

THE INFORMAL SECTOR IN THE INDIAN ECONOMY

November 2023



Acknowledgements

Contributors

Sadhana Sanjay, Riya Chainani, Ragini Bakshi and Tripti Naswa

Review

Rathish Balakrishnan and Anantha Narayan

Disclaimer

This report has been produced by a team from Sattva Consulting as a product for the Sattva Knowledge Institute (SKI). The authors take full responsibility for the contents and conclusions. Any participation of industry experts and affiliates who were consulted and acknowledged here, does not necessarily imply endorsement of the report's contents or conclusions. To quote this primer, please mention: Sattva Knowledge Institute, *The informal sector in the Indian economy*, November 2023. Use of the report's figures, tables or diagrams, must fully credit the respective copyright owner where indicated. Reproduction must be in original form with no adaptations or derivatives. For use of any images in the report please contact the respective copyright holders directly for permission.

This work is licensed under the Creative Commons Attribution-Non Commercial-ShareAlike 4.0 International License:

Attribution - You may give appropriate credit, provide a link to the license, indicate if any changes were made.

Non-Commercial - You may not use the material for commercial purposes.

Share A Like - If you remix, transform, or build upon the material, you must distribute your contributions under the same license as the original.



To view a copy of this license, visit <http://creativecommons.org/licenses/by-nc-sa/4.0/>

About Sattva Knowledge Institute

Sattva Knowledge Institute (SKI), established in 2022, is our official knowledge platform at Sattva. The SKI platform aims to guide investment decisions for impact, shedding light on urgent problems and high potential solutions, so that stakeholders can build greater awareness and a bias towards concerted action. Our focus is on offering solutions over symptoms, carefully curating strong evidence-based research, and engaging decision-makers actively with our insights. Overall, **SKI aims to shift intent and action toward greater impact by influencing leaders with knowledge.** All of our content proactively leverages the capabilities, experience and proprietary data from across Sattva.

Editing: Anagha Wankhede | **Design:** Usha Sondhi Kundu; *cognitive.designs@gmail.com*

CONTENTS

1	Executive Summary	04
2	Introduction: Understanding the informal sector	06
3	Role of the informal sector in India's economy	10
4	Informal workers and their challenges	17
5	Informality in Indian enterprises	24
6	Overview of policy and ecosystem interventions	31
7	Opportunities and Call to action	37
8	References	40

EXECUTIVE SUMMARY



The term 'informal' was coined in response to economic activity, primarily observed in developing economies, that did not fit into western and industrialised ways of working. It can be observed from two key perspectives: **the workforce and the enterprise. In the workforce, it is defined as work that is not regulated or subject to any legal oversight. For enterprises, it is defined as an entity that is actively engaged in production, but is not registered or institutionalised.**

The informal economy has consistently accounted for over **50 percent of the gross value added in the Indian economy**, highlighting its entrenched role in economic growth. It also functions as a source of livelihood for several communities who are unable to find meaningful employment in the formal sector. The growth of digital labour platforms and the gig economy is an example of how informal work arrangements replicate themselves in the technology paradigm.

Informal working arrangements (primarily self-employment and casual work) form the majority of working arrangements in both rural and urban areas. Informal workers are a highly heterogeneous group, but share in common experiences of precarity as a result of the lack of institutional support and legal oversight over their working conditions. **Most workers do not have a job contract, access to paid leave, or social security.**

There is a lack of reliable evidence pertaining to informal enterprises in India. **A majority of these enterprises are concentrated in the services sector.** These enterprises are present across sectors and are embedded in various value chains. However, these enterprises face challenges resulting from informality, thus limiting access to growth opportunities, participation in the higher end of the value chain and effective integration into macro transitions.

