

CHAPTER VIII

ECONOMIC IMPACT OF INTERRUPTED EMPLOYMENT

8.1 INTRODUCTION

After having discussed the characteristics of study population, an attempt has been made to study the economic impact of interrupted employment. Using the information collected on the income level of the ex-worker and all the family members, before and after the interruption of the employment, the economic consequences of interrupted employment are explored. Employment status of the ex-workers, his/her spouse and children, before and after job loss are analysed.

The results are presented in two sections. First section examines the profile of the ex-worker's last job, such as years of employment in that industry, last occupational status and the wage they received, other facilities (other than wage), they received and the compensation money the industry gave to them were analysed in detail. In the second section, a comparative analysis on the before and after job loss situation was explored in different dimensions to understand the economic impact of interrupted employment. It was noted earlier that 22 of the affected workers (ex-workers) were dead at the time of the survey. While explaining effect of job loss at individual level they were exempted, and when examining at household level, all the 250 affected worker's household members were included. However, this information will be mentioned appropriately in the tables.

8.2 DETAILS OF THE LAST EMPLOYMENT

The profile of the last employment, their occupational status, years of working in the industry and wage they drew while they were working in the industry would provide a prelude, to compare their current situation with their earlier status. According to National Industrial Classification (NIC), all the 250 affected ex-workers were working in the manufacturing sector No.1 and No. 2, that is, manufacture of basic metals,

chemical product, electrical machinery and apparatus and textile (Appendix-II). Table 8.1 presents some details with respect to last employment such as, age at the time of job loss, duration of work in the industry where they worked last and the last wage received.

8.2.1 Age, Years- of- work and Last Wage at the Time of Job Loss

i. Age at the time of last job: Almost nearly one fifth of the ex-workers were less than 40 years of age and one-third of them were in the age group of 40-49 at the time of break in their employment (Table 8.1). Around 40 percent of them were in the age group 50-59, highlighting that they were in the tail end of their career.

Table 8. 1: Description of age at the time of job loss, duration of work at the industry, and the last wage received by the ex-workers

Age/Years/Wage	(N)	Percentage
i. Age at the Time of Job loss		
<40	43	17.2
40-44	35	14.0
45-49	48	19.2
50-54	45	18.0
55 and above	57	22.8
NA*	22	8.8
ii. Years of Working in the Industry		
< 10	6	2.4
10-19	70	28.0
20-24	49	19.6
25-29	59	23.6
30 & above	66	26.4
iii. Last Wage Received (per month)		
₹ < 3000	12	4.8
₹ 3000-4999	67	26.8
₹ 5000-7499	130	52.0
₹ 7500-9999	33	13.2
₹ 10000 and above	8	3.2
Total	250	100
Source: Field Survey Data, 2010		

We can infer from this table that one-third of the ex-workers lost their job at an age of around 40 - 49 years, which is crucial age in their working career as well as a time of prime family responsibilities.

ii. Years Worked in the Industry: A good majority of the ex-workers had worked for 20 or more years before losing their jobs. More than a quarter of them had worked for 30 or more number of years. It should be noted here that the entry point for some of these ex-workers were very early³⁷. From this table, it is clear that these ex-workers worked for longer years in the same industry before losing their jobs. The findings revealed that the workers enjoyed job and economic stability and security for many years and hence the job loss was a rude shock for the worker as well as for the whole family.

iii. Last Salary Received: The respondents were asked to state the last salary they received from the industry before job loss. They were grouped into different categories and presented in Table 8.1. The monthly salary of the last employment ranged between ₹ 1500 and ₹35,000. In some industries, the wages were paid on weekly basis. In this study, their wages were calculated for the whole month and presented in different categories. Majority of the ex-workers received a monthly wage ranging from ₹5000 and ₹7499 as their last wage. Those received ₹ 10,000 and above were a few. On the whole, their monthly salary was modest. We do not know what could be the actual wage as reported by them – whether the wage mentioned was before cuts such as loans taken from the management, other regular welfare funds or after deducting all these. Besides this real wage, the ex-workers had several other benefits, which are explained in the later part of this chapter.

