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# ASSESSING THE IMPACT OF LIVING WAGE ON UNORGANISED SECTOR WORKERS IN ODISHA

*Prativa Tripathy*[1]

*1 Ph.D. Scholar, School of Management, KIIT University, Odisha, India.*

*, Dr. Prasanta Kumar Parida*[2]

*2 Associate Professor, School of Rural Management, KIIT University, Bhubaneswar, Odisha, India.*

## ABSTRACT

This study aims to assess the impact of a living wage on the financial security, employment stability, and overall quality of life of unorganized sector workers in Odisha. A structured questionnaire was used to deliver a quantitative study design to a stratified random sample of 384 respondents from a range of vocations in both urban and rural areas. Descriptive statistics, reliability tests, and factor loadings were all included in the data analysis that was done using SPSS. A livable wage, according to the findings, greatly improves financial stability by enabling workers to save money, cover daily needs, and lessen their reliance on unofficial borrowing. Along with lowering employment uncertainty and facilitating long-term financial planning, higher incomes also help to ensure job stability. Wages also raise people's standard of living, which in turn leads to better access to healthcare, better living circumstances, and more financial security. According to the report, fair salaries are essential for providing unorganized sector workers with social and financial stability, and legislative changes are required to improve their standard of living.

***Keywords: Living wage, unorganized sector, financial security, employment stability, quality of life, economic well-being.***

## 1. Introduction

The global economy is undergoing rapid transformation, prompting several officials to argue for the decrease or elimination of minimum wages and other labour market laws in developing nations. They contend that rigidity in the labour market, such as wage limitations induced by minimum wage laws, might impede job growth, increasing poverty and unemployment. However, intense competition in the globalized market has resulted in a "race to the bottom," necessitating legislation such as minimum wage and labour standards to maintain salaries and working conditions at minimal levels(Tripathy & Pati, 2023). This study examines the impact of minimum salaries on different labour market outcomes, specifically the extent to which minimum wages elevate incomes and/or reduce employment in industries governed by minimum wage regulations. They also analyze the labour market dynamics that occur following minimum wage increases, including employment transfers across statuses and workers' shifts from the public sector to private uncovered sectors. The research investigates the impact of minimum wage legislation on household income and assesses its efficacy as a mechanism for alleviating poverty.

Odisha serves as an outstanding site for the examination of minimum wages, characterized by its elevated legal minimum wage relative to average wages, considerable fluctuations in minimum wages over time and among industries, a substantial population of self-employed individuals not legally protected by minimum wage regulations, and a significant presence of small enterprises where employers frequently overcome minimum wage legislation. Recent investigations of minimum salaries in emerging economies have yielded promising outcomes, with analyses conducted in Brazil, Chile, Colombia, Costa Rica, Honduras, Indonesia, Kenya, Trinidad and Tobago, Turkey, and South Africa. This study enhances existing literature by evaluating the impact of minimum wage on earnings and employment in Odisha, analysing its influence on new hiring and layoffs, and investigating worker transitions within and beyond the public sector, self-employment, unpaid family labour, and the formal sector. The study analyses the impact of rising minimum wages on individuals' capacity to enter and depart poverty, demonstrating that an increase in Odisha's minimum wage enhances the probability of a low-paid worker's family transcending poverty. Panel data facilitates the control of individual-specific fixed effects and the detection of employment transitions and income variations before and succeeding minimum wage alterations.

The concepts of social structure, social inequality, and social processes are intricately connected to activities within the informal sector. This sector has gained prominence as a subject of research, not just in economics but also in anthropology and sociology(Kumari & Singh, 2016). Keith Hart, a British anthropologist, established the notion of the informal sector in his 1971 research, 'Informal Income Opportunities and Urban Employment in Ghana.' Hart's theory has significantly contributed to the comprehension of the informal economy's role in developing nations, where it frequently acts as a safety net for those marginalized from official labor markets (Hart, 1973). The informal or unorganized sector significantly contributes to India's financial growth. The industry offers economic prospects for both skilled and unskilled labor. This sector can be categorized into several classifications, including the informal economy, unorganized sector, black market, unorganized economy, casual labor, and familial employment businesses, informal employment prospects, and the intermediate sector, etc (Madan & Goyal, 2019).

The informal sector comprises economic entities operating outside the legal framework, lacking government-provided infrastructure and support services. These industries are defined by an inadequate work environment, insufficient safety regulations, lack of labor assistance, and an overwhelming majority of low-skilled workers. According to the Economic Survey 2021-22, about 92 percent of India's entire workforce is engaged in the unorganised sector. A survey conducted by the Institution of Social Studies Trusts in New Delhi (2020-21) indicates that women represent around 91 percent of the workforce in India's informal sector. Approximately 40 percent of women in the informal sector are employed as domestic or home-based workers (ISST, 2020-21). Informal workers in India encompass landless agricultural labourers, construction workers, small and marginal farmers, weavers, sharecroppers, individuals engaged in fishing, animal husbandry, beedi rolling, labelling, packing, leather production, and workers in brick kilns.

The construction industry in India is largely unorganized, with the majority of labourers employed in the informal market. These labourers are underemployed and impoverished in social, educational, and economic aspects. Industrialization and modernization have impacted the industry, resulting in the urbanization of small towns and cities. The sector may be classified into residential and non-residential buildings, infrastructure development, and industrial construction (Selvam, 2017). The construction sector significantly impacts the socio-economic conditions of both rural and urban labourers by offering job possibilities for semi-skilled and unskilled workers, hence alleviating poverty and unemployment. According to the Economic Survey 2022-23, the construction sector employed over 52 million workers and contributed 9% to the GDP. The sector is projected to expand at a compound annual growth rate (CAGR) of 15.7% from 2019 to 2023. More than 90% of the construction labor force participates in the informal sector, with 70% employed in infrastructure and 30% on real estate. Construction workers in the informal sector frequently experience marginalization and vulnerability, without access to labor and social protection programs.

