

Employment in Organized & Unorganized Retail

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This article examines employment and workers' satisfaction among those employed in organized and unorganized retail enterprises in Mumbai. Drawing cues from primary data, the article presents personal and household characteristics and features of labor market in organized and unorganized retail sectors. It illustrates that workers in organized retail are satisfied with the physical conditions of work while dissatisfied with the social aspects. This is the reverse for workers in unorganized retail. On relationship with employers/ supervisors, workers in organized sector appear far more satisfied than those in unorganized who showed moderate degree of satisfaction. Majority of workers in organized retail report are satisfied in training and development opportunities while those in unorganized are not.

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Introduction

This article examines employment patterns in the organized and unorganized retail enterprises and workers' job satisfaction in the retail sector. Retail is a labor-intensive economic activity and the front-line workers are the major link between the employer and the customers. Retail is universally understood as the final step in the distribution process, in which retailers are organized to sell merchandise in small quantities to the public (ILO, 2011). Ministry of Labor and Employment (2010: 35) broadly classified Indian retail industry as 'organized and unorganized' based on the differences in the conditions of work, remuneration and social security benefits available to the workers. The organized and unorganized retail enterprises are easily distinguishable in terms of enterprise type, format, turnover, operations, working conditions and compensation. Although there are significant differences between these sectors, they share some common features as well. This article brings out multiple dimensions of job satisfaction in organized and unorganized retail sectors, assessing four factors: work environment, employer-employee relationship, training and development, and compensation.

Ishengoma and Kappel (2006) stated that employment factors are more favorable in organized sector and workers employed are more satisfied as compared to in unorganized sector. He further states that informal sector offers jobs that are of low quality, have poor employment and working conditions, poorly remunerated, underemployed, have no social protection; their rights are less respected, and they are excluded from social dialogue and decision making compared to workers employed in the organized retail sector. Drawing cues from the field study, the present authors examined similarities and dissimilarities in employment, in the organized and unorganized retail in an Indian urban agglomeration such as Mumbai.

Sectoral Dualism

To understand the differences in organized and unorganized retail employment, it is important to comprehend the sectoral dualism of Indian labor market. Varma and Awasthi (2010) have described that the Indian labor market can be divided into two segments 'Organized' (Formal)¹ and the 'Unorganized' (Informal) sectors. There are multiple studies depicting the concentration of labor in organized and unorganized sectors that have brought out the vast dichotomy between the two into sharp focus. The percentage share varies between 8-10

¹ In this article, formal and informal retail sectors are mentioned as organized and unorganized retail sectors.

per cent for organized sector and 90-93 per cent for unorganized sector. Ishengoma and Kappel (2006) stated that organized and unorganized sectors cannot be considered as homogenous bi-polar categories as there is presence of unorganized workers even in organized/ formal sector and vice-versa. Similarly the employment relationship in the organized sector is not formal as many workers in the formal sector are without any protection and social security. At the same time, Naik (2009) concluded that there are at least a few employees in the unorganized/ informal sector having formal employment relationships. Hence understanding employment factors within organized and unorganized retail sectors is a complex task.

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Organized & Unorganized Retail Sectors

Organized and unorganized retail sectors are viewed in multiple ways. Kaur (2007) refers "organized retailing to trading organizations that mostly make use of hired labor and with large enough turnovers requiring registration with the tax authorities". Gill (2006: 112) described that "organized retailing is more visible in urban areas because of people's high aspirations, their high purchasing power and splurging habits due to rising incomes". Organized workers are considered as pro-

tected workers because they enjoy legal contractual employment that leads to considerably better employment conditions than unorganized workers.