8.2.2 Type of Occupation of Last Employment

It would be interesting to note the skill levels of these ex-workers. The occupational classification of ex-workers at the time of job loss is presented in Table 8.2. All these ex-workers were working in different manufacturing industries, as well as employed in different level of occupations. The occupations are categorized broadly to get an

³⁷ It was observed during interview, that majority of these ex-worker's parents were working in the same industry. Once they attain the minimum qualification for entry into their industry, they were called by their parents to work for the industry. At times they straight away join or they had to work for sometime in contractual basis. Once the son/daughter employment in the industry is assured, the parents withdraw his/her employment from the industry making way for their son/daughter.

overview. It shows the diverse skills of selected ex-workers. The interviewed 250 ex-workers were doing diversified jobs, a good mix of various occupations.

Table 8. 2 : Percent distribution of ex-workers by their occupation before job loss

Type of Occupation	(N)	Percent
Supervisor (2), Quality controller (1), manager (1), Administrator (3)	7	2.8
Clerks	9	3.6
Telephone operator	2	0.8
Jobber (16)/ mesthry (4) /Foreman (1)/store keeper (1)	22	8.8
Fitters	40	16.0
Mechanics	17	6.8
Welders (17)/ metal cutting (3)	20	8.0
Electrician	7	2.8
Drivers	3	1.2
Crane operators	5	2.0
Helper (24)/Cleaner (6)/peon (3)	33	13.2
Fabricator (5)/ threader (5)	10	4.0
Moulder	5	2.0
Loader	17	6.8
Weaver	4	1.6
Loom operator	6	2.4
Watchman	4	1.6
Carpenter	4	1.6
Winders	17	6.8
Folding cloths (5)/Wrapping (9)/packing (1)	15	6.0
Canteen boys	3	1.2
Total	250	100.0

Source: Field Survey Data, 2010

Overall, all the 250 ex-workers can be classified into four groups, viz., Managerial level (Clerks, Officers); Technical level (fitters, mechanics, moulders, welders, weavers, electricians and crane operators); Semi-supervisory level (jobbers, *misthries*, and store keepers); and, Labourer level (watchman, canteen boy, load handler and helper). According to this categorisation, a majority of the ex-workers (50.8%) were working at different technical positions in the industries. The next major category was labourers who formed one-third of the total studied ex-workers (33.2%). Managerial level (7.2%) and supervisory level (8.8%) ex-workers were only a few of them.

8.2.3 Other Benefits Received

Besides the monthly wage, income security, the workers received many other facilities for being in regular employee of the industry. They are presented below.

- i)* *Health facility:* All these ex-workers were covered under Employees State Insurance Scheme (ESIS). Under this scheme ESIS, they and their whole family member's medical expenditure were taken care of. The worker also received compensation in case he/she was injured while working.
- ii)* Majority of the textile workers were staying in the *chawls* specially constructed for mill workers at a very nominal rent.
- iii)* Regular bonus during festivals or on some special occasions.
- iv)* The retirement age was flexible in some of the studied industries. In some industries studied, the workers can work till their retirement age of 58 - 60 years. However, if the worker was willing to work further, and the management found his/her work satisfactory and was physically capable, then s/he was allowed to work for further two or three more years (Discussion with union leaders).
- v)* Likelihood for children of the worker to get an employment in the same industry.
- vi)* With stable income many workers joined in some regular beneficial schemes like LIC, postal savings and so on. (Some workers stated that after their job loss they had to withdraw from these schemes because they were unable to pay the regular installments. In the process, they lost money).

8.2.4 Compensation Received by the Ex-workers

While the industries closed or retrenched, these workers were paid a huge amount of compensation money. Some stated that it was Voluntary Retirement Scheme (VRS) money. The compensation money varied between studied industries. For example, in one particular studied industry, the management gave notice to the workers to opt for VRS within very short period in the year 2000 and consecutively closed down the

industry in that year itself. The workers were not allowed to enter the industry gate since then. The workers were paid compensation in 2004 with the VRS money as well as paid the salary of the workers from the day it closed in 2000 till year 2004 even though they were not allowed to enter the industry. In two other selected industries which retrenched workers, the settlement was done with compensation money after many years. Irrespective of all these, the amount of settlement money (compensation) they received from the industry was asked in this survey.

Table 8.3 presents the compensation money received by the ex-workers. Most of these ex-workers had received some amount of compensation while only 2 percent of the respondents did not know how much their spouse received or stated that they did not receive any money from the industry. A majority of the ex-workers had received a compensation amount ranged between ₹ 2 lakhs and ₹ 5 lakhs. Little more than a quarter of them had received more than ₹ 5 lakhs as compensation at the termination of the job.