**1.1 Background of the study**

The Indian economy includes a substantial segment of unorganised or informal labor, employing 46.5 million individuals, with 2.8 million in the organised sector and 43.7 million in the unorganised sector (A *study on labours and their problems in unorganised sector of india a dissertation to be submitted in partial fulfilment of the requirement for the award submitted by [ mayank kumar ] School of legal studies under the guidance [onali Yadav] [ Ass*, 2020). The agriculture industry employs 246 million individuals, construction employs 44 million, and the manufacturing and service industries account for the remainder. Unorganized workers operate in the informal sector or domestic settings, excluding regular employees who get employer-sponsored social security benefits. Ninety-three percent of India's workforce consists of self-employed individuals. The Indian Constitution ensures social, economic, and political fairness; nevertheless, the discrepancy between the organized and unorganized sectors renders the system inequitable unjust the eyes of the law.

The creation of an umbrella law for employees in the unorganized sector is one of the two primary responsibilities assigned to our Commission. Additionally, we have been urged to ensure that the laws and the framework that will support them will provide workers in the unorganized sector with at least a minimal level of protection and care. We are very aware of how crucial and urgent this mission is. Actually, both of the primary responsibilities assigned to our Commission are challenging and pressing (National Commision on Labour, 2002). However, it can be argued that, in some ways, it is more challenging and complex to envision a system of efficient protection and welfare for the unorganized sector, if only due to the size and diversity of the workforce in the sector and the numerous variables that must be taken into account.

In contrast to the organized sector, this one deals with employees who have not developed a high profile, experienced the advantages of organization, or benefited from great exposure. We have to deal with workers in the unorganized sector who work in a wide range of jobs, from forest workers to fishermen who go out to sea in vulnerable canoes, tribal people attempting to follow traditional vocations within their traditional habitats, or people using software in their homes or putting together components for extremely complex

Globalization has become a major factor impacting economies, cultures, and people's lives worldwide in recent decades. It has an influence on many aspects of human life, including migration patterns, and goes far beyond trade and business. The eastern Indian state of Odisha offers an interesting case study of how globalization has changed the dynamics of migration, especially in light of its sizable unorganized labor population. From street sellers and domestic helpers to workers in the construction and agricultural sectors, the phrase "unorganized workers" refers to a wide spectrum of individuals involved in erratic and sometimes insecure employment arrangements (Srikanta Sha, Dr.Sandhyarani Nayak, 2024). These workers often accept low pay, insufficient social protection, and restricted access to basic needs while making up a sizable portion of Odisha's labor force and being essential to the state's economy.

Globalization has caused major changes in Odisha's economy, including the rise of new sectors, the incorporation of regional markets into international supply chains, and the development of new employment possibilities. Although economic progress and prosperity have resulted from these advances, the customary travel patterns of the unorganized work force have also been drastically altered.

The purpose of this article is to examine how globalization has affected the movement patterns of Odisha's unorganized workers. It looks at the causes of migration, the socioeconomic variables that affect it, and the difficulties encountered by migrant workers in the contemporary, internationalized world (Srikanta Sha, Dr.Sandhyarani Nayak, 2024). The article will also look at how addressing the needs and concerns of migrant workers via grassroots initiatives and legislative reforms may promote inclusive and sustainable development.

India is not an exception to the modernization, privatization, and liberalization processes, which have led to the rise of informalism. In India, the informal sector offers job prospects to 330 million individuals, or 93% of the workforce, who are not employed by the organized sector. A significant section of this economy's population migrates from rural to urban areas, and they almost always reside in shanty towns, which are typified by unsanitary living conditions, poor drainage, a lack of drinkable water, and insufficient sanitation services. Members of the informal sector and their families are more likely to have frequent bouts of disease because of their habitat's degradation (Jena & Mohapatra, 2016). This situation of marginalized existence is often coupled with low levels of literacy and technical proficiency, creating a situation of cumulative deprivations.

The informal or unorganized economy, which makes up the vast majority of India's impoverished and vulnerable people, is the main subject of this report. It focuses on a thorough examination of the living and working circumstances of unorganized workers, who make up around 92% of the workforce of over 457 million people. The majority of them have very little alternatives for a living and really appalling working circumstances. A dazzling India that has successfully faced the challenge of globalization driven by growing economic competitiveness both domestically and internationally coexists uncomfortably with such a vile image. Without a question, India's accomplishments are noteworthy, particularly when viewed from a macroeconomic standpoint. It is distinguished by its strong performance in several other metrics in addition to overall economic development. During the 1992–1993–2005–2006 economic reform era, India's real national income increased by 125%, as opposed to 97% during the preceding period of the same length (Government of India, 2007). As a result, between 1992/93 and 2005/06, the per capita income rose by 77%. With the economy growing at a pace of more than 9% annually over the last three years, there has been an increased feeling of buoyancy.

The employment rate in rural areas increased by 0.58 percent year between 1993–1994 and 1999–2000. However, the rural labor force grew at a far faster pace. Rural families are under a lot of stress as a consequence of this. It became clear that expanding the number of chances for gainful work throughout the development phase itself must be the foundation of any long-term plan to reduce poverty. Consequently, the Sixth Five Year Plan placed a strong emphasis on employment and reducing poverty (G. GANGADHARA RAO & N.RAMGOPAL, 2013). The National Rural Employment Guarantee Act (NREGA) was established in September 2005 with this background in mind. It was introduced gradually and went into effect on February 2, 2006. It was implemented in 200 of the most underdeveloped areas during phase I, then in 2007–2008, it was extended to 130 more districts during phase II. The remaining 274 rural districts were likewise included by April 1st, 2008. The Mahatma Gandhi National Rural Employment Guarantee Scheme replaced the National Rural Employment Guarantee Scheme (NREGS) on October 2, 2009.

### 1.2 Social security for unorganised workers:

The concept of social security, initially established in the United States in 1935 and subsequently embraced by New Zealand in 1938, seeks to offer protection against interruption and loss of earning capacity and expenses arising from birth, marriage, or death. In India, social security measures encompass work security, economic security, medical and illness benefits, maternity benefits, pensions, and life insurance. These advantages are essential for unregulated labor, which frequently lacks access to these benefits or legal support. Social security is vital for several scenarios including unemployment, healthcare, maternity, child support, retirement, disability, and occupational health. The objective of social security encompasses not just poverty reduction but also the enhancement of quality of life, serving as a safeguard against social and economic instability. Social security is increasingly regarded as a fundamental component of growth, fostering a more favourable perspective on globalization and structural and technological transformations. The Unorganised Workers' Social Insurance Act, 2008 was passed in India to furnish social insurance for workers in the unorganized sector.