Indian retail sector is heavily weighted towards unorganized retailing. According to National Commission for Enterprises in the Unorganized Sector (2008:3), “the unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers”. Due to overcrowding in agriculture sector, stagnant manufacturing sector, laborious and relatively lower wages in agriculture, millions of job seekers enter unorganized service sector, as they do not have the necessary skills or education required to be absorbed in the organized sector. “Given the lack of opportunities, it is almost a natural decision for an individual to set up a small shop or store, depending on his or her means or capital, and thus a retailer is born, seemingly out of circumstances rather than the choice”(Guruswamy et al., 2005: 7).

Indian Retail Scenario

Retail in India provides employment to millions of people and several studies have validated the growth and prosperity of Indian retail industry (Kabra, 2003; Singh & Tripathi, 2008). We present here personal and household characteristics of retail workers and features of labor market in urban India using unit level data of National Sample Survey 66th Round. Table 1 explains the personal character-

istics of Indian urban retail² workers like age, sex, marital status and educational background. It shows that 45% retail workers fall in 15-34 age group while 49% falls in 35-59. It has noted that 89% males and only 11% females are employed in the Indian retail sector.

89% males and only 11% females are employed in the Indian retail sector.

Table 1 Personal Characteristics of Retail Workers of Urban India (2009-2010)

Personal Characteristics	Per cent
<i>Age Group</i>	
15 – 34	44.6
35 – 59	48.8
60 and above	6.6
Total	100.0
<i>Sex</i>	
Male	89.0
Female	11.0
Total	100.0
<i>Marital Status</i>	
Never Married	20.8
Currently Married	75.0
Widowed	3.8
Divorced/ Separated	0.5
Total	100.0
<i>Educational Background</i>	
Not Literate	11.2
Just Literate	6.7
Primary	11.3
Middle	20.1
Secondary	20.4
Higher Secondary/ Diploma	15.6
Graduate	11.9
Post Graduate	2.9
Total	100.0

Source: Computed from unit level data of National Sample Survey 66th Round Disc

² We have aggregated National Industrial Classification (NIC) 2004 Codes from 52110 to 52609 to arrive at employment in retail sector

Data show that 75% of the workers are currently married whereas 21% are never married. Data reveals that 11% are illiterate, 7% are just literate, 11% attained primary education, 20% attained middle level education, 20% attended secondary level education, 16% attended higher secondary, 12% cleared graduation and only 3% are post-graduates.

Table 2 presents household characteristics of retail workers in urban India. Majority of retail workers i.e., 77% belongs to Hindu, 18% from Islam, rest 4% comes from other religions like Sikh, Jain,

Table 2 Household Characteristics of Retail Workers of Urban India (2009 - 2010)

Household Characteristics	Per cent
<i>Religion</i>	
Hinduism	76.6
Islam	18.2
Christianity	1.5
Sikhism	1.3
Jainism	1.8
Buddhism	0.5
Zoroastrianism	0.1
Others	0.1
Total	100.0
<i>Social Category</i>	
Other Schedule Tribe	1.5
Schedules Castes	9.9
Backward Class	39.7
Others	48.8
Total	100.0
<i>Monthly Per Capita Consumption Expenditure</i>	
First Quintile	17.7
Second Quintile	23.7
Third Quintile	23.3
Fourth Quintile	20.5
Fifth Quintile	14.8
Total	100.0

Source: Computed from unit level data of National Sample Survey 66th Round Disc

Buddhists, Zoroastrian and others. Around 2% of retail workers belong to scheduled tribe, 10% belong to scheduled caste, 40% of the retail workers come from other backward classes while other social categories form 49%. Quite importantly, while first three quintiles (capturing lowest to middle range in the scale of monthly per capita consumption expenditure) account for three fourth of distribution the rest falls in next two quintiles.

In urban India, 96.8% workers in the retail sector are employed in the unorganized/ informal units whereas only 3.2% workers are employed in the organized/ formal units.

