CHAPTER IV

CLERICAL PERSONNEL IN THE UNORGANIZED SECTOR

Introduction

The foregoing analysis which we completed was of the organized sector in which eleven organizations were selected and 163 clerks' cases were examined in detail. It would be now interesting to examine a few cases from the unorganized sector. There are peculiar characteristics of this sector which we will see later on. For this reason and also for the fact that comparison of this unorganized sector with the organized sector would throw light not only on comparative features but also on the problems of this sector. Hence a comparative analysis promises to be interesting.

It should be noted that there is no information available which can tell us how many clerks are working in this unorganized sector. In all 25 cases have been examined from this sector. Here also it should be noted

that this is not a proportional choice. These 25
persons were taken at random from different types of
units of this sector, so that it can give us the general
picture prevailing in this sector. From the type of
units selected, it can be seen that they vary in nature.
It includes units like (1) Engineering units (2) Financial
unit (3) Medical store (4) Hotel (5) Chartered Accountant's
firm (6) Doctor's Hospital (7) General Provision Store
(8) Oil Mill (9) Textile unit (10) Private Agency. Thus
in all 25 persons working as clerks have been selected
from these ten units of the unorganized sector. The same
questionnaire was used and the reference date was also
the same, namely 1st April 1977.

It is the general impression that those who are
working in the unorganized sector are not a privileged
class like those employed in the organized sector. How
far is this true? Do they get less emoluments and other
monetary and non-monetary advantages compared to the
organized sector despite the same qualifications and
experience? Are they exploited by their employers
because of their disadvantageous position in the labour
market? There is also another impression that persons
working in this sector are inferior to those in the

organized sector from the point of view of qualifications, experience, family background etc. How far is this true?

The point of 'Education₁Inflation' which we discussed in the previous chapter can best be understood in the context of the structure of the country's economy and the functioning of the labour market. The basic characteristic seems to be dualistic in nature. It has two sectors - the organized sector and the unorganized sector. The organized sector is placed in a far better position compared to the unorganized sector. The difference between these two is sharp and wide. In the organized sector because of strong trade union activities, they enjoy considerable advantages in regard to wages, other benefits both monetary and non-monetary, working conditions etc. Apart from bonus, they are also entitled for benefits like medical allowances, LTC, loan for housing and consumer items, pension, gratuity, P.F. etc. In most of the organizations of the organized sector, these advantages are given to their employees. No such privileges are available to the employees in the unorganized sector. In some of the units, bonus is given to their employees. The basic reason lies in their extremely weak bargaining power because of the absence of trade union activities.

But when we study the organized sector of the
Indian economy then we find that only little more than
2 crores of persons are engaged in this sector which comes
to nearly 10 per cent of the labour force. So almost 90
per cent of them are in the unorganized sector. But it is
unfortunate that very little information and data are
available about this sector.

It can be seen that the dichotomy between the
organized sector and the unorganized sector is only
superficially similar to the difference seen between
primary and secondary labour markets in case of developed
countries. In India, organized sector is like an island
surrounded by ocean of unorganized sector. In developed
countries, primary labour market which is offering stable
and well paid jobs occupies the central position and the
secondary labour market occupies peripheral position.
Thus the secondary labour markets are small pockets in
the developed countries.

In Indian conditions, we can say that from the point
of view of higher education, it creates a labour force
which is productive with respect to organized sector but
neutral in its productivity impact on the unorganized sector.

It is obvious that all cannot enter the organized sector and hence many of them have to accept employment in the unorganized sector even if they are at all not satisfied. But there is no other alternative. Some of them after sometime might succeed in getting employment in the organized sector and hence switch over. This number is certainly limited and many of them have to continue in this /organized sector with all its disadvantages. They do not succeed in switching over because of one reason or the another. Mostly because of poor academic record, weak family background, age bar etc. they do not succeed and have to be satisfied with a job in this sector. And so we find a number of graduates working as clerks in this unorganized sector with very low emoluments and many other disadvantages. Their position is very weak in every respect when compared to the clerks in the organizations of the organized sector. Sometimes we find that there are educated persons in this sector also who have all necessary qualifications and are fit to be clerks in the organized sector. And yet they are not in a position to get such an opportunity of employment in the organized sector. Such persons are naturally very much frustrated.