Compensation money (₹ in Lakh)	(N)	Percentage
< 2 Lakh	37	14.8
₹ 2 -2.9	51	20.4
₹ 3-3.9	41	16.4
₹ 4-4.9	44	17.6
₹ 5-5.9	36	14.4
₹ 6-6.9	25	10.0
₹ 7 and above	11	4.4
DK/No	5	2.0
Total	250	100

Source: Field Survey Data, 2010

8.2.5 Utilisation Pattern of Compensation Money

In order to know how the ex-workers family had utilized the money given to them in lump sum, a question was included in the interview schedule as how the ex-worker's family had utilized the compensation money they received. Some of the ex-workers had

used the compensation in more than one way and hence had given multiple responses. All the responses are categorized and presented in the Table 8.4. This analysis was applicable to only those who had received some amount of compensation.

More than one-third of the ex-workers (36.7 %) had utilized the compensation money for their children’s marriage. More than one fourth (26.9%) of them had utilized it for debt repayment. And little less than one fourth (24.9%) had kept the money in savings either in post office savings or schemes of fixed deposits (Some of those currently not working have mentioned that they run their day to day expense using the interest from their savings). More than one-tenth of them had used the money for day to day expense of their household.

Table 8.4: Utilisation pattern of compensation money received from the industry

Utilisation pattern*	(N)	Percentage
Spend on children’s marriage	90	36.0
Debt repayment	66	26.9
Savings	61	24.9
Bought house	16	6.5
Day to day expenses	27	11.0
Bought an asset such as auto/shop to start business	22	9.0
Medical expenditure	20	8.2
Used on children education/job	20	8.2
Repaired home	11	4.5

Note: *Applicable to the 245 respondents who have stated ‘yes’ to have received the compensation; Some respondents have utilized the compensation money in more than one way.
Multiple choice question

Source: Field Survey Data, 2010

Eight percent of the ex-workers had spent the compensation money on the medical expense of themselves, their spouse or children. Some ex-workers met with accident after the job loss and this money was of help during that period. One ex-worker stated he was sick while working in the industry itself. Two ex-worker’s wives had to under go heart operation. Less than one tenth of them had invested their money to start some business such as for land for cultivation, shop, auto-rickshaw, or taxi. Some of the respondents repaired their homes and some of them had constructed an additional floor

(*malla*) above their houses and rented it (Table 8.4). Only 42.8 percent utilized the compensation money as an investment – either in savings which provides regular interest, purchased assets like land, house, or invested in a business like buying auto-rickshaws, shops, printing press, vehicle for street vending or invested on children’s education. On the whole the ex-workers had spent their compensation amount on various items like children’s marriage, debt repayment, and medical expenditure rather than savings and other investments.

8.3 WORK STATUS OF THE EX-WORKER AFTER JOB LOSS

In the earlier chapter, it was noticed that only fifty percent of the affected workers were working at the time of survey. Those who were not working at the time of survey had worked at some point of time after job loss and left their jobs. The detailed information on the work status of the ex-workers since their job loss is explained in this section.

8.3.1 Intermediate Work Status after Job loss

After the job loss many of these workers were waiting in hope that they might get their jobs back. Few respondents stated that they used to go to the industry every day and wait near the gate with the hope that they would be called in. However, as the time passed, they had to look for job to manage the day to day household expenses. Table 8.5 presents the usual work status of these ex-workers from the time of job loss till the date.

Table 8.5: Work status of the Ex-worker after Job loss

Work status	(N)	Percentage
Currently working	125	50.0
Currently not working*		
Never searched	50	20.0
Did some job for some period of time	43	17.2
Searched but could not find a proper job	32	12.8
Total	250	100

Note: *Those who were dead at the time of the survey were also included

Source: Field Survey Data, 2010

Some of the ex-workers (17%) were doing some kind of job for some years; however, they were not working at the time of the survey. They mentioned that their children started earning or declining health as reasons for not working. One fifth of the ex-workers (20%) never searched for any other job. The reasons they stated were illness, old age and involvement in self employment (opened own shop or petty business establishments or bought own auto). Thirteen percent had searched for jobs but were not happy with the available jobs for their potential- low wages, low level/designation jobs. Hence, they decided not to take up any employment. Among those who were working at the time of survey, it was observed some shift in the occupations they were doing after the job loss. For example, many of the ex-workers, who were currently working as security guards, had stated that they had started up their own business, but due to failure in those ventures, they had to work as security guards. Some respondents had worked as security guards for some time immediately after job loss. But due to the long hours of work (12 hours a day) for low wages and the undignified treatment received, they decided to take up other jobs or sit at home without doing any work.