Table 3 presents type of employment, distribution of informal and formal retail sectors, distribution of retail activities that are represented by National Industrial Classification (NIC) codes. Data reveal that in urban India, slightly more than three fourth of workers are self-employed in the retail business while regular employment and casual employment account for slightly more than one sixth and one twentieth, respectively. In urban India, 96.8% workers in the retail sector are employed in the unorganized/ informal units whereas only 3.2% workers are employed in the organized/ formal units. Moreover, food, beverages and tobacco products emerges as largest category that absorbs workers (44%) while around 14% of retail stores are in textile, clothing and leather. Rest of the distribution-close to 42%- captures other economic activities in retail. Barring a few exceptions, median weekly wage

appears to increase with educational attainment in both the organized and unorganized sectors (Table 4). Wage also varies across economic activities (Table 5), ranging between Rupees 728 and Rupees 1000. While retail sale of household appliances, articles and equipments reports highest wage, retail stores specialized in

food, beverages and tobacco products report the lowest.

Methodology

Primary data are collected using semi-structured interview schedule from 102 retail enterprises (7 - organized en-

Table 3 Labor Market Characteristics of Urban India (2009 - 2010)

Labor Market Characteristics	Per cent
<i>Type of Employment</i>	
Self Employed	76.7
Regular	18.0
Casual	5.3
Total	100.0
<i>Distribution in to informal and formal sector workers</i>	
Informal	96.8
Formal	3.2
Total	100.0
<i>Retail Trade in Urban Sector (NIC 2004 2 Digit Classification)</i>	
Non-specialized Retail Store	(NIC 2004: 52110 - 52190) 5.5
Retail stores in food, beverages and tobacco products	(NIC 2004: 52201 - 52209) 44.4
Retail trade of new goods in specialised stores	(NIC 2004: 52311 - 52312) 3.8
Retail trade of textile, cloth and leather	(NIC 2004: 52321 - 52324) 14.1
Retail sale of household appliances and equipments	(NIC 2004: 52331 - 52339) 7.5
Retail sale of hardware, paints and glass	(NIC 2004: 52341 - 52343) 4.6
Other retail sale in specialized stores	(NIC 2004: 52391 - 52399) 9.9
Retail sale of second hand goods	(NIC 2004: 52400 - 52599) 4.1
Sale and repair of personal and household goods	(NIC 2004: 52601 - 52609) 6.2

Source: Computed from unit level data of National Sample Survey 66th Round Disc

Table 4 Wage Distribution of Retail Workers as per the Educational Attainment

Educational Attainment of Workers	Median Wage (Rs. per week)	
	Informal	Formal
Not Literate	560.00	700.00
Just Literate	700.00	700.00
Primary	645.00	500.00
Middle	700.00	750.00
Secondary	900.00	1,875.00
Higher Secondary/Diploma	817.00	1,500.00
Graduate	1,283.00	2,500.00
Post Graduate	1,062.00	3,000.00

Source: Computed from unit level data of National Sample Survey 66th Round Disc

Table 5 Wage Distribution as per Retail Specialized Stores

Retail Trade in Urban Sector (NIC 2004 2 Digit Classification)	Median Wage (Rs. Per Week)
Non-specialized retail stores	780.00
Retail stores specialized in food, beverages and tobacco products	728.00
Retail trade of new goods in specialized stores	875.00
Retail trade of textile, cloth and leather	900.00
Retail sale of household appliances, articles and equipments	1,000.00
Retail sale of hardware, paints and glass	900.00
Other retail sale in specialized stores	875.00
Retail sale of second hand goods	750.00
Sale and repair of personal and household goods	900.00

Source: Computed from unit level data of National Sample Survey 66th Round Disc

terprises comprising 2 public and 5 private sector enterprises and 95 private unorganized enterprises) spread over 24 wards of Mumbai and its suburbs. Total 171 workers i.e., 76 (organized) and 95 (unorganized) are interviewed. The organized and unorganized retail enterprises have been selected on the basis of several characteristics³ through the non-probability sampling method.