Unlocking better economic outcomes for actors in informality is essential, and ensuring India creates decent jobs should be the priority. There is a need to develop targeted interventions to enhance socio-economic outcomes for the workforce and enterprises, **these strategies include reducing vulnerability of informal workforce, fair integration of informal businesses into evolving market dynamics, and designing a supportive ecosystem for informal economic activity.**



INTRODUCTION



The concept of informality has been applied to describe a spectrum of economic activity and employment relationships that lack protection or recognition by the state.¹

COINING THE TERM 'INFORMAL'

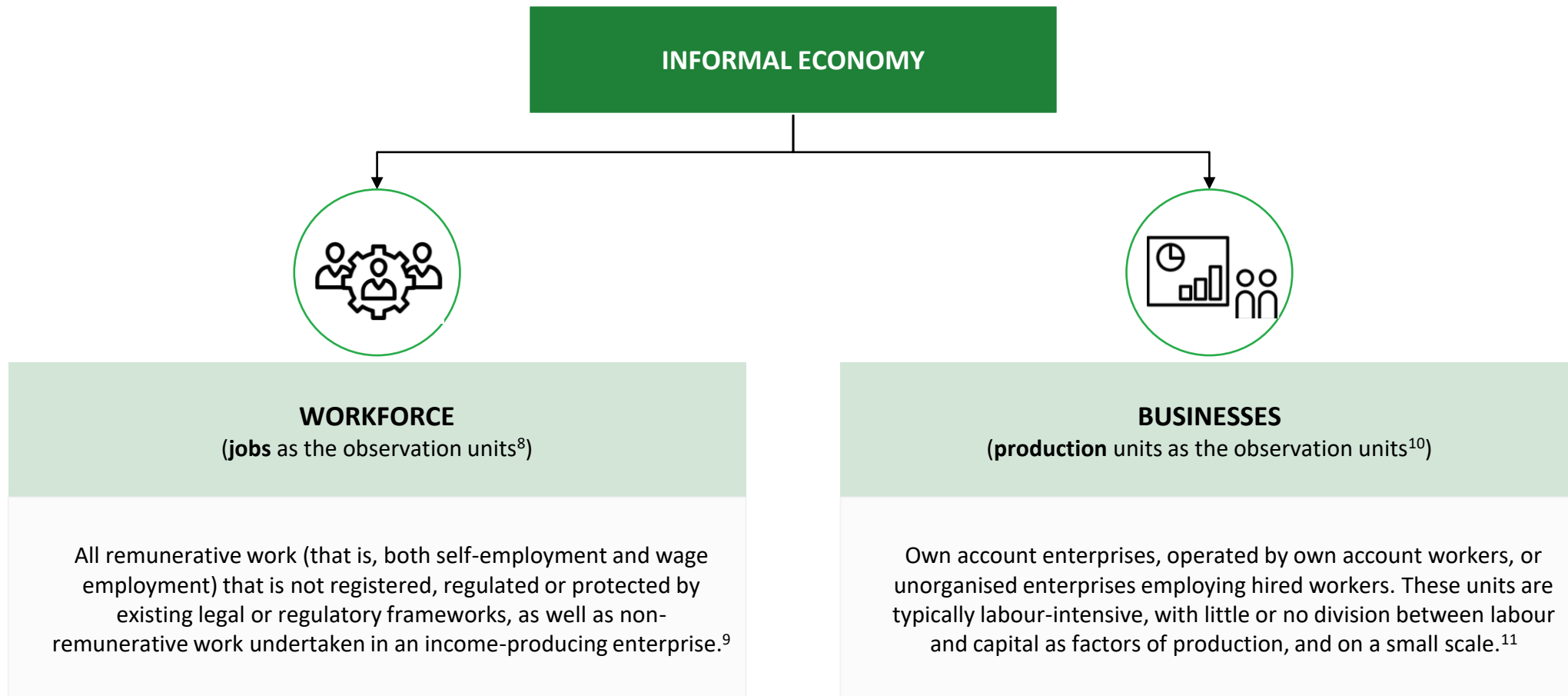
- The first ILO World Employment Mission was to Kenya, where both the ILO and British anthropologist Keith Hart observed the efficiency, creativity and resilience of economic activity and actors who were operating in marginal and unregulated conditions.²
- The mission concluded that despite external constraints and capitalist domination, **most migrants were engaged in informal activities that had “autonomous capacity for generating incomes”**.³