Analysis of 25 cases from this sector
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I   Personal Data

What sort of picture emerges from the data collected
of these 25 clerks from the unorganized sector? In what
respect does this differ from that of the organized
sector? Let us now turn to these details. Out of 25
cases considered here,   23 are males and 2 are females.
10 are married while 15 are unmarried.

There is no case of scheduledcaste/scheduledtribe.
Out of 25, 15 are native of Surat and 10 do not belong to
Surat city. So 15 persons have been staying in the city
since their births. From remaining, 10, 5 persons have
been in Surat for less than five years while 2 have been
here for more than five years. Three persons are staying
out and are doing up-down for service purpose.

Caste
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If we examine their caste then we find the following
picture.

Table   IV(1)

Caste and Community of Clerks

in the Unorganized Sector

Caste	No. of persons
Brahmins	12
Patel	03
Bania	06
Ghanchi	02
Parsi	01
Muslim	01
Total	25

It can be seen from the table that out of 25 persons,
21 are Brahmins, Bania, Patel. So here also we have the
proof that the persons from these castes dominate in
services. And the clerical occupation whether in the
organised sector or unorganized is no exception. True,
it speaks more of the type of society we have had and
the hierarchy maintained in it deliberately by certain
vested groups for their domination. So this is the
reflection of the system.

Age-group

It can be seen from the table IV(2) of age-group
that majority of them are young clerks.

Table IV(2)

Age-Groups of Clerks in the Unorganized Sector

Age-group : years	Total No. of clerks
21-25	16
26-30	05
31-35	01
36-40	-
41-45	02
46-50	01
Total	25

So majority of them are in the age-group of 21-30 years. They are 21 out of 25. These are all young educated clerks. The average comes to 27 years taking mid-point of each group.

It has also been noted that especially in the unorganized sector the employers sometimes prefer those educated persons who have relatively weak background, so that they do not have to give them high emoluments and can be exploited. Another reason given is that the employers are aware of the fact that the educated persons join this sector as temporary arrangement. Those who have good academic record are always in search of better opportunities. And once they get it in the organized sector, they leave this job. Then why not

prefer those type of persons who are likely to stay with them for a longer period. Here in this sector also it is seen that when the employers are in a position to get more qualified people who are ready to work on low emoluments, they prefer them and exploit their disadvantageous position.

Family Background

What is the picture of family background of these 25 clerks? Are we in a position to say on the basis of the data that they belong to poor families in every respect i.e. Parents' income, education, etc. Are they in a more disadvantageous position in this regard when they are compared with those clerks in the organized sector? Let us try to answer these questions.

Parent's Income

The following table IV(3) gives us an idea about their parents' income per year. It should be noted that the reference period taken here is not uniform and this becomes its limitation to a certain extent.

Table IV(3)

Income of Parents Per Year of Clerks in
.the Unorganized Sector

Rs. Income per year	Total No.of Parents
Rs. 1000-5000	13
Rs. 5001-10000	08
Rs.10001-15000	01
Rs.15001-20000	02
Rs.20001-25000	01
above 25,000	Nil

It can be seen that 21 out of 25 are in range of
Rs.1000 - 10000 income per year. So most of them have a
weak financial family background.

Parent's Occupation

Table IV(4)

Occupation of Parents of Clerks in the
Unorganized Sector

Occupation	Total No.of Parents
Agriculture	3
Business	6
Service	(16)
Govt. Service	9
Private Service	5
Teaching	2
Total	25

How about the occupational background of these 25 parents? The data reveal that out of 25, 16 are in services 6 in Business and 3 in Agriculture. Thus majority of them are engaged in services. Out of 16 who are in service, 9 are in Government services, 5 are in private service while 2 are in teaching. This is the reason for poor financial background of the family. It appears that there is a direct and strong relationship between the type of occupation and the income level.

Parent's Education

What picture do we get about the educational background of these parents? It can be seen in the following table:

Table IV(5)

Education of Parents' of Clerks in the Unorganized Sector

Education level	Total No. of Parents
Uneducated	05
I-VII standards	06
Non-Matric	01
Matriculates	09
Under-Graduates	01
Graduates	03
Total	25

It can be seen from the table that out of 25,
13 are Matriculates and above. And this does not draw
a very bad picture from parents' educational background
point of view. In this respect, it is difficult to say
that those engaged in the unorganized/their parents'
sector
educational background is very weak.