Entry in Retail Employment

Table 6 reports the reasons for entry into employment in retail sector. For both, the unorganized and organized sectors 'to support family financially' emerges as the mode category, reporting 53 and 62 per cent respectively. Next important reason in unorganized sector

³ The criteria set to choose the unorganized workers were 'availability' and 'minimum employment period of one year in that outlet or longest tenure served by worker at the time of research'. Similarly, the criteria set to choose the organized workers were 'minimum employment period of one year in that outlet or longest tenure served by worker at the time of research', 'workers working in food, grocer and cosmetic department', 'availability and time' and 'permission from the human resource staff to conduct the research'.

is 'job location convenience' (48%) while the same for organized segment is 'association of family member in retail' (34%). For the unorganized segment, other reasons for entry into employment include 'association of family members in retail' (44%), 'to become an entrepreneur' (23%), 'opportunity for self development' (16%) and so on. For the organized segment, other reasons are 'good career opportunities (29%), 'brand name' (26%), 'job location convenience' (26%) and 'financial need' (23%) and so on.

'Financial condition of family' being cited as one of the principal reasons for entry into the labor market is not surprising in view of the discernible linkage between employment and cost of living, in particular to sustain appropriate level of consumption. Moreover, as corroborated by our fieldwork, drawing cues from observation and interview, financial support to the family by the retail workers appears to be the most important reason of entry in both organized and unorganized retail sector. 'Job location convenience' is considered as the topmost retention strategy of organized firms to deploy their work-

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ers in stores closest to their home to ease out travelling time and cost. It appears that nearly half of the unorganized retail workers either get accommodation in the firm's vicinity or arranged nearby by the employer. In addition, those workers who are not dependent on the employers' accommodation mostly reside in the same area.

Table 6 Reasons of Entry of Retail Workers into Employment

Reasons of Entry	Unorganized (%) (N=95)	Organized (%) (N=76)	Average
To support family financially	52.63	61.84	57.24
Job location convenience	48.42	26.32	37.37
Association of family member in retail	44.21	34.21	39.21
Opportunity for self development	15.79	18.42	17.11
Financial need	11.57	23.68	17.63
Easy entry	09.47	05.26	07.37
Good career opportunities	-	28.95	14.47
Brand name	-	26.32	13.16
High salary and benefits	-	07.89	03.95
To support education	-	03.95	01.97
To become an entrepreneur	23.16	-	11.58
Less Work pressure	06.32	-	03.16
Parental/ societal pressure	04.21	-	02.11
Free Food and Accommodation	04.21	-	02.11
Holidays as per convenience	04.21	-	02.11

Source: Field Data

During the fieldwork, we noticed that the existing workers play a major role in bringing new workers in the unorganized retail enterprises. Similarly, in organized retail enterprises, the chances of getting hired increase when an existing employee who performs well refers people to his employer as prospective employees. Data show that 29% of workers entered the organized retail sector to find 'good career opportunities' while 26% of the workers seem to have been impacted by 'brand name' of the enterprise. Around 23% of the workers from unorganized retail enterprises report that they entered the retail sector to gain experience so that

they themselves can become entrepreneurs.

Workers' Satisfaction

Employment is the exchange of work for compensation, defined as a contractual relationship between two parties: employee and employer. However, the contract can be oral or verbal rather than written one. In the organized sector, contract is a legitimate written document with set of norms to follow by both the parties whereas in the unorganized sector, it is based on the trust/ bond between the two. Job or work satisfaction has long

been a major concern of organizational research. We consider four important factors to assess job satisfaction: work environment, employer-employee relationship, training and development, and compensation.

Work Environment

Work environment covers all aspects of the working conditions in which the worker has to perform tasks and duties assigned. Studies show that work environment can significantly affect an individual's ability, growth, development and motivation towards job (Gagne & Deci, 2005). However, perception towards the work environment may vary from worker to worker as several social and physical aspects may determine workers' satisfaction level. To understand this, we examine three variables describing physical aspects of work environment i.e., Immediate Physical Aspects, Physical Facilities Available and Overall Physical Aspects. Similarly, we assess social aspects using three variables: Inter-personal Experiences (with peers and supervisors), Scope for Growth and Development & Social Organizational Environment.