The informal sector is a substantial segment of the Indian economy, representing approximately 90% of the labour force and 50% of the national output. It accommodates a significant percentage of socially and economically disadvantaged groups throughout society. The Indian economy has witnessed significant expansion in recent years, accompanied by a rise in informalization. The informal sector has demonstrated fresh optimism regarding production, employment, and income (Kalyani, 2015). To maintain elevated growth rates, it is essential to fulfil the sector's requirements for credit, skills, technology, marketing, and infrastructure. Unorganized workers have been defined by the Unorganised Workers' Social

Security Act, 2008, encompassing those in the organized sector who are not protected by any of the specified Acts. In 2009-10, the National Sample study Organisation conducted a study indicating that total employment in the organized and unorganized sectors was around 46.5 crore. Of this total, 24.6 million were engaged in agriculture, 4.4 million in construction, and the remainder in manufacturing, trade, transport, communication, and services. A significant number of unorganized labourers operate from home, participating in activities like as beedi rolling, agarbatti production, papad preparation, tailoring, and needlework. Unorganized labourers have challenges like extreme job seasonality, absence of formal employer-employee ties, and lack of social security safeguards. Legislations including the Employee's Compensation Act, Minimum Wages Act, Maternity Benefit Act, Contract Labour (Abolition and Prohibition) Act, Building and Other Construction Workers (Regulation of Employment & Conditions of Service) Act, and Building and Other Construction Workers Welfare (Cess) Act are relevant to workers in the unorganized sector, either directly or indirectly.

### 1.3 Problems of unorganized sector

Employees in unorganized industries receive fewer benefits compared to those in organized sectors, as outlined below (Dalvi, 2019).

- Labourers employed in unorganized sectors get less wages.
- There are no provisions for overtime compensation, leave, or sick leave.
- Employment is characterized by a significant degree of insecurity.
- A significant percentage of individuals engaged in minor occupations, such as street vending or repair labor, fall into this category.
- It is mainly outside the Government's control.

### 1.4 Literature review

(Meher & Panda, 2024) investigated the employment and livelihood challenges faced by informal handloom weavers in Odisha during the Coronavirus pandemic and lockdown. Data from 435 active households in the Bargarh district was collected using a multistage random sampling method. A semi-log multiple regression model was used to identify major factors contributing to income loss. Factors such as firm size, indebtedness status, unemployment status, secondary income source, social category, and production-marketing systems significantly contributed to income loss. Most handloom weavers borrowed money and relied on government relief measures, but these were insufficient. The study suggests supplementary policy measures, such as government schemes, could help revive the sector.

(I Satpathy, BCM Patnaik, 2017) investigated the informal sector, which constitutes fifty percent of the nation's GDP and employs 90 % of the workforce. This sector is defined by seasonal employment, contractual arrangements, absence of social protection, inadequate welfare legislation, and minimum pay levels. The workers encounter challenges such as detrimental health conditions, unsuitable working conditions, harassment, insufficient wage structures, extended working hours, inferior housing, absence of safety measures, abuses against female workers, and lack of good education for children. The researcher seeks to comprehend the studies on working and living circumstances in the informal sector and pinpoint deficiencies for further investigation.

(Mitra & Pandey, 2013) investigated employment opportunities within India's unorganized sector, emphasizing the effects of pay reduction and ancillarization. It discovered that salary reductions can impact workers' welfare owing to inadequate remuneration in the informal sector. Subcontracting or ancillarization did not enhance employment in unorganized manufacturing or trade-related sectors. In the services sector, asset development enhances salaries, indicating that government action may elevate the livelihoods of unorganized sector companies.

(Palai & Palai, 2022) The COVID-19 pandemic has severely impacted unorganized workers in various sectors, including manufacturing, construction, and automobiles. These workers faced unemployment, hunger, health hazards, social isolation, and lack of proper transport and communication facilities due to lockdown and industry closures. The fear of pandemic spread and loss of livelihood put them in stress and anxiety. This study aims to highlight the issues faced by daily-labourers in the construction sector during home arrest and its adverse effect on their socio-economic psychological conditions. The methodology is based on reviews and interviews with wage earners in Cuttack, Odisha. The conclusion covers both issues and strategies to curb these issues during and post-lockdown periods.

(Mallik & Paltasingh, 2024) examined the informal construction sector in India, a labour-intensive industry that substantially contributes to the nation's economic development. The emphasis is on Sambalpur City, located in the western region of Odisha, and the experiences of its workforce. The study defines the motivations for selecting construction labour as a means of living, the characteristics of employment, the type of income, and concerns pertaining to gender discrimination. Labourers frequently originate from economically disadvantaged backgrounds and operate in highly hazardous environments with inadequate safety gear. The report proposes recommendations for enhancing the work environment for construction workers.

The Minimum Wage Act of 1948 is a welfare statute in India designed to avert the exploitation of disorganized, uneducated, and uninformed workers by establishing minimum statutory pay for designated employments. Nevertheless, the Act's eligibility standards for designated employments need a workforce of 1000 individuals inside the state, therefore excluding numerous unorganized workers from its scope. (Barnabas Joseph Anbarasu Paul S Clifford & Joseph, 2009)analysed the enforcement of minimum wages, planned labor reforms, and governmental initiatives to enhance their applicability, resolve outstanding concerns, and recommend future actions.

India's population of 1.3526 billion has a total employment of 465 million, with 28 million in the organized sector and 437 million in the unorganized sector. (Goyal, 2021)The informal sector encounters difficulties like exploitation, a casual work ethic, and insufficient access to labor regulations. These workers participate in informal, seasonal, and sporadic employment, lacking union representation and not benefiting from labor regulations. They lack access to social security benefits, including pensions, gratuities, workers' compensation, and employee state insurance. The Indian government is endeavouring to safeguard the unorganized sector, with the Social Security Act of 2008 serving as a significant legislation. Effective implementation of labor legislation for the unorganized sector necessitates an examination of current employment relations and an analysis of working conditions. Special legislation should also be taken into account.