It can be seen from the data that number of parents
engaged in Agriculture and Business occupation is less
compared to service. Even if both are combined then also
the number is less than service.

Change in Social Mobility and Social Background

If we examine the point of a change in social
mobility and social background in view of those who joined
in the present service before the year 1960, between 1960-70
and 1970-77, then it would be more clear. Their parents'
occupation, educational level and income level examination
would help in understanding this point.

Table IV(6)

Change In Social Mobility and Social Background of Clerks in the Unorganized Sector

	Parents' Occupation			Parents' Education				Parents' Income per year in Rupees	
	S	B	F	UE	BM &M	UG	G & PG		
Those who joined in service before 1960	-	1	-	1	-	-	-	1000 - 5000	-
								5001 - 10000	1
								10000 - 15000	-
								15001 - 20000	-
								20001 - 25000	-
								25000 & above	-
Those who joined in service 1960-70	1	2	-	-	3	-	-	1000 - 5000	2
								5001 - 10000	1
								10001 - 15000	-
								15001 - 20000	-
								20001 - 25000	-
								25001 & above	-
Those who joined in service between 1970-77	15	3	3	4	13	1	3	1000 - 5000	11
								5001 - 10000	6
								10001 - 15000	1
								15001 - 20000	2
								20001 - 25000	1
								25000 & above	-
Total	16	6	3	5	16	1	3	1000 - 5000	13
								5001 - 10000	8
								10001 - 15000	1
								15001 - 20000	2
								20001 - 25000	1
								25000 & above	-

Note: S=Service, B=Business, F=Farming, UE = Uneducated, BM & M = Below Matric & Matric, UG = Under Graduate, G & PG = Graduate & Post-Graduate.

The table IV(6) shows that 1 person who joined before 1960 his father had Business as occupation, was uneducated and his income was in the range of Rs.5000-10,000. 3 persons who joined between 1960-70, their parents occupation shows that 1 is in service 2 in Business. Their income Rs. 1000-5000 per year for 2 parent while 1 parent is in the range of Rs.5000-10,000. All 3 parents are Matric or below Matric. And 21 who joined after 1970, in their parents' occupation it can be seen that 15 are in service, 3 Business and 3 in Farming. The educational level shows that 4 are uneducated, 13 Matric or Below Matric, 1 under-Graduate and 3 are Graduates. The income per year position reveals that 13 are in the range of Rs.1000-5000, 8 Rs.5001 - 10,000,1 Rs.10,001-15,000, 2 Rs.15,001 to 20,000 and 1 Rs.20,001 - 25,000.

A comparison of all three shows that in the later phase the service trend has certainly increased. And secondly, the educational level of parents also increased considerably. So if we measure social mobility and social background from parents' educational level point of view then it has certainly changed for better. Otherwise from income point of view the position is more or less the same. The picture of the organized sector examined earlier is also almost of the similar type. These clerks

are from the middle-class and it remains a middle-class phenomenon whether they are in the organized or unorganized sector.

Size of Family

What is the picture of the size of family of these 25 clerks? Because after all it is the per capita of income which matters. And those who have to support a big family with limited income are at a disadvantage. And if his family does not have additional earning members then there are more difficulties. The clerical occupation is such that it offers a very limited income and if he is in the unorganized sector instead of organized, then it becomes more difficult because the emoluments in this sector are comparatively lower. The size of the family can be seen from the following figures:

Table IV(7)

Family of Clerks in the Unorganized Sector

Total No. of family members	Total No. of clerks
1	1
2	2
3	1
4	6
5	7
6	2
7	4
8	2
Total	25

It can be seen from the figures that these 25 clerks have
in all 123 family members. So the average size of the
family comes to 5 members. Most of them have family
members between 4 to 8. It is not a picture of very small
families. It can be seen from the figures that there are
cases of joint families. If there are advantages of joint
families then there are also disadvantages. Sometimes
for persons like clerks who have limited income, such a
system becomes little helpful because there are more
chances of additional earning members.

Additional Earning Members

What is the picture of additional earning members?
How many additional earning members are there and what
income they get per month? In which occupation they are
engaged? These all points are important because on the
basis of this we get an idea of the profiles of poverty
of these 25 clerks in the unorganized sector.