Immediate Physical Aspects: Employment in a physically taxing job is a major cause (ILO, 2011) of botheration among several workers in the retail sector. Such jobs face issues like 'physical activities', 'monotonous job', and 'body posture in the job'. Constant engagement with customers and continuous shelf management often make workers stand for long hours. Discomfort in body pos-

ture due to repetitive movements cause continuous pain in their arms and shoulder, also void of sitting arrangements results into high level of dissatisfaction. It has been observed that workers employed in organized and unorganized retail units are quite dissatisfied with the physical aspects of the store/ unit.

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Physical Facilities Available: Within the enterprise premises, quality environment and proper hygienic conditions like toilets, urinals, safe drinking water, adequate changing rooms, availability of first-aid kit etc. plays an important role in workers motivation. While three fourth of workers in the unorganized retail do not have attached toilets and urinals facilities thereby using nearby public open space, one-third of workers in the organized retail reports insufficient number of latrines and urinals. On the availability of physical facilities, workers in the unorganized retail are more likely to work in painful/ stressful working conditions than workers in the organized retail are.

Overall Physical Aspects: The overall physical aspects cover materials, equipments, illumination, noise, temperature, likelihood of labor accident at the store and so on. Workers in the organized retail sector view that their enterprise has modern equipments and fixtures, the physical facilities and the material asso-

ciated at the store are visually more appealing while workers in the unorganized retail sector express significantly lesser degree of satisfaction on these aspects. Due to improper illumination, workers in the unorganized retail report high degree of botheration⁴ while workers in the organized retail report much lesser degree of botheration.

Inter-personal Experiences: Inter-personal experiences⁵ of workers could be both verbal and non-verbal exchange of information. This includes 'easy applicability of training', 'supervisor's openness', 'workers recognition', 'communication of strategies to workers' etc. ILO (2011) states that workers who have received little or no training, or who have carried out relatively simple and repetitive tasks for many years, will have limited knowledge and may face difficulties when confronted with new and unfamiliar tasks. Interestingly, all workers in the unorganized retail report 'easy applicability of training' compared to 50 per cent of the workers in the organized retail. On quality of training, workers in both organized and unorganized retail sector comment that the trainer's approach should be more facilitative rather than prescriptive. Moreover, almost all workers in the organized retail sector report that their supervisors welcome workers ideas/ suggestions compared to two-thirds of workers in unorganized retail.

⁴ Degree of botheration is measured using a four point scale: 4 represents very much bothered while 1 represents not at all bothered.

⁵ The agreement and disagreement of workers on Inter-personal experiences is measured on the scale of Strongly Agree to Strongly Disagree.

Clear communication between workers and employers/ supervisors not only reduces workers inefficiency but also helps them to do a far better job. Data show that almost all workers in the organized retail agree that they receive clear communication from their supervisors on organizational goals and strategies whereas 92% of workers in unorganized retail report that there are lack of information about changes taking place in the organization. However, almost all workers in unorganized retail sector appear to be highly satisfied with relationship with peers while just half of workers in the organized retail report high degree of satisfaction. This shows that strong peer to peer informal communication systems among workers, as prevalent in unorganized sector, does not necessarily set base for integrated communication flows between workers and employers.

Scope for Growth and Development: Around half of workers in organized retail sector report that on-job, off-job training and multitasking make them perform tasks other than what is delegated to them. This seems to make them feel important while workers in the unorganized retail appear to have no such opportunities. Moreover, factors like time constraints, low educational attainment and long period's elapsed time act as barriers for workers in unorganized retail sector for taking up training and skill development opportunities. Viewing that products often change due to technological advancements, workers' to be effective need to get training or orientation which appears to be missing in unorga-

nized sector owing to sectors' lackadaisical approach to training and development of workers.