(Patel & Tripathy, 2021) Between 1990 and 2010, women's labor force participation remained steady at 52% globally, with the Chhatrapur labour district having the highest number of women construction workers. However, legislation and welfare schemes aimed at these workers have not effectively reached them. Women in the unorganized sector require social security covering leave, wages, working conditions, pension, housing, child care, health and maternity benefits, safety, and occupational health. A methodology was adopted to understand their lived experiences, and welfare boards should focus on empowering women workers in the construction sector through appropriate social security measures.

(Rameshkumar, 2023) examined the role of the unorganized sector to the Indian economy, which constitutes 93% of the labor force. However, these employees encounter reduced job stability, limited advancement opportunities, susceptibility to illness, and an absence of vacation or compensated holidays. The majority reside behind the poverty threshold and contend to fulfill their fundamental necessities. The study sought to comprehend the quotidian obstacles encountered by these professionals and their occupational environment. Primary data was gathered from 90 respondents, and statistical methods were employed to evaluate the data.

(Manuel, 2024) The unorganized sector, particularly in developing countries, provides employment and income for a significant portion of the population. Migrant workers in the construction sector have become an essential part of Kerala's economy, particularly Kochi, due to higher wages and better living conditions. Kerala is attracting workers from West Bengal, Assam, Maharashtra, Tripura, and Tamil Nadu. The unorganized labor force includes cobblers, handicraft artisans, handloom weavers, lady tailors, physically handicapped self-employed persons, rickshaw pullers, auto drivers, sericulture workers, Carpenters, tannery workers, and power loom workers. Studying the living and working conditions of these workers is vital to identify problems and make improvements. Migrant workers play a significant role in both national and local societies, seeking support from employers and governments.

(Chatterjee, 2016) indicated that unorganized labourers exist below basic standards, with numerous informal workers facing difficulties in fulfilling daily necessities. A significant number of female workers receive lower earnings than their male counterparts. While labor force security legislations are consistently enforced in organized sectors, their application in unorganized sectors is not systematic. The author addresses the issues of disorganized labor and suggests remedies through the utilization of secondary materials, governmental papers, and consultations with experienced government personnel.

(Satpathy et al., 2017) The goal of this research is to comprehend the different dynamics that affect workers in both the organised and unorganised sectors. The papers' goals are to learn about the many problems that affect workers in both the organised and unorganised sectors and to do empirical research on the subject. The current research made use of secondary data. Among the findings are the following: poverty is more prevalent in the unorganised sector; lack of market orientation and technology; lack of social security; poor health; subpar working conditions; harassment at work; inadequate and unequal wage structure; long working hours; inadequate housing facilities; lack of safety measures; inadequate education for children; low earning, etc.

By examining the pattern and kind of employment in the post-reform era, (Sahoo & Nayak, 2019) made an effort to investigate the structural shift in the Odisha economy. Employment estimates have been calculated using the unit level data from the EUS reports and the Employment Unemployment Survey (EUS). The income proportion of the primary sector has been falling more quickly than the employment share. Despite having a limited ability to absorb workers, the tertiary sector had a quicker expansion in both income and income share. As a result, Odisha's economy is experiencing a stunted structural shift rather than the rapid development that several literatures have claimed. The self-employment sector has had a quicker increase in job growth after the reform. Analysis by class (decile) reveals that the most impoverished group is casual labour.

- **Hypothesis development**

- **H1: The implementation of a living wage leads to a significant increase in the monthly expenditure of unorganised sector workers.**

(Barik, 2024) examined the factors influencing the consumer expenditures of urban informal labourers, with an emphasis on migration and gender. A household-level study indicated that socio-economic factors such as age, income, and essential commodities like milk, kerosene, oil, and child education affect expenditure habits. The study recommends that officials adopt regulated subsidised pricing policies and raise minimum pay rates to enhance the fundamental consumer spending of informal workers in emerging nations such as India.

- **H2: Employees earning a living wage are more likely to achieve Employment Stability.**

(Seubert et al., 2021) examined the correlation between income and quality of life, emphasizing the five dimensions of decent work: reproductive-material, social-communicative, legal-institutional involvement, status and recognition, and meaningful-subject-related aspects. It posits that leviable income and respectable employment facilitate the fulfilment of requirements, with each dimension corresponding to a distinct hierarchy of wants. The research indicates that increased wealth fulfils fundamental requirements and stimulates capability growth until a saturation threshold is reached; thereafter, psychological and self-actualization demands gain prominence for further capability enhancement.

(Carr et al., 2019) investigated the Living Wage (LW) initiatives in New Zealand, emphasizing employment attitudes and their correlation with work satisfaction. The study utilized a nationally representative sample of 1,011 low-waged individuals in New Zealand, assessing their hourly wage, number of family dependents, and total household income. Job attitudes continually increased, nearing the campaign LW rate, irrespective of home wealth.

Nonetheless, household income after personal wages mitigated the rising gradient. The research indicates that compensation at or beyond the living wage standard may enhance productivity and foster economic growth.

(Priyadarshi Joshi & Sahoo, 2018) analysed productivity, employment, and earnings within the organized manufacturing sector of Odisha and India from 1980-81 to 2012-13. Results indicate elevated total factor productivity growth in Odisha, characterized by bias and suboptimal capital utilization. The proportion of wages in total labor costs decreases, exhibiting a slight reduction in Odisha. There is a rise in the percentage of contract workers.

- **H3: There is a positive relationship between a living wage and improved financial security among unorganised sector workers.**

(Singh, 2020) discussed the challenges that India's unorganized labour force faces and offers solutions. 93% of Indian workers are employed in the unorganized sector, which lacks social protection, employment stability, and job security. Because of their poor pay and part-time employment, they often live in poverty. The previous 20 years have seen rapid economic expansion, which has increased employment in the unorganized sector and deteriorated working conditions. Although the efficiency of the Indian Governments attempted to enhance working conditions and w ell-being is still debatable, they have been made.

(Kalyani, 2015) used of unorganized or informal labour was the main feature of the Indian economy. 46.5 crore people were employed in the organized sector in 2009–2010, with 24.6 crore in agriculture, 4.4 crore in construction, and the remainder number in manufacturing and services, according to the study. In India, 93% of workers work for themselves or in the unorganized sector. Based on profession, kind of work, distressed categories, and service categories, the Ministry of Labor divides the unorganized labour force into four divisions.