It can be seen from the data that there are 18
additional earning members besides these 25 clerks
(16 clerks have additional earning members in families).
Out of these 18, 13 are in service, 2 in Business while
3 are in agriculture. So majority of them belong to
service and hence limited income. It can be seen that

out of these 13 who are engaged in service, 2 are in government service as clerks, 5 are teachers in school, 5 are in the unorganized sector either as clerks or workers while 1 is in a private concern in the organized sector as a worker. The following table shows their income position per month:

Table IV(8)
Additional Earning Members of Clerks in the
Unorganized Sector

Rs. Income per month	No. of additional earning members
Rs. 200-250	2
251-300	1
351-400	1
401-450	1
451-500	5
651-700	1
701-750	1
751-800	2
801-850	2
951-1000	1
1000 & above	1
Total	18

So majority of them are between Rs.200-500. One can say that the picture of additional earning members is not very bad. And as such this is an additional income in the

family. But this must be viewed in/context of the size

.of family. This gives the real picture. It is obvious

that those are better off whose family size is small
earning
and also have additional/members in the family.

In order to have some idea about the profiles of

poverty of these 25 clerks, let us look at three

important results from the data we have about their

family size and additional earning members besides them.

(1) The size comes to 5 members per family. This is an

average which is neither too big nor too small. Generally

it is found to be around 5(2) per head income per month

of the family comes to Rs.154. This is per capita which

gives the correct picture. (3) Income per earner per

month comes to Rs.448/-.

So over all we can say that these are the families

with limited income and inspite of additional income they

are not much happily placed. Their financial background

is weak.

Profiles of Poverty

The analysis of profiles of poverty can be conducted

in detail. This detailed analysis shows that (i) average

family size of single earner family is 3.4 members

(ii) average family size of double earner family 5.1 members

(iii) average size of single earner and double earner families is 5 members (iv) average family size in Surat city (1977 year) is 5.5. (v) In all there are 9 single earner families and 16 double earner families.

From data we can see that average size of the family is 5 which is common and very much like the organized sector and Surat city. Another obvious point which can be seen is that the average size of a single earner family is smaller than a double earner family.

The table IV(9) reveals that out of 25 families, 5 families are below poverty line. Their per month income is below Rs.75 (1977-78 prices) so 20 per cent families are below poverty line. But it should be noted that these all 5 families are single earner families. And there are also families which by definition cannot be placed below poverty line but are very much near to poverty line. It is also true that on the other hand there are some families which are very much above poverty line and are well placed. This is because of double earnings.

Table IV(9)

Profiles of Poverty of Clerks in the

Unorganized Sector

I

Average family size of single earner family	3.4
Average family size of double earner family	5.1
Average family size of single and double earner families	5
Average family size Surat city (Year 1977)	5.5
No. of single earner families	9
No. of double earner families	16
Families below poverty line (Rs.75 p.m.)	5
Single earner families below poverty line	5
Double earner families below poverty line	Nil
Total No.of families not below poverty line	20

II

Per head income per month (Rs) Rs.	No. of Families
Below 75	5
76 - 100	-
101 - 125	1
126 - 150	-
151 - 175	-
176 - 200	2
201 - 225	-
226 - 250	1
251 - 275	-
276 - 300	2
301 - 325	-
326 - 350	1

Table IV(9) Contd.

Per head income per month (Rs)   No. of Families

Rs.

Per head income per month (Rs)	No. of Families
351 - 375	1
376 - 400	2
401 - 425	-
426 - 450	3
451 - 476	-
476 - 500	-
500 & above	7
Total	25

III

Rs.

	Rs.
Average earnings per family of single earner family	313.8
Average earnings per earner of single earner family	313.8
Average earnings per person of single earner family	91.8
Average earnings per family of more than single earner family	1059.3
Average earnings per earner of more than single earner family	484.2
Average earnings per person of more than single earner family	266.7
Over all average earnings of both single & more than single earner families (per family)	791
~~Average earnings per family of both single & more than single earner families~~	~~791~~
Average earnings per earner of both single & more than single earner families	448
Average earnings per person of both single & more than single earner families	154

If we examine earnings per month in detail then
we find that (1) average earnings per family of single
earner family is Rs.313.8 (2) average earnings per earner
of single earner family is also Rs.313.8 (3) average
earnings per person (per capita) of single earner family
is Rs.91.8 (4) average earnings per family of double
earner family is Rs.1059.3 (5) average earnings per earner
of double earner family is Rs.484.28 (6) average earning
per person of double earner family is Rs.206.7 (7) over all
average earnings per earner for both types of families
is Rs.448.