Social Organizational Environment: Workers report that intimate relationships are common in organized retail enterprises. These can be resolved by changing the department or shifts to avoid further conflicts. However, it is rarely seen in unorganized sector. Still 18% of the workers report the same. Favoritism has also emerged as one of the major issues that can be described as the practice of giving special treatment to a person or group on the basis of prejudice mostly shown to friends and associates. Around two-thirds of the workers in organized retail sector reported favoritism whereas only 20 per cent of workers in unorganized retail reported the same.

Workers' satisfaction from the work environment is independent of the type of retail unit/sector where they are employed

Workers' satisfaction from the work environment is independent of the type of retail unit/ sector where they are employed (Table 9). For both the segments, respondents who report not at all bothered about work environment appear to show higher degree of job satisfaction while for other categories of work environment pattern is somewhat mixed. For unorganized retail, respondents who are very much bothered about work environment report lower degrees of satisfaction in job.

Table 9 Relationship between Work Environment & Workers Satisfaction

Work Environment	Unorganized Retail					Organized Retail						
	Satisfaction of Workers (%)					Satisfaction of Workers (%)						
	VD	SD	N	SS	VS	Total	VD	SD	N	SS	VS	Total
						(N=95)						(N=76)
Not at all Bothered	-	-	08	04	88	(N=24)	-	-	05	-	95	(N=22)
Neutral	26	16	29	29	-	(N=38)	-	06	67	24	03	(N=33)
Somewhat Bothered	-	45	09	45	-	(N=11)	06	72	17	06	-	(N=18)
Very Much Bothered	95	05	-	-	-	(N=22)	100	-	-	-	-	(N=03)

Source: Field data

VD=Very Dissatisfied; SD=Somewhat Dissatisfied; N=Neutral; SS=Somewhat Satisfied; VS=Very Satisfied

Employer-Employee Relationship

Employer-employee relationship is a significant human relationship of mu-

tual dependency that has great impact on the people involved. Quite important, the "employer has a moral obligation to ensure the welfare of workers since

satisfied employees are said to perform better, and prefer to be loyal to organizations” (Tay, 2007: 302). Only 7 per cent of workers in the unorganized retail sector reported their involvement in the organizational decision-making process. The rest mentioned that the unorganized employers hesitate to delegate powers of decision-making to the workers while 43% of workers in the organized retail sector reported their involvement in the decision making process. Personal or family problems distress workers’ peace of mind that may affect their routine work. During such times, flexibility in the working arrangement is the sign of healthy relationship between the worker and employer. It is noticed that two-thirds of workers in organized retail and more than half of workers in the unorganized retail sector reported support received from their

employers in times of needs to solve the operational issues.

In retail, profane language is common and considered as ‘shop-talk’. Such language is common in unorganized retail sector but surprisingly, workers in the organized retail also report the same. Interestingly, some workers in the unorganized comment that the practice of ‘shop-talk’ has been minimized after the emergence of giant organized retail enterprises, as eligible workers from the unorganized retail are finding employment in the organized sector. More succinctly, workers’ satisfaction in job appears to be sensitive to employer-employee relation. As shown in Table 10, higher degree of job satisfaction associates with higher degree of satisfaction in employer-employee relations in both the segments.

Table 10 Relationship between Employer-Employee Relationship & Workers Satisfaction

Employer-Employee Relationship	Unorganized Retail					Organized Retail						
	VD	SD	N	SS	VS	Total	VD	SD	N	SS	VS	Total
Very Dissatisfied	-	-	-	-	-	(N=95) (N=00)	-	100	-	-	-	(N=05)
Somewhat Dissatisfied	87	03	10	-	-	(N=30)	-	83	17	-	-	(N=06)
Neutral	50	50	-	-	-	(N=10)	12	15	58	12	04	(N=26)
Somewhat Satisfied	-	15	28	41	15	(N=39)	04	04	36	21	36	(N=28)
Very Satisfied	-	-	-	06	94	(N=16)	-	-	-	-	100	(N=11)