(Sakthivel, S.; Joddar, 2006) The lower reduction of interest rates for subscribers to provident funds was a clear indication of the present regime's pro-rich, pro-capital policies. Ninety-two percent of India's labor was unorganized, including the entire agricultural sector. The percentage of the informal sector decreases as income rises. Economically and socially disadvantaged groups had limited access to financial security coverage. A design that strongly relies on contributory basis has difficult to succeed, and the transition towards defined contributory systems was problematic owing to low affordability and a lack of institutional processes.

(AGGARWAL, 2025) examined the barriers that unorganized sector workers encounter in getting financial security benefits. Financial security was essential for income stability, healthcare access, and retirement benefits; nevertheless, many workers lack formal documentation as well as are exposed to economic shocks. The informal nature of their labor hampers the distribution of benefits. Enrolment may put a burden on government resources, making financial sustainability an additional difficulty. To increase coverage, governments should extend current schemes, developed new schemes suited to local requirements, and enhance workers' financial literacy. Addressing formal documentation, financial sustainability, and awareness is critical to ensure that all workers get the financial security benefits they need to live secure and dignified lives.

(Sampson et al., 2024) looked at how unorganized workers prepare for retirement, highlighting the tactics they used and the difficulties they encounter. investigated the several elements affecting this group's retirement planning choices via a thorough investigation. Using a mixed-method approached, the research collected data on unorganized workers' financial security and retirement readiness using both quantitative surveys and qualitative interviews. Research demonstrates the wide variety of tactics used by unorganized workers, including as participation in government-sponsored programs, dependence on family assistance, and informal savings methods.

(Dhas et al., 2008) Unorganised labour in India has been on the rise, and it now accounts for 93% of the workforce. In order to address the rising number of unorganized workers, the nation's informal financial security system has been undermined, and the Center, States, and NGOs must make focused and extensive efforts. They require food, nutrition, health care, shelter, work, money, life and accident insurance, and old age insurance. These demands must be met by a comprehensive, universal, and integrated financial security system.

- **H4: The adoption of a living wage positively impacts the overall quality of life of unorganised sector workers in Odisha.**

(Tripathy & Pati, 2023) looked at how variations in the legal minimum wage affect a number of labor market outcomes in Odisha, including as employment, earnings, worker transitions, changes in employment status, and the entrance and escape from poverty. According to the study, employees whose beginning pay was almost at the minimum prior to the change are those impacted by changes in the legal minimum wage. When the minimum wage rises, private sector employees who were previously paid 20% of the legal minimum wage see a sharp rise in pay and a decline in employment. Most workers in the protected private sector either quit their employment or take up unpaid family work after losing their jobs.

(Sarkar & Mehta, 2023) provided a look at the potential for dividing India into Living Wage/Living Income zones according to the country's size and diversity. To find comparable socioeconomic and demographic traits and datasets, it employs cluster analysis. Using K-means approached, the research determined 24 wide rural and 25 urban living income/wage zones. Hierarchical and unweighted composite index methods were used for validation. Future representative living income/wage studies in India will benefit from these wide categorizations.

## Research Gap

Numerous studies have been conducted on the private sector in India, but there are still big gaps in our knowledge. Previous research has looked at pay structures, working circumstances, and legal frameworks, but it hasn't taken a comprehensive approach to examining how a living wage affects many socioeconomic aspects of unorganized workers. Few studies examine the direct correlation between living wages and financial security, employment stability, and quality of life, especially in Odisha, even if they draw attention to problems such unfavorable working conditions, pay inequality, job instability, and a lack of social security. A thorough assessment of retirement readiness, financial security systems, and the efficiency of government initiatives in reducing economic risks is also lacking in the literature. The necessity for a thorough inquiry to close these gaps is further highlighted by the lack of region-specific living wage evaluations and their effects on the financial well-being of unorganized workers.

# 2 Methodology

## 2.1 Research design

The methodology of the research consisted of doing a quantitative analysis in order to explore the influence of living wage on workers in the unorganized sector in Odisha via the investigation of statistical empirical analysis. for the purposed of ensuring statistical analysis, was used to collect and analyzed data in a systematic manner from a sample size of 384 respondents intended to be representative. The collection of data was accomplished via the use of a standardized questionnaire that had Likert-scale questions for the purpose of evaluating the monthly expenditures of respondents, employment stability, financial security, quality of life, and living wage. For the purposed of analyzing the data, the statistical package for the social sciences, also known as SPSS, was employed in the research. The evaluation of the dataset was accomplished via the utilization of factor loadings, reliability analysis, and descriptive statistics.

