

## CHAPTER VI

### CONCLUSION

In this chapter, the principal findings of secondary data as well as primary data have been analysed which can be explained below-

#### 6.1 Principal Findings from the Secondary Data –

- The informal sector plays a dominant role in the Indian labour market, around 95 percent of workers in India and about 90 percent of the total workers are engaged in informal sector of Assam and this percentage rate has remained more or less stable.
- National Sample Survey data (NSSO) shows that similar to India, Assam has been facing the problem of low labour force as well as workforce participation rates. The percentage of female labour force as well as workforce participation rates have found too much lower than that of male in both India as well as Assam. So, the gender disparity is quite visible in the labour market of India as well Assam.
- NSS data also shows that there is an equal percentage of male workers are found in both rural and urban. But there is a vast gap of female workers in the rural-urban areas. It is seen that the gender discrimination is much higher in urban areas than the rural areas.
- A Comparison of informal sector workers in Assam with national level reveals that the shares of informal sector workers are larger in all categories at all India level than Assam. It has been seen that formal sector employment of Assam is slightly higher than the national level. Approximately, 10 percent and 5.61 percent of the workers are engaged in formal sector of Assam and National level respectively.
- Similar to India, there are three broad categories of workers are engaged in informal sector of Assam i.e.- self-employed, regular wage/salaried employees as well as casual labours. Among the three categories of employment status, as compared to the National level, Assam plays a dominant role in case of Self-employed and regular wage/salaried excluding the casual labour workers. Apart from this, at state level the percentage of self-employed and regular/wage salaried was higher among female workers (rural+urban) as compared to the national level.
- In case of India, the proportion of self-employment workers are tend to decline, but it is not true for Assam. In the state level, the share of self-employed workers is increased but casual as well as regular salaried workers are continuously decreasing.

## **6.2. Principal Findings from the Primary Data**

- The age distribution of sample worker shows that nearly 73 percent of the young workers between the age group of 26-45 years are engaged in urban informal sector of the Dhemaji District. The mean years of the sample workers are equal to 36 years.
- The gender distribution of the sample worker shows that overall male participation workers are higher than the female workers in the informal sector of Dhemaji district.
- Almost 66 percent of the sample workers are married, about 27 percent are single and only 7.60 percent are either separated or widow.
- Due to higher percentage of ST people (41.20) in the Dhemaji district, the field study result also shows that majority of the informal workers are belonged to ST category.
- The community distribution of the sample workers of Dhemaji district shows that Assamese is the major community, only 34 percent are Begali and Bihari.
- Hinduism plays a dominant role followed by Christian and very less portion of Muslim is engaged in informal sector of Dhemaji district.
- Regarding educational attainments, only 15 percent of the workers have primary level of education, 21.45 percent workers have passed HSLC, 34.55 percent workers have passed HS, 19 percent are graduated and remaining 4 percent are the workers who are graduated or pursued higher education and remaining 6 percent are illiterate. The mean years of schooling are 11.75 years and the standard deviation is 3.12.
- Higher percentages (74.45%) of the sample workers in the Dhemaji district have not any kind of training, while (26.55%) of the workers have done some formal as well as informal basic training. So there is a least portion of worker which they have acquired skill knowledge.
- The distribution of monthly income of the self-employed informal workers in Dhemaji district varies between 5000- 25000. The average monthly income is equal to Rs.12306.62. There is a positive co-relation between attainments of higher educational levels of the workers with higher level of income and vice versa which is one of the important pre-requisites to move from informal to formal job market.
- The types of house have found in the study area are pucca, Semi pucca, Kutcha etc. 20.76% have pucca house, while 47.23 percent have kutcha house and rest of the 32.01 percent live in the kutcha house.
- Regarding the types of toilet facility, approximately 12.20 percent sample workers use flush toilet, 40.25 percent workers use pit toilet, 36.23 percent workers use common toilet and rest of 11.32 percent workers have no toilet facilities.
- In the study area of Dhemaji district a higher proportion of 43 percent of the sample workers have used tap water as a source of drinking water and almost 6 percent of the workers don't have proper facility.

- Electricity is the main source of lighting in the present study of Dhemaji city followed by solar and kerosene.
- In the study area of the Dhemaji district, sample data reveals that LPG is used by majority of the respondent (70%) as a source of fuel follows by the wood (20.56%) and a least percentage of the workers have used electricity (8.32%).
- In the sample areas of the Dhemaji district, the economic conditions as well as working conditions of street vendors are very poor as compared to the retail trade as well as services.
- By calculating the index of economic status, the informal self-employed sample workers of Dhemaji town are classified into High, medium and low economic status. Among these three groups, the medium status workers play a dominant role followed by low status and highly status. Approximately, 53.4 percent workers have medium economic status as well as 43 percent workers have low economic status.
- The informal sector in the urban area of Dhemaji district has faced many problems. Shortage of capital is the main problem of informal sector of Dhemaji district. Almost 46 percentage of the informal workers have been faced the problems of shortage of capital.

**Policy Implication:** - In the past decades, the traditional belief that there is no vast scope of the informal sector has been proved wrong and the informal sector continues to contribute in the current economic development and growth processes of the developing world. Apart from this, a critical assessment of the dynamics coupled with existing development theories of developing countries highlight the inefficiency and inadequacy of the formal sector in realizing various measurements of development. Aside from this, it has become increasingly evident that if the informal sector can attract highly skilled workers, many of the requirements of development in the underdeveloped world can be cherished Das, (2016).

Based on the above discussions and problems of the self-employed informal workers of Dhemaji district, the following suggestions as well as recommendations are presented below-

- In the present study it is found that education yields positive benefits. Formal education has a direct influence on workers improved health condition and increases their productivity, efficiency and yield higher level of income. Recently the Central Government of India have launched various types of schemes such as Pradhan Mantri Kaushal Vikas Yojana (PMKVY 2017), Skill India (2015), New education policy (2019) etc. The objective of PMKVY is to enable a large number of Indian youth to take up industry relevant skill training that will help them in securing a better livelihood. Apart from this, the draft of new education policy (NEP 2019) has been submitted to the union minister of HRD in New Delhi by the committee of the chairman on May 31, 2019. The main aim of this policy is to improve the quality of the skill oriented

knowledge and education. While the policies are in place, the need of the hour is that the policies are structured in a way that the workers in the informal sector are rightly and particularly targeted.

- Recently, Central Government of India as well as State Government of Assam launched various types of schemes like Make in India Campaign (2014), Pradhan Mantri Mudra Yojana (2015) Advantage Assam (2018) etc. The main aim of these policies is to promote manufacturing, to facilitate investment, foster innovation, protect intellectual property rights and to provide employment opportunities in the manufacturing sector. These types of policy can be extended to attract and absorb will help informal sector workers to get a lot of jobs in the manufacturing sector.
- Shortage of capital is another chief problem of informal sector workers. The commercial bank as well as regional rural bank seems to reluctant give money to the informal sector workers. So Central Govt. as well as State Govt. should formulate proper policy to abolish these types of problems.
- Informal sector workers may participate in SHGs thereby raising their voices regarding their position status and their problems and prospects. Government should ensure that active SHGs are formed among raise informal sector workers and adequate training, credit and other facilities may be provided to the workers engage in various informal activities.

Therefore, the present study suggests that policies should be adopted in a way that the quality of living conditions and working conditions of these informal workers can be conditioned. Apart from this, government should take necessary actions to facilitate easy credit facility, encourage small and micro enterprises create steps for ensuring some sort of job security for this sector. Informal sector employment should be handled as a part of the solution to not only growing unemployment but also as a means of mitigating poverty.