Source: Field Data

VD=Very Dissatisfied; SD=Somewhat Dissatisfied; N=Neutral; SS=Somewhat Satisfied; VS=Very Satisfied

The nature of relationship, formation of bond between the employer and employee and among the co-workers is an important factor in accessing the

stability of the business and retaining the valuable employees/ human assets. Table 10 describes that more than half of workers employed in both organized

and unorganized retail sectors are satisfied with the type of relationship they are sharing with their employers while one-tenth of workers in the unorganized retail are neither satisfied nor dissatisfied and one-third of workers in the organized retail report the same. It has also been observed that 31.5 per cent of workers in unorganized sector and 14.5 per cent of workers in organized sector expressed dissatisfaction with the relationship with their employers.

More than half of workers employed in both organized and unorganized retail sector are satisfied with the type of relationship they are sharing with their employers.

Training & Development

Employee training and development is a key ingredient in performance improvement. "Enterprises that perform consistently well tend to invest in employee training and development that is important not only to make workers competent, improve bottom-line results for their enterprise and lead to retention of talent" (Williams & Arnett, n.d.). Around one-third of workers in the organized retail and slightly more than that of workers in the unorganized retail express satisfaction on training quality and trainer's approach. Performance of workers is greatly dependent on the skill sets. Some of these skills relate to selling, time management, negotiations, leadership, product training and customer management. Supervisors in the organized retail sec-

tor viewed that they were insufficiently trained on new products. Astonishingly, more than half of the employers in the unorganized retail sector whose business is flourishing stated that they do not want to train their workers due to various reasons.

Table 11 shows that one-third of workers in the organized retail sector and two-thirds of workers in the unorganized retail sector, express whooping dissatisfaction towards training and development policies and practices of their respective enterprises. Whereas 38 per cent of workers in the organized retail sector and around 20 per cent of workers in the unorganized retail sector report satisfaction with the same. The main reason of satisfaction reported by the workers in unorganized sector is that they want to become an entrepreneur in the retail sector and currently working in distant relative's enterprise.

Compensation

Employment is the exchange of work for compensation. As defined by Payment of Wages Act, "Wages mean all remuneration (whether by way of salary, allowances or otherwise) expressed in terms of money or capable of being so expressed which would, if the terms of employment, express or implied were fulfilled, be payable to a person employed in respect of his employment or of work done in such employment". One of the prominent features of compensation system in organized retail industry is that wage rates attach mainly to jobs rather than to workers (Williamson, 1975: 270).

Table 11 Relationship between Workers Training & Development & Satisfaction

Training & Development	Unorganized Retail						Organized Retail					
	Satisfaction of Workers (%)						Satisfaction of Workers (%)					
	VD	SD	N	SS	VS	Total	VD	SD	N	SS	VS	Total
Very Dissatisfied	96	-	4	-	-	(N=95) (N=24)	-	86	14	-	-	(N=76) (N=07)
Somewhat Dissatisfied	17	19	26	19	19	(N=42)	05	32	47	05	11	(N=19)
Neutral	9	37	18	36	-	(N=11)	11	11	44	11	22	(N=18)
Somewhat Satisfied	-	-	-	50	50	(N=10)	11	11	56	11	11	(N=09)
Very Satisfied	-	-	-	-	100	(N=16)	-	-	13	22	65	(N=23)

Source: Field data

VD=Very Dissatisfied; SD=Somewhat Dissatisfied; N=Neutral; SS=Somewhat Satisfied; VS=Very Satisfied

Workers employed in the unorganized retail sector earn less than the workers employed in the organized retail sector.