## 2.2 Conceptual Framework

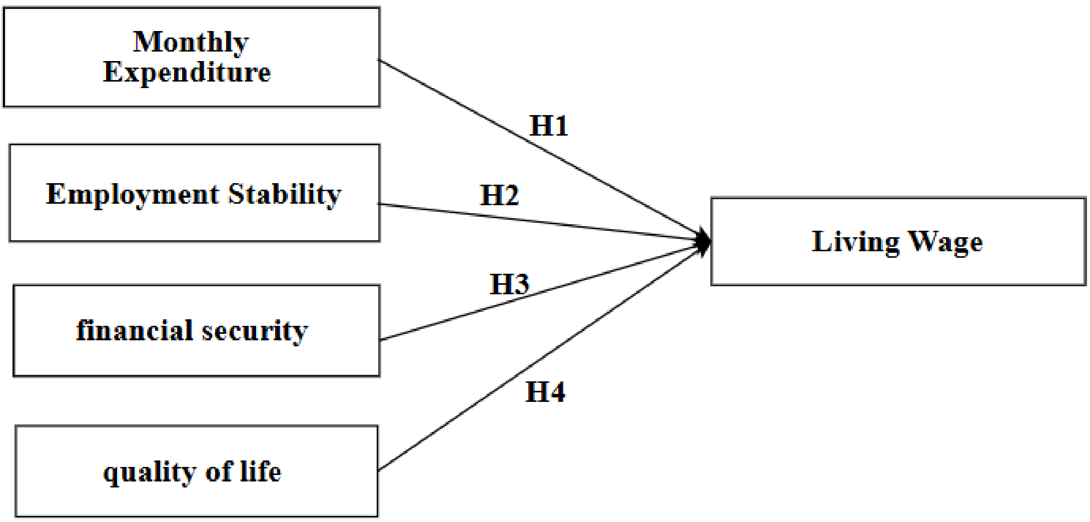


*Figure 1 Conceptual Framework*

The conceptual framework examines the connection between living wage and quality of life, highlighting how having a sufficient income may enhance one's general well-being. According to this theory, people's access to healthcare, education, housing, and overall life happiness are all directly impacted when they get an income that covers their essential living expenses. The independent variable in this paradigm is living wage, while the dependent variable is quality of life. The idea is that a greater living wage improves people's physical, emotional, and psychological well-being by reducing financial stress and enabling them to better satisfy their basic requirements. Regression analysis is used to evaluate this association, and the findings show that living wage and quality of life are strongly positively correlated. The framework emphasizes how important economic stability is to life happiness and how important fair wages are to improving the standard of living for both people and society.

## 2.3 Objectives

- To examine the effect of a living wage on the monthly expenditure of unorganised sector workers.
- To analyze the relationship between receiving a living wage and employment stability among unorganised sector workers.
- To assess the impact of a living wage on the financial security of unorganised sector workers.
- To evaluate the influence of a living wage on the overall quality of life of unorganised sector workers in Odisha.

## 2.4 Hypothesis

- **H1:** The implementation of a living wage leads to a significant increase in the monthly expenditure of unorganised sector workers.
- **H2:** Employees earning a living wage are more likely to achieve Employment Stability.
- **H3:** There is a positive relationship between a living wage and improved financial security among unorganised sector workers.
- **H4:** The adoption of a living wage positively impacts the overall quality of life of unorganised sector workers in Odisha.

## 2.5 Sample selection

The research used a sample size of 384 respondents, which ensured that the dataset for analysis was both statistically valid and representative of the population. The approach of stratified random sampling was used in order to give a diverse representation of individuals from the unorganized sector across a wide range of professions. These workers included agricultural labourers, construction workers, domestic workers, street salespeople, and small-scale craftsmen. For the purpose of illustrating inequalities in income levels, living conditions, and employment situations, the selection technique ensured that participants would come from both urban and rural areas of Odisha.

## 2.6 Data collection

This research makes used of a quantitative technique, which involves the use of established data collection procedures in order to guarantee accuracy and reliability. Assessing the effect of living wage on workers in the unorganized sector in Odisha was the primary objective of the structured questionnaire that was used as the primary method of data collection. The core data was collected via the use of a structured questionnaire that was designed to evaluated the benefits of a living wage on the effects of monthly expenditures, savings, access to healthcare, education, and overall quality of life among workers in the unorganized sector.

Questions based on the Likert scale were included in the questionnaire in order to evaluate the respondents' perspectives on the issue of pay sufficiency, financial stability, and changes in spending behavior. In order to ensure that a large number of people participated and that the questionnaire was easily accessible, it was distributed online via the used of email, Google Forms, and fintech lending sites. The primary data will be supplemented with secondary data derived from governmental publications, research that have been published, and records kept by institutions. Data was collected using in-person surveys in key districts of Odisha, ensuring participation from employees who had limited access to the internet. This was done in order to boost accessibility and response rates.

### 2.7 Measures

Data has been gathered with the help of a structured questionnaire. Questionnaire has been prepared using Likert type scale where respondents will be asked to share their opinions regarding various research questions under study. Questionnaire has a set of both open ended and closed ended questions. Questions have been carefully crafted so as to gather meaningful information with respect to identified research variables. There are five categories of respondents in the survey and a separate questionnaire has been designed for each category of respondents. The bellow mention table show variables and no. items considered for the study.

| S. No | Variables | Statements | Sources |
|---|---|---|---|
| 1 | Monthly Expenditure | 5 | (Government of India, 2007) |
| 2 | Employment Stability | 5 | (Hamilton & Scrivener, 2012) |
| 3 | Financial Security | 5 | (Mishra, 2017) |
| 4 | Quality of Life | 5 | (Roopashree, 2024) |
| 5 | Living Wage | 5 | (Barford et al., 2022) |

## 3 Result

### 3.1 Introduction

The study examines the impact of living wage on workers in Odisha's unorganised sector on economic security, job security, monthly expenditure, and overall health. The evidence indicates that remuneration of a living wage has a life-changing impact on expenditure patterns because workers are able to spend more on essential needs such as food, health, and education. Job security improves with workers experiencing less job change and less financial concern. In addition, financial stability is enhanced through higher savings and less use of informal credit. Overall quality of life is enhanced, with better health access, higher standards of living, and higher social well-being. These results highlight the value of a living wage in supporting economic resilience for unorganised sector workers.

### 3.2 Hypothesis testing

**H1: The implementation of a living wage leads to a significant increase in the monthly expenditure of unorganised sector workers.**

***Table 1 Group Statistics***

| | Monthly Expenditure | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|---|
| **Living Wage** | Less than 10000 | 183 | 3.6033 | 0.82608 | 0.06107 |
| | More than Rs.10000 | 201 | 3.7940 | 0.74617 | 0.05263 |

The table compares two groups' perceived living wages according to their monthly expenses. The mean living wage perception score for people (N=183) earning less than ₹10,000 a month is 3.6033, with a standard deviation of 0.82608 and a standard error of 0.06107. Conversely, those who spend more than ₹10,000 per month (N=201) report a higher mean score of 3.7940, with a standard error of 0.05263 and a smaller standard deviation of 0.74617. This suggests that those who spend more money each month often believe they are earning a greater living wage, and their answers are somewhat less variable than those who spend less.

