a statistically significant difference across education levels ($F = 4.04, p = 0.00122$), indicating that educational background affects responses to this question. All other questions (Q1–Q11, Q13–Q17) have p-values > 0.05, meaning no significant variation in responses by education.Customized service by organized retail sector Q12 requires education-specific attentionperceptions or understanding may differ significantly based on educational attainment. For the remaining questions, responses are consistent across education groups, suggesting a uniform pattern of opinions regardless of education level.

Findings:

The demographic profile shows most respondents are young (19–25), male, married, from joint families, OBC background, and low-income groups, with modest education levels. Programs should focus on young, married males with interventions for education and income support. Gender-wise, males rate prospects slightly higher, with only Q10 showing significant difference. Younger age groups are more optimistic, especially on economic growth and rural consumers, while older groups show less interest in tech-related areas. Educational level strongly affects perception—higher education leads to more positive outlooks, especially on tech and competitiveness. Q12 (Selling Beyond Physical Boundaries) shows significant variation by education, highlighting the need for digital literacy among the less educated.

Conclusion:

This study investigated perceptions of the unorganised sector's future prospects across key demographic groups gender, age, religion, education, and income—based on responses to 17 indicators. The findings highlight that overall sentiment is cautiously optimistic, especially among younger, more educated respondents. Gender-based differences were minimal, with the exception of Question 10, which showed a statistically significant variation ($p = 0.0229$), indicating potential gender sensitivity in certain economic perspectives. Age-related differences were generally small, though Question 7 approached statistical significance ($p = 0.0573$), suggesting generational variation in understanding competitive trends. Educational background was a more substantial differentiator, particularly for Question 12 ($p = 0.0012$), reflecting disparities in awareness and confidence tied to educational attainment. Income and religion, in contrast, did not exhibit statistically meaningful differences. These results fulfil the study's objectives by confirming that educational level and to a lesser extent gender and age, influence how individuals in the unorganised sector perceive its prospects. The general consensus across most demographics suggests a shared understanding of key opportunities and challenges.

Recommendations:

Policy and Program Interventions:

- **Education-focused capacity building:** Target low-education groups with digital, entrepreneurial, and financial literacy programs.
- **Gender-sensitive support:** Tailor specific programs where gendered differences are noted (e.g., business access or physical mobility).
- **Youth engagement strategies:** Leverage the optimism and adaptability of younger respondents through start-up incentives and skill development schemes.

Infrastructure and Access:

- Invest in improving digital access and workspaces for informal entrepreneurs.
- Address spatial and infrastructural barriers to help businesses scale beyond physical boundaries.

Future Research Directions:

- Conduct **longitudinal studies** to observe how these perceptions evolve over time.
- Use **mixed-methods** approaches, combining qualitative interviews with survey data, for deeper insights.
- Explore additional variables such as occupational category, urban–rural differences, and regional disparities.

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