Not only is individual wage bargaining discouraged but also legally foreclosed. On the contrary, workers in the unorganized sector seem to have bargaining power. However, workers employed in the unorganized retail sector earn less than those employed in the organized retail sector. Field-data show that compensation has come up as the most important and critical element which determines workers level of job satisfaction. Workers in the unorganized retail report that they do not have uniform salary structure, while workers in the organized retail sector have. Table 12 shows that 58 per cent of workers in unorganized retail sector express dissatisfaction towards the compensation system of the enterprise compared to only 27 per cent of workers in organized retail

sector. Quite important, around 28 per cent of workers in the unorganized retail and 40 per cent of workers in the organized retail report that they are neither satisfied nor dissatisfied with their earnings in the existing enterprise. It is difficult to explain such neutrality at this point of time but some reasons can be pointed out from the field data: more than 3 working members in the family, monthly household income is more than Rs. 20,000, workers living in nuclear family but earning is more than Rs. 15,000 per month etc.

Concluding Remarks

Workers in the organized and unorganized retail sectors view employment differently. Workers' personal and household characteristics, labor market characteristics, and wage distribution pattern influence their entry in the organized and unorganized retail segments as well as their satisfaction levels in the organization. Workers employed in both

Table 12 Relationship between Compensation and Workers Satisfaction

Compensation	Unorganized Retail						Organized Retail					
	Satisfaction of Workers (%)						Satisfaction of Workers (%)					
	VD	SD	N	SS	VS	Total	VD	SD	N	SS	VS	Total
Very Dissatisfied	76	-	24	-	-	(N=95)	38	38	-	-	25	(N=76)
Somewhat Dissatisfied	-	80	20	-	-	(N=15)	-	38	31	-	23	(N=13)
Neutral	-	-	04	63	33	(N=27)	-	20	57	13	10	(N=30)
Somewhat Satisfied	-	-	-	-	100	(N=12)	-	05	23	23	50	(N=22)
Very Satisfied	-	-	-	-	-	(N=00)	-	-	-	-	100	(N=23)

Source: Field data

VD=Very Dissatisfied; SD=Somewhat Dissatisfied; N=Neutral; SS=Somewhat Satisfied; VS=Very Satisfied

the organized and unorganized retail sectors cited 'to support family financially' as the major reason of entry in employment. Whereas most important reason of entry of workers in the unorganized sector is 'job location convenience' for workers in the organized sector it is 'association of family member in retail' sector'. Further research on entry point of workers in organized and unorganized retail sector is required to understand its complexity. Quite important, their satisfaction from the employment is important for the growth of both the organization as well as workers.

We have shown a clear distinction in the organized and unorganized workers satisfaction on training and compensation components while there appears to be no clear distinction in work environment and employer-employee relationship. Field data and observation conclude that the employment factors and satisfaction of workers employed

Field data and observation conclude that the employment factors and satisfaction of workers employed in the retail sector contradict the many traditional understanding of the organized and unorganized retail workers and the sector.

in the retail sector contradict the many traditional understanding of the organized and unorganized retail workers and the sector. Presumably, a major reason of convergence in perceptions on work environment may have emanated from similar socio-economic characteristics these sets of workers share. Analysis of field data on 'social and physical aspects of work environment' points that workers in the unorganized retail sector are more satisfied on the social aspects and less on physical aspects whereas workers in the organized retail sector report vice-versa.

Workers' satisfaction in job seems to be sensitive to employer-employee relation. The higher degree of job satisfaction exists with higher degree of satisfaction in employer-employee relations in both the segments. Another important factor is the training and development of workers in the organization. It is a key ingredient in workers performance improvement. Data present that one-third of workers in the organized retail sector and two-thirds of workers in the unorganized retail sector respectively express higher degrees of dissatisfaction towards training and development policies and practices of their enterprises. Moreover, we show that compensation is a critical element that seems to impact workers' job satisfaction. Quite important, while close to three fifths of workers in the unorganized retail sector express dissatisfaction towards the compensation system of the enterprise, just above one fourth of workers in organized retail sector report that they are dissatisfied with the compensation.

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