8.3.2 Time Taken to Get another Job

Some time lag was observed between job loss and the time taken to find a new job. Most of these ex- workers had taken some time to get the next job, viz., from 3 months to 3 years. Some had hoped that the industry would re-open soon and hence waited for some period in vain. Some stated that their investment of compensation money in some business venture had failed or they were cheated. So they had to look for employment after some gap. Few mentioned that they were sitting at home with a decision not to take up any low level employment, but as the wife's nagging and fight at home was increasing, they had to take up any kind of jobs after some period of time, just to avoid sitting at home and face the anger of the wife. Among the ex-workers who were working at the time of survey too, there was shift in occupation, i.e., many of those who were working as security guards at the time of survey were earlier running auto rickshaws for some period.

8.3.3 Reasons for Not Working at the Time of Survey

Half the numbers of ex-workers were not working at the time of the study. Hence the reason for their non-working status was probed. The reasons for not working were stated below.

- i) Searched in many places but could not find a same category of work he/she was doing. Therefore, finally the ex-worker did not take up any job at all.
- ii) Sick while working so did not look for any job. Some were sick or met with an accident after job loss.
- iii) The available jobs were security guard positions which need 12 hours of work a day and involved night shifts.
- iv) The available jobs were housekeeping positions. This requires manual hard work and with degraded status like sweeping and garbage collecting which is felt as below their status.
- v) Worked for some time as security guards/housekeeper/auto driver, however left after some period because there was no job satisfaction and the working condition was poor.
- vi) Worked for some time in whatever jobs available. But once child/ren started working, they stopped working.
- vii) In the advanced age or was nearing the retirement age at the time of job loss. So wisely invested the compensation money and managing well.
- viii) Spouse died, so lost interest in life and did not want to work.

8.3.4 Reasons for Non-availability of Work

Some of the ex-workers faced some situations while they were searching for job after their industry closed. They are mentioned below.

1. Once the management of the industry decided to close down or retrench workers, many of the workers in the selected industries went on for strike and *morchas* to retain their jobs. Some fought through unions or sought legal assistance to hold on to their jobs. Irrespective of their efforts, they were pushed out of employment. This had created bad reputation for many of the workers. When they went looking for a new job, the prospective employers knowing about their background were not willing to give them jobs. One case stated that "*mill worker! We do not want you. Here in our organization also you will agitate*". Some the ex-workers stated that there were jobs suitable for them in organisations but they were denied in some or other reasons.

2. Some stated that their ex-employers did not issue them proper certificate of their occupation they did in the industry or the proper designation. In some cases the certificates issued by the management mentioned some occupations which were not available in other industries in Mumbai. Some stated that if the management would have issued an 'experience certificate' with a broad scope of the work they did, they would have got some dignified jobs in other industries without any problem.
3. Age and lack of education were stated as other major reasons for not getting jobs by most of the ex-workers.

8.4 EFFECTS OF JOB LOSS

Interrupted employment or job loss creates havoc in various ways, from the individual level to the familial level for a start. Here in this section the effects of job loss are discussed in various angles.

8.4.1 Shift in the Industry

All the 250 ex-workers were in regular employment at some manufacturing industry (No.1 & 2) (For detail see, Appendix-II). There was shift observed in the industrial category they were working before and after the job loss. The shift in the industry of work before and after job loss is presented in Table 8.6.

Table 8.6: Shift in the Industry of Work, before and after job loss

NIC	While working in the industry	NIC	Current industry** (Time of survey)
D	Manufacturing 1 and 2*	A	Agriculture
		D	Manufacturing 1 and 2
		F	Construction
		H	Transport, storage and communication
		L,N,O	Services
		P	Private households with employed persons***

Notes: * 17- Manufacture of Textiles; 24- Manufacture of chemical products; 27- Manufacturing of basic metals; 31- Manufacturing of electrical machinery and apparatus

** Applicable to only those who stated working for some token of money

*** Six additional codes were used viz., housemaid /servant; cook ; gardener; Gatekeeper/chowkidar/watchman; governess/baby- sitter and 'others'.

Source: Field Survey Data, 2010

All of the 250 workers were working in the manufacturing industries. But at the time of survey, their employment were diversified and shifted to many other sectors. Their jobs had shifted from the manufacturing sector to many other sectors such as agriculture, manufacturing, construction, communication and service sector. A majority of these currently working ex-workers were working in the service sector. A major portion of the currently working ex-workers were in ‘Private household with employed persons’ (See, appendix-II). According to the National Industrial Codes, this industry consists of housemaids/servants (95001), cooks (95002), gardeners (95003), gatekeepers /watchmen/Security guards (95004), governess/baby-sitters (95005) and others.