These data reveal one thing in a clear cut way
that there is a big difference between a single earner
family's position and double earner family. Single earner
family is financially weaker and the per capita position
shows that it is very much near to poverty line (Rs.91.8).
But if we take the combined picture of both the families
then the average is Rs.791 per month per family which in
no way can be considered not satisfactory and also with
the fact that the average size of family is of 5 persons.
And if we take a combined picture of per capita income
then it comes to Rs.154 p.m. which is very low.

Thus this analysis of profiles of poverty shows
that the unorganized sector's picture though not very

inferior to that of the organized sector, it is certainly
weaker to a certain extent and in no way it is satisfactory.
This lot is certainly poorer than that of the organized
sector.

Migration

Let us now examine the point of migration in little
detail. If we examine, since how many years these 25 clerks
have been staying in Surat city, we can get some idea in
this regard. The data show that out of these 25, 15 have
been staying here since their birth, 5 for less than 5
years and two for more than 5 years but less than 10 years.
So out of 25, 7 persons have migrated to Surat city for
their service purpose. As such 10 persons have migrated
but rest 3 are not staying in Surat city. They are staying
in near by places and do up-down daily to Surat for the
service. They are commuters.

Another point which can throw light on migration
aspect is the native place. The table IV(10) reveals
that out of 25 persons, for 15 this is their native place.
While for rest 10 Surat is not a native place. In case of
one it is Surat District urban areas, 1 South Gujarat
Rural, 2 Native South Gujarat urban, 3 Gujarat District
Rural, 3 Gujarat District Urban.

Table IV(10)

Migration of Clerks in the Unorganized Sector

I	Stay in Surat City (Years)	No. of clerks
	Since birth	15
	Less than 5	5
	5 - 10	2
	More than 10	-
	More than 20	-
	More than 30	-
	More than 40	-
	More than 50	-
	Total	22

II	Native Place	No. of clerks
	Native of Surat city	15
	Native of Surat District Rural	-
	Native of Surat District Urban	1
	Native of South Gujarat Rural	1
	Native of South Gujarat Urban	2
	Native of Gujarat District Rural	3
	Native of Gujarat District Urban	3
	Native of Other State in India	-
	Total	25

III	Migrated to Surat city in last 10 years - Age-Group (Years)	No. of clerks
	20 - 25	5
	26 - 30	2
	31 - 35	-
	36 - 40	-
	41 - 45	-
	46 - 50	-
	51 - 55	-
	56 - 60	-
	Total	7

But it can be seen that out of 25, 19 are from South
Gujarat and only 6 are from other areas and none is from
other State. The picture is almost like the organized
sector which we had examined earlier. Thus it is
indicated in both the sectors and more true in case of
the unorganized sector that in the clerical occupation
persons do not come from distant areas and they are from
near by places. This is not an attractive occupation.

If we examine the data of those who have migrated
to Surat city in last 10 years then we find that there
are 7 cases. 5 are in the age-group of 20-25 years and
2 are in the age-group of 26-30. So all are youngsters.
It proves that the service trend has certainly increased
in last few years and also the youngsters have been mobile
to get employment even if it is clerical occupation in the
unorganized sector. The migration is age selective in both.

Academic Data .

(i) Qualification

How about the qualification of these 25 persons?
It can be seen from the data that out of 25, 9 are Matriculates
1 is under-Graduate while 15 are Graduates. This is fairly a
good picture. It is not correct to say then that this

unorganized sector has employees who are not well qualified. The fact that out of 25, 15 are Graduates and also indicates that when Graduates are available and who are prepared to work on low salary, they are preferred to Matriculates by the employers.

Let us now examine the point that generally this unorganized sector has employees who have weak academic background. How far is it true?

It has been noted earlier that out of these 25 persons, 9 are Matriculates, 1 under Graduate while 15 are Graduates. It should be noted that out of these 15 Graduates 14 are B.Com. while 1 is B.A. Here also it can be seen that more Commerce Graduates are found. Sometimes, it appears that there is more employment oriented syllabus content in this Commerce Faculty which gives them a little edge over others. And secondly, in last few years there has been a heavy rush towards this faculty. So obviously, more graduates come out from this faculty and hence they are more found in employment.

(ii) Academic Record

How about their performance at the final degree? It can be seen in the table IV(11).