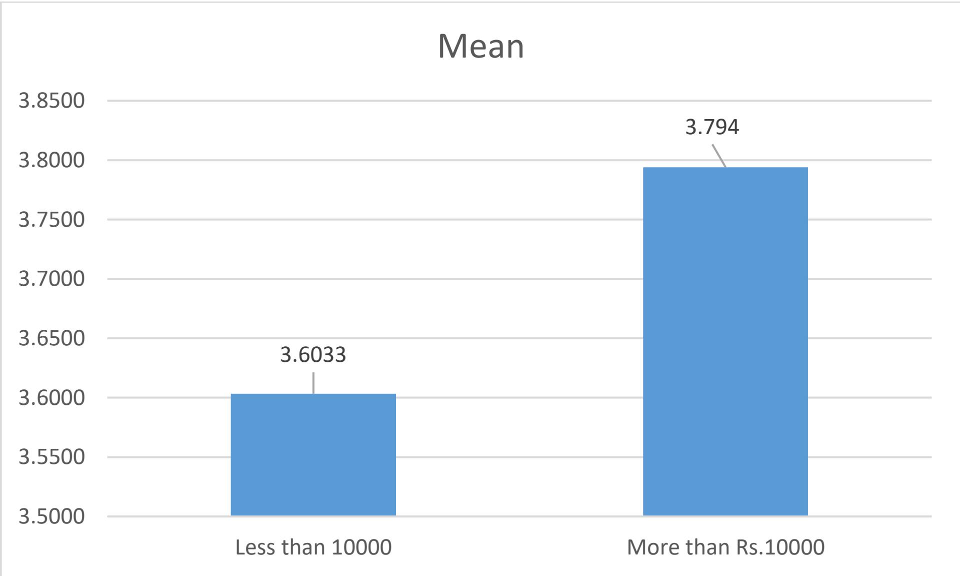


***Table 2 Independent Samples Test***

| | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | |
|---|---|---|---|---|---|---|---|
| | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Living Wage | Equal variances assumed | 4.099 | 0.044 | -2.377 | 382 | 0.018 | -0.19075 | 0.08023 |
| | Equal variances not assumed | | | -2.366 | 368.020 | 0.018 | -0.19075 | 0.08062 |

The table displays the findings of an independent samples t-test that was used to compare the two groups' mean scores on the "Living Wage" variable. The assumption of equal variances is broken, according to the significant result of Levene's Test for Equality of Variances (F = 4.099, p = 0.044). The findings from the "Equal variances not assumed" row are thus regarded as having more reliability. With a mean difference of -0.19075 and a standard error difference of 0.08062, the t-test indicates a statistically significant difference in the means (t = -2.366, df = 368.020, p = 0.018), indicating a significant difference in how the two groups under comparison perceive or experience a living wage.

**H2: Employees earning a living wage are more likely to achieve Employment Stability.**

***Table 3 Descriptives***

| Living Wage | N | Mean | Std. Deviation | Std. Error |
|---|---|---|---|---|
| No Change | 139 | 3.8216 | 0.73807 | 0.06260 |
| Somewhat Improved | 124 | 3.7048 | 0.73406 | 0.06592 |
| Significantly Improved | 121 | 3.5653 | 0.88192 | 0.08017 |
| Total | 384 | 3.7031 | 0.79001 | 0.04032 |

The table displays the descriptive data for opinions on a livable wage for the three economic status change categories of "No Change," "Somewhat Improved," and "Significantly Improved." With the highest mean score of 3.82 (SD = 0.74), those who reported "No Change" (N=139) out of the 384 respondents had a comparatively more positive opinion of their living wage. Those who reported a "Significantly Improved" status (N=121) had the lowest mean score of 3.57 (SD = 0.88), while those who reported a "Somewhat Improved" status (N=124) had a slightly lower mean of 3.70 (SD = 0.73). With a standard deviation of 0.79 and an overall mean score of 3.70 for all participants, the group as a whole seems to be somewhat satisfied with their living income.

***Table 4 ANOVA***

| Living Wage | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|

| | | | | | |
|---|---|---|---|---|---|
| Between Groups | 4.250 | 2 | 2.125 | 3.448 | 0.033 |
| Within Groups | 234.787 | 381 | 0.616 | | |
| Total | 239.036 | 383 | | | |

The ANOVA table above examines how various groups' beliefs or results about the "Living Wage" vary from one another. The F-value of 3.448 and the significance level (p-value) of 0.033, which are below the generally accepted cutoff of 0.05, demonstrate that there is a statistically significant difference between the groups. With two degrees of freedom, the between-groups sum of squares is 4.250, yielding a mean square of 2.125. With 381 degrees of freedom, the within-groups variance is represented by a sum of squares of 234.787, which results in a mean square of 0.616. With a total sum of squares of 239.036 for 383 observations, it is confirmed that group differences make a significant, if little, contribution to the overall variance in the living wage data.

**H3: There is a positive relationship between a living wage and improved financial security among unorganised sector workers.**

***Table 5 Model Summary***

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .677[a] | 0.458 | 0.457 | 0.56355 |
| a. Predictors: (Constant), Living Wage | | | | |

In this table, we can see the outcomes of a basic linear regression test using "Living Wage" as the independent variable. The dependent variable and the living wage have a moderate to strong positive linear connection, according to the correlation coefficient (R), which is 0.677. The living wage may account for around 45.8% of the variation in the dependent variable, according to the R Square value of 0.458. At 0.457, the Adjusted R Square value—which takes into consideration the number of predictors in the model—is marginally lower, suggesting that the model complexity has had little effect. The average separation between the observed values and the regression line is shown by the standard error of the estimate, which is 0.56355. All things considered, the model indicates that the living wage has a reasonably good explanatory power and is a significant predictor of the dependent variable.

***Table 6 ANOVA a***

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 102.660 | 1 | 102.660 | 323.253 | .000[b] |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Residual | 121.317 | 382 | 0.318 | | |
| | Total | 223.977 | 383 | | | |
| a. Dependent Variable: Financial Security | | | | | | |
| b. Predictors: (Constant), Living Wage | | | | | | |

The ANOVA table above displays the results of a regression analysis in which "Living Wage" is the predictor and "Financial Security" is the dependent variable. The F-value of 323.253 with a significance level (Sig.) of.000, which is less than 0.05, indicates that the regression model is statistically significant. This implies that a significant amount of the variation in financial security may be explained by the model. The overall sum of squares is 223.977, which is the result of the regression sum of squares of 102.660 and the residual sum of squares of 121.317. The mean square values are 102.660 and 0.318, respectively, with 1 degree of freedom for the regression and 382 for the residual. According to these findings, living wage is a very reliable indicator of financial security.