8.4.2. Shift in the Occupational Category

There was shift in the occupational status of these ex-workers. A majority of the workers were holding very skilled and semi-skilled occupations in the industry before job loss. After the job loss, especially at the time of survey, only half of these ex-workers were working. However, the type of occupation they were doing was diversified. The shift in the occupation after the job loss is presented in Table 8.7. (In this table effort was taken to categorise the workers according to the National Classification of Occupation (NCO). Semi-supervisory level and technical level jobs were shown separately so as to notice the impact).

Table 8.7: Shift in the occupational status, before and after job loss

Before (While working in the industry)		Now* (At the time of survey)	
		Farmers	4.0
Administrative/ managerial / clerical workers	7.2	Administrative/ managerial / Clerical workers	2.4
Semi Supervisory level jobs	8.8	Service workers	51.2
		Sales workers	13.6
Technical level jobs	50.8	Technical level jobs	12.8
Production, transport, Equipment related works	33.2	Production, transport, equipment related works	16.0

Note: *Applicable to those were working at the time of interview

Source: Field Survey Data, 2010

Table 8.7 presents the shift in the occupational status of the ex-workers before and after job loss. While working in the industry most of them were technical, production,

transport and equipment related workers. However after the job loss, majority of them were changed to service workers (only among those who were working at the time of survey). Among those who were working, only one fourth of them were involved in some kind of occupation which was related to their earlier occupations, i.e., 2.4 percent in clerical related works and 12.8 percent in technical level of occupations.

8.4.3 Shift in Income Level

The changes in the wages of the ex-workers and their household income level, before and after the job loss were calculated and presented in Table 8.8. The current wage of the ex-worker (applicable to only those who were working) was compared with the earlier last wage they received while working. Also the total household income (only the wage of all the members of the household) was taken into consideration for comparing household income before and after job loss. Other sources of income such as pension and rent were not included.

Table 8.8: Shift in wage and household income level, before and after job loss

Wage/ Income	(N)	Percentage
i. Change in current wage Vs. Earlier wage of the Ex-worker*		
Same wage as earlier	10	8.0
More than last wage	26	20.8
Less than last wage	89	71.2
Total	125	100
ii. Change in current total household income to earlier income		
Same amount as earlier	20	8.0
More than last income	156	62.4
Less than last income	54	21.6
NA*	20	8.0
Total	250	100
Note: Applicable to only those who were working		
Source: Field Survey Data, 2010		

i. Change in individual wage: The changes in individual level were calculated for only those who were working. A large majority of their wage level were lesser than the earlier wage. The wage mentioned by the respondent would not be very accurate. The last wage they received before loss of employment could be much higher than that of what they mentioned. The wage cut against loans and other such things would not have included and the value of money before and at the time of survey was different. Irrespective of these, only 20.8 percent of them had received higher salary than earlier. During one interview it was observed that the wage before and at the time of survey was same. When mentioned it, the respondent was very upset. He stated that due to inflation, the cost of living in the city had increased tremendously during this period. Also, if he were in the same position, he would be having a secure job, steady income and the wage would have gone higher by then, i.e., the wage must have been increased to much higher due to the increase in the years of experience and increase in market wage rate. Thirteen percent of the ex-workers of age 60 years and above were working at the time of survey; the reason for their work status is worth researching.

ii. Change in total household income: The total household income, in wages for all the members in the household was compared, at the time of job loss and the time of survey. It was observed that some of the workers were living with the ex-workers as earning members. However, they could not say about their income or contribution to their family. Hence the total wages earned by all the family members was compared with their last salary. Contrary to the individual income, a good majority of the households were having net household income more than that of the household income at the time of job loss (Table 8.8). This was due to the increase in the number of household members contributing to the household income. This was explained in the following section.

8.4.4 Shift in the Magnitude of Workforce in the Household

When reviewing the earlier studies on this topic, it was noted in India as well as in some developing countries, households involved more members of the household in work to offset the effect of lower wages and to increase the financial resources available for the household. This was one of the strategies used by many households to fill the void created by the main breadwinner's job loss. In this survey, the respondents were asked to state, how many people from their household were working, while they

were working in the industry, and how many from their household were working at the time of survey. Using the information, the number of persons worked/working in the ex-workers household before and after the job loss was analysed. The results are presented in Table 8.9.