Table IV(11)

Final Degree Performance of Clerks in the
Unorganized Sector

Degree	Class	No. of Clerks
Matriculate	II	5
Under-Graduate	III	5
Graduates	I	1
Graduates	II	5
Graduates	III	9
Total		25

So it can be seen that 9 out of 15 Graduates had IIIrd class at final examination and 5 Matriculates out of 10. So 14 in all out of 25 had IIIrd class. This can't be considered a good picture.

Over-Qualification

Let us now examine the point of over-qualification. It is true that this point is not of much significance like the organized sector. There are no specific rules in any matter here. The employers can do whatever they like in regard to qualification, salary etc. Although there is no specific qualification for appointing a clerk here, the Matriculation is considered desirable and hence can be

considered as minimum qualification. If we take like this,
then there are 15 Graduates out of 25 clerks and they become
over-qualified persons and it comes to 60 per cent. So the
degree of over-qualification is fairly high. But the
result wise we can say that the general impression in this
regard about this sector is more or less correct. But all
are not bad cases and that we are able to see from the
figures, Out of 15 Graduates 1 is Ist Class and 5 are IInd
class and out of 10 Matriculates 5 are IInd class. These
persons are any day fit for organizations in the organized
sector and they are in no way inferior. Even those IIIrd
class Graduates are eligible where the minimum qualifica-
tion laid down for appointment is Matriculation. A
comparative analysis between these two sectors we will
attempt in the Vth Chapter and see what sort of differences
are found between these two sectors.

Earnings

Let us now examine their income position per month.
It must be noted that these clerks get fixed salary and very
few of them get extra monetary advantages like bonus. So
the amount given here includes their salary and any other
income like bonus, extra-work income. Table IV(12) shows
the position.

Table IV(12)

Earnings per Month of the Clerks in the
Unorganized Sector

Rs. Income per month	No. of clerks
Rs.	
150 - 200	4
201 - 250	3
251 - 300	6
301 - 350	2
351 - 400	5
401 - 450	1
451 - 500	1
501 - 550	1
701 - 750	1
751 - 800	1
Total	25

How about their earnings per month? We examined
a frequency table in this regard. The data reveal
that for all these 25 clerks, the average per month comes
to Rs.347. This isx of course can't be considered very low.
But some points should be noted here. One, we have some
cases of senior persons in these 25; so this average has
come little high because they comparatively get high
emoluments. Secondly, we have/proof from our data that
                                    a
there are some clerks who get only Rs.150-200 p.m. which is

very low. And thirdly, here everything is on the ad-hoc basis. There are no specific scales. When these emoluments are compared with the organized sector they prove to be low. We will have this comparative picture in the next Chapter.

The average for Matriculates comes to Rs.403 while for Graduates it is Rs.310. It is true that there is not substantial difference between these two. Sometimes, the Graduates are given one or two increments more than Matriculates in some units of the unorganized sector, but not necessarily. So the result is not established here empirically that the higher educated persons get more emoluments than the less educated. This is the peculiarity of clerical occupation that there is not much difference between these two. This has resulted from the devaluation of the degrees.

It is seen from the table that 20 out of 25 persons are earning between Rs. 150-400 p.m. while rest are above. This can certainly be considered as very low. It is true that there are few cases between Rs.700-800 but then they are after long years of service. The wide gap between the clerks of this sector and those of organized sector would be revealed when we will draw a comparative analysis between these two in the next chapter. The data reveal that

some of them get salary p.m. as low as Rs. 150-200. There
are no pay-scales, no specific rules for increment. Very
few of them get bonus and some of them are given ad-hoc
increase sometime but not in the form of bonus. There are
no rules for working hours and they do not get any such
advantages like medical benefits, LTC, P.F., Gratuity etc.
As a matter of fact mostly the employers try to keep
number of the employees in such a way that rules of the
government like bonus, P.F. etc. do not become applicable
to them. Their behaviour is generally shrewd and they
try to exploit persons in this sector as far as possible.

This is not to say that all are of the same type,
few exceptions are not ruled out. But by and large this
is true. It is also found sometime that the employers of
small units in this sector have certain genuine problems
and sometime the people in authority and workers do not
try to understand them. There is some truth in this. It
is obvious that the financial position of one unit differs
from that of another, But the conditions of the workers
and clerks by and large are the same in different units of
this sector. There is not much difference.