***Table 7 Coefficients a***

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.281 | 0.138 | | 9.282 | 0.000 |
| | Living Wage | 0.655 | 0.036 | 0.677 | 17.979 | 0.000 |
| a. Dependent Variable: Financial Security | | | | | | |

Tables showing results from regression analyses show that Financial Security is a dependent variable that the model successfully predicts. With a standard error of 0.138 and a constant value of 1.281, the data is statistically significant (p = 0.000). With an unstandardized coefficient (B) of 0.655 and a standard error of 0.036, the independent variable, living wage, indicates that financial security rises by 0.655 units for every unit increase in living wage. There is a high positive correlation between living wage and financial security, as shown by the standardized coefficient (Beta) of 0.677. The predictor is highly important in the model, as shown by the Living Wage t-value of 17.979 and the significance level of 0.000.

**H4: The adoption of a living wage positively impacts the overall quality of life of unorganised sector workers in Odisha.**

***Table 8 Model Summary***

| **Model Summary** |
|---|

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .554[a] | 0.307 | 0.305 | 0.51912 |
| a. Predictors: (Constant), Living Wage | | | | |

The model summary table shows the results of a basic linear regression analysis using "Living Wage" as the predictor variable. A moderately positive correlation between the predictor and the outcome variable is shown by the R value of 0.554. The Living Wage accounts for around 30.7% of the variation in the dependent variable, according to the R Square value of 0.307. At 0.305, the Adjusted R Square—which takes into consideration the number of predictors in the model—is marginally lower, indicating a little modification. The average separation between the observed values and the regression line is shown by the standard error of the estimate, which is 0.51912. All things considered, the model indicates that the Living Wage has a modest ability to explain the dependent variable.

***Table 9 ANOVA a***

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 45.636 | 1 | 45.636 | 169.346 | .000[b] |
| | Residual | 102.944 | 382 | 0.269 | | |
| | Total | 148.580 | 383 | | | |

a. Dependent Variable: Quality of Life

b. Predictors: (Constant), Living Wage

The ANOVA table displays the findings of a regression study that looked at how living wage affected quality of life. With an F-value of 169.346 and a p-value of.000, the model demonstrates that the regression is statistically significant, suggesting that living wage is a strong predictor of quality of life. With 383 degrees of freedom, the regression model's sum of squares is 45.636, the residual sum of squares is 102.944, and the overall sum of squares is 148.580. The great explanatory power of the predictor variable is further shown by the regression's mean square, which is 45.636 as opposed to the residual's 0.269.

***Table 10 Coefficients a***

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.944 | 0.127 | | 15.295 | 0.000 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Living Wage | 0.437 | 0.034 | 0.554 | 13.013 | 0.000 |
| a. Dependent Variable: Quality of Life | | | | | | |

According to the regression analysis table, living wage and quality of life have a statistically significant positive link. With a standard error of 0.034 and an unstandardized coefficient (B) of 0.437 for living wage, it may be inferred that, when all other variables are held constant, the quality of life rises by 0.437 units for every unit increase in living wage. A high positive influence is shown by the standardized coefficient (Beta) of 0.554. This link is very significant, as shown by the t-value of 13.013 and the significance level (p-value) of 0.000. The expected Quality of Life score when the Living Wage is 0 is shown by the constant term, which is 1.944.

### 3.3 Discussion

The findings highlight the significant influence of living wage in enhancing workers' economic and social well-being in the unorganised sector. Increased earning leads to a higher monthly consumption, enabling the workers to maintain their basic necessities with ease. This indicates that those with a better living wage possess better financial stability, which they can use for purchasing necessary items and services and thus enjoy a more stable lifestyle. Receiving a decent living wage is linked to increased job stability. Employees with proper earnings are less prone to have job insecurity, enabling them to concentrate on long-term career development and financial planning. A steady salary ensures workers may stay on the job for longer, reducing the uncertainty that often accompanies low-wage positions. Financial stability is greatly impacted by fair earnings. Workers with secure earnings have a better capacity to manage their Expenditure, save for the future, and avoid financial distress. This reduces dependence on expensive loans or credit, resulting in greater financial independence. A secure financial situation facilitates workers to better plan for emergencies and future needs. More importantly, higher wages are correlated with better quality of life. Those with better pay can afford improved living standards, be able to access healthcare services, and spend on their dependents and personal well-being. Increased economic security translates to reduced stress and overall well-being. Overall, the results indicate the necessity of equal earnings in facilitating improved living standards, economic security, and employment security. Providing decent salaries allows people to live improved and safer lives, eliminating poverty and improving wellbeing.

## 4. Conclusion

The findings show the effect of a living wage on worker's affairs in the unorganised sector. Workers with higher incomes have higher monthly Expenditure, which indicates greater financial ability to take care of their daily needs. It proves that enhanced earnings enable people to spend more on essentials, and hence the economic situation is more stable. Moreover, the findings indicate that employees who earn a living wage have a higher probability of enjoying secure employment. Having a steady income eliminates job insecurity, enabling workers to plan and enjoy stable livelihoods. Stable employment also lessens the pressure of always looking for new chances, which generally leads to happiness. The examination also confirms the significant linkage between financial security and fair pay. Workers with a fair wage have greater freedom to save money, avoid debt, and keep up with expenses. It helps avoid relying on unofficial borrowings, ultimately providing greater security and long-term stability. Additionally, the research shows that increased wages lead to a better quality of life. Better healthcare, living standards, and overall health are linked to equitable earnings. Employees with secure incomes can purchase basic needs and enhance their living standards, resulting in increased social and economic growth. In general, the research emphasizes the significance of equitable living wages to enhance financial well-being, security, and stability. Giving workers a decent wage enables them to live safer, more fulfilling lives with less financial strain and an improved standard of living.

### 4.1 Scope for Future Research

Future studies may investigate the long-term implications of living wages on intergenerational economic mobility and educational results, even as the present study offers insightful analysis of the function of living wages in the unorganised economy. Comparative research spanning several areas, sectors, and gender groups could potentially provide a more complex picture of pay differences. Furthermore, looking at how living wages affect social integration, mental health, and productivity can help to broaden the conversation on inclusive economic growth and labour policy.

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