In some of the households, when they were working, they had some earning members living with them such as father, brother or uncle. Very few respondents stated that their parents or brothers who were living with them were also working when they were working in that selected industries. However, it was observed that none of their wage was used for their household expenditure. Most of the households were depending on the wages of the ex-worker alone before job loss.

Table 8.9: Change in the magnitude of working members in the household

Number of persons	Before job loss		After job loss	
	(N)	Percent	(N)	Percent
No one	-	-	20	8.0
One person	240	96.0	105	42.0
Two persons	10	4.0	64	25.6
Three persons	-	-	50	20.0
Four persons	-	-	11	4.4
Total	250	100	250	100

Source: Field Survey Data, 2010

In eight percent of the ex-workers' family, no one in the household was working at the time of survey. Little more than one fourth of the household two earning members were there in the family and in 24 percent of the households, either 3 or 4 of the household members currently living with the ex-worker were working and contributing to the household expenditure. Shift in the magnitude of workers from the ex-workers' household was observed. Before job loss, on 96 percent of the households, only one person was working, i.e., the ex-worker. Whereas, after job loss, in 50 percent of the households, more than one person were working (Table 8.9).

8.5 Perception on the Current Economic Condition of the Family

There were some hypothetical questions asked to the respondents with three scales (see, Appendix-IV). One of them is to state the current economic condition of the family as compared to the earlier life (before job loss). Three options were given – ‘same’, ‘better’ and ‘worst’. The results are presented in Table 8.10.

Nearly 10 percent of the respondents did not answer to this question. More than one third of the respondents had stated that the current economic condition of their household was ‘worst’ to earlier economic condition. Almost same proportion of them had stated that it was the same. Only 15 percent of them had stated that their economic condition was better than earlier.

Table 8.10: Perception on the current economic condition of the household

Satisfactory level	(N)	Percent
Better	38	15.2
Same	95	38.0
Worst	93	37.2
NA	24	9.6
Total	250	100.0

Source: Field Survey Data, 2010

8.6 WELFARE MEASURES DEMANDED BY THE EX-WORKERS

The interview scheduled had one open ended question in the last section, “*In your opinion do you think government could have done some measures in this time of situation?*” Not all the respondents answered to this. Various demands mentioned by the ex-workers, however among the responses which pertain to the economic condition are presented below.

1. Many workers were of the view that the government and the trade unions had cheated them. They should have shielded them at the time of this crisis.

2. Government should have insisted the management to take care of the children who were studying. Some welfare measures should have been given so, the children would have remained in the school/college.
3. Only 28 percent of these ex-workers had stated that they were receiving pension from their industry. All of them were from textile industry. The pension amount was pittance in the range of ₹ 300 to ₹ 1500. Those who were receiving pension stated that the pension money should be increased in line with the rising cost of living. They stated as per the 2010 economic condition in Mumbai, the amount should have been more than ₹ 3000.

8.7 SUMMARY

This chapter highlights the impact of job loss on the economic front of the ex-worker and his/her household. Most of the ex-workers lost their job at a crucial age in their working career as well as a time of prime family responsibilities. All of the 250 ex-workers were employed in manufacturing no.1 and no.2, however after the interruption in employment they moved to other sectors. They mainly moved from the manufacturing sector to service sector. Also shift in the occupational status of these ex-workers was observed. A majority of the workers were holding very skilled jobs in the industry/unit. Many of the ex-workers who were not working stated that they could not find a job suitable for them; available jobs were security guard or housekeeping which they felt below their status. Some of the ex-workers were doing these jobs currently and some had done these during the interim period and left at the time of survey either due to their ill health or as other members in the household, especially children started earning.

There is a wide gap between the last wage of these ex-workers drawn in their respective industry and the current wage. The ex-workers felt that they were let down by the government as well as by the trade unions and these agencies would have insisted for a better bargain for the ex-workers from the industries where they were retrenched. Many of the ex-workers who were not working at the time of survey mentioned that low status of the available jobs were of low pay, twelve hours duty such as security guard or house keeping jobs were the reasons for them not working. Thirteen percent of the ex-workers of age 60 years and above of the elderly were at the time of survey. It is worth

exploring in this matter to note why these elders had to work. The Census of India statistics reveal that the work participation of elders in India has been increasing and the same trend was seen in Mumbai city too. The number of earning members contributing to the family income had increased after job loss indicating that children and spouse have started working. This issue will be analysed in the next chapter while explaining the social impact of interrupted employment.