Over and above these disadvantages they suffer,
most of them are very much afraid of losing a job because

there is no security of it in this sector. They are not protected here.

V Age-Qualification-Earnings Profiles

The detailed analysis which follows from the table IV(13) of age-qualification-earnings profiles reveals the following important points.

Table IV(13)

Age-Qualification-Earnings Profiles of the

Clerks in the Unorganized Sector

Age-Group years	Average Earnings per month Rs. : Matric				Average Earnings per month Rs. : Graduates and Post-Graduates				Average earnings of all(Matric+ Graduates+ Post-Graduates)
	Ist class	IInd class	IIIrd class	All	Ist class	IInd class	IIIrd class	All	
20-25	-	225	300	263	350	340	250	289	286
26-30	-	475	-	475	-	-	600	600	500
31-35	-	-	400	400	-	-	-	-	400
36-40	-	-	-	-	-	-	-	-	-
41-45	-	400	500	450	-	-	-	-	450
46-50	-	-	300	300	-	-	-	-	300
51-56	-	-	-	-	-	-	-	-	-
56-60	-	-	-	-	-	-	-	-	-
Average of all	403				310				347

(1)   Average Earnings of IInd class Matriculates is
Rs.410 p.m. of IIIrd class Rs. 395 for all Matriculates is
Rs.403.

Average Earnings of Graduates Ist Class is Rs.350,
IInd class Rs.340 IIIrd class Rs.289 and for all Graduates
Rs.310 p.m. And for all Matriculates and Graduates the
average per month is Rs.347.

One thing is clear cut from these figures is that
there is no distinction between Matriculates and Graduates
in this occupation as far as earnings are concerned. And
secondly, the better class hardly matters at the final
degree as far as earnings are concerned. This might help
in getting a job little earlier as we have noted in our
analysis of waiting period.

(2)   What sort of picture do we get when this qualification
and earnings position is examined vis-a-vis age-group.

Even here also it can be seen from the table IV(13)
that in each age-group, there is not much distinction
between a Matriculate and a Graduate as far as earnings are
concerned. And secondly, the class at the final degree has
no relevance with the earnings per month.

Let us now examine each age-group. (1) In the age-group 20-25 average earnings per month of all Matriculates Rs.263, of Graduates Rs.289 and for both comes to Rs.286 per month.

(2) in the age-group 26-30 years the average earnings of Matriculates is Rs.475, of Graduates Rs. 600 and for all it is Rs.500.

(3) in the age-group 31-35 years, the average for Matriculates is Rs.400, since there are no cases of Graduates, the over all average is also Rs.400.

(4) in the age-group 36-40 years. There is no case.

(5) in the age-group 41-45 years, the average for Matriculates is Rs.450, since there are no cases of Graduates in this age-group, this becomes an over all average i.e. Rs.450.

(6) in the age-group 46-50 years also there are only Matriculates and their average is Rs.300 and since there are no cases of Graduates in this age-group this becomes an over all average.

(7) there are no cases in the age-group 51-56, 56-60 years.

From the figures another point which can be traced is that as the age advances, the earnings per month also rise. But this can be seen only in first two age-groups and later on it does not hold true.

Extra Work

It can be seen while examining their income per month that there are some clerks who are getting Rs.150-200 per month. This amount in no way is sufficient to run a family. They are in badly need of additional income. But is it/surprising to find that only two persons out of 25 are doing some extra work like tuition. There are no official restrictions on doing such work like in the organized sector. Is it that they are not allowed by their employers? or they do not find time after long hours of service, because here there are no fixed hours of work. Normally they are higher than the organized sector. Are they not much efficient in work like typing, stenography, Book-keeping, Accountancy? There are limited such opportunities for them. There is truth in these all arguments. And it is also true that there may be more persons who are doing such work but they are afraid of their employers and hence do not reveal such information.

III Employment Data and Employment History

So far we have examined the personal and academic data of these 25 clerks in the unorganized sector. Let us now examine their data of employment and employment history.

What is the picture that emerges from these data? Let us
start with the following table which gives an idea about
their service period.

Table IV(14)

Service Period of the Clerks in the
Unorganized Sector

No. of service years	Total No.of Clerks
Less than 1 year - 1 year	9
1 - 2 years	5
2 - 3 years	3
4 - 5 years	2
5 - 6 years	1
6 - 7 years	1
7 - 8 years	1
8 - 9 years	1
15 years	2
Total	25

It can be seen from the above table that 17 out of 25
clerks have put in 1-3 years service. So most of them
are with less service period. Obviously they are young
educated persons.

Job Detail

Another table given below shows whether this is their first job or otherwise:

Table IV(15)

Job History of the Clerks in the Unorganized
Sector

No. of job	Total No. of clerks
I	18
II	2
III	2
IV	1
V	2
Total	25

It can be seen from the figures that for majority of them this is their Ist Job. One reason is that most of them are young educated persons who have just made the beginning of their career. They are 18 out of 25 clerks. While 7 of them switched over from one job to another. For them this is not their Ist job.

It should be noted that they have shifted within the unorganized sector. They switched over and changed job from one unit of the unorganized sector to another

unit of this sector. They changed jobs sometimes because of a little monetary rise or sometimes they had to change because they were relieved by their employers. Sometimes they also think that different type of experience in employment might help them in getting a job in the organized sector. This is their hope all the while and are very eager to get such an opportunity. And sometimes some of them succeed in this.

Waiting Period

How about their waiting period to get the first job? The following table gives the picture in this regard:

Table IV(16)

Waiting Period of the Clerks in the Unorganized Sector

Waiting Period	No. of Clerks
No waiting	13
Less than 1 year	2
1 year	6
2 years	4
Total	25

It can be seen from the figures that 13 out of 25 clerks did not have to wait for their first job and they faced no unemployment. Secondly, the highest waiting

period is of 2 years. Over all one can say that the
picture in this regard is not very bad.

What is the average waiting period for employment
of these 25 clerks? What is the difference between the
waiting period of a Matriculate and a Graduate? Is it true
to say that a higher educated person has to wait less for
his first job? These are some of the questions which need
to be answered here.

The average waiting period for all is 7.5 months.
This certainly cannot be considered high. The waiting
period for Graduates comes to 6.2 months while for
Matriculates it comes to 8.4 months. So it is little
higher for Matriculates.

Further analysis of these 12 persons out of 25 who
had to wait for sometime to get their first job reveals
that out of these 12, 4 are Matriculates and 8 are
Graduates. One is Arts Graduate, 7 are Commerce Graduates.
So out of 10 Matriculates 4 had to wait and out of 15
Graduates 8 had to wait. In all 12 out of 25 had to wait
and 13 did not have to wait.

Out of these 4 Matriculates 2 had IInd class and

2 had IIIrd class. It should be noted that for a IInd
class Matriculate, average waiting period is 7.2 months
while for IIIrd class it is 9.6. For all 4 it is 8.4
months. Thus a better qualified had to wait little less
is proved here.

What is the position of Graduates? Out of 8 who
had to wait 3 had IInd class while 5 had IIIrd class.
The average waiting period for a IInd class Graduate is
5.4 months and for a IIIrd class Graduate it is 7.2 months.
For all Graduates it is 6.2 months. Here also it can be
seen that in case of a IInd class Graduate, the waiting
period is less than a IIIrd class Graduate.

If we take both Matriculates and Graduates then we
find that those who had IInd class had to wait for 6.3 months
and average for IIIrd is 9 months. And for all it is 7.5
months.

From these figures two things come out clearly
(1) Graduates have a less waiting period than Matriculates
(2) Those who have a better class at final degree have to
wait less.

Another point which comes out that for a IInd class
Graduate in Arts, the waiting period is 12 months and this

average for a IInd class Commerce Graduate is 6.7 months.
So the waiting period of/Commerce Graduate is less than an
Arts Graduate. This should be noted that a Commerce
Graduate has to wait less compared to an Arts Graduate.

Source of Employment

As expected, it can be seen from the data of these
persons that their source to get employment in this sector
was not Employment Exchange Offices. It was not
advertisement also. But they got their jobs through
their relatives or friends. So here it is the influence,
contact which matters.

Since they are private units, there are no rules
for them. Their decision in any matter can't be objected.
It is generally observed that the link between the private
units, especially in the unorganized sector, and
Employment Exchange Offices is very poor. It is not
compulsory for these units to be in touch with these
offices nor it is obligatory on their part to advertise.

So out of 25 persons, 22 persons got their jobs
through friends or relatives. One person got it with the
help of advertisement while two got by personal search.
None got it through Employment Exchange Office. This is
worth noting.

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