TODAY

- Contemporary scholars and policymakers acknowledge the significance of comprehending and dealing with informality across diverse cultural, economic, and geographical contexts.^{4,5}
- Key characteristics defining informality in contemporary contexts include the **absence of legal recognition, limited social protection for workers, casual and irregular employment, small-scale operations, cash transactions, and a diverse range of economic activities**.⁶

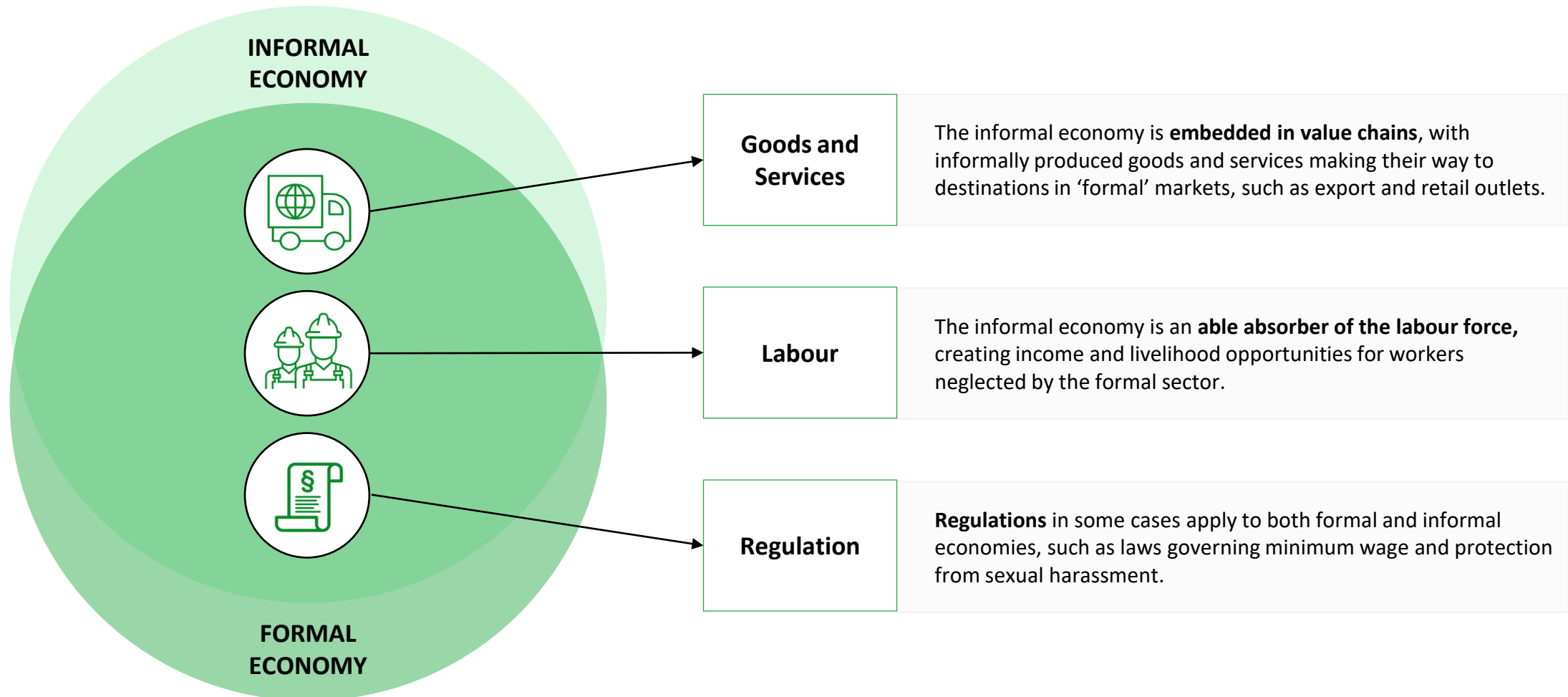


Informality can be viewed from the lens of both the worker and enterprises engaged in production of goods and services.⁷



The informal economy and formal economy are not binary categories, but have linkages rooted in relationships such as vertical integration, outsourcing, agglomeration and even labour.

Overlaps and interrelationships between formal and informal economies^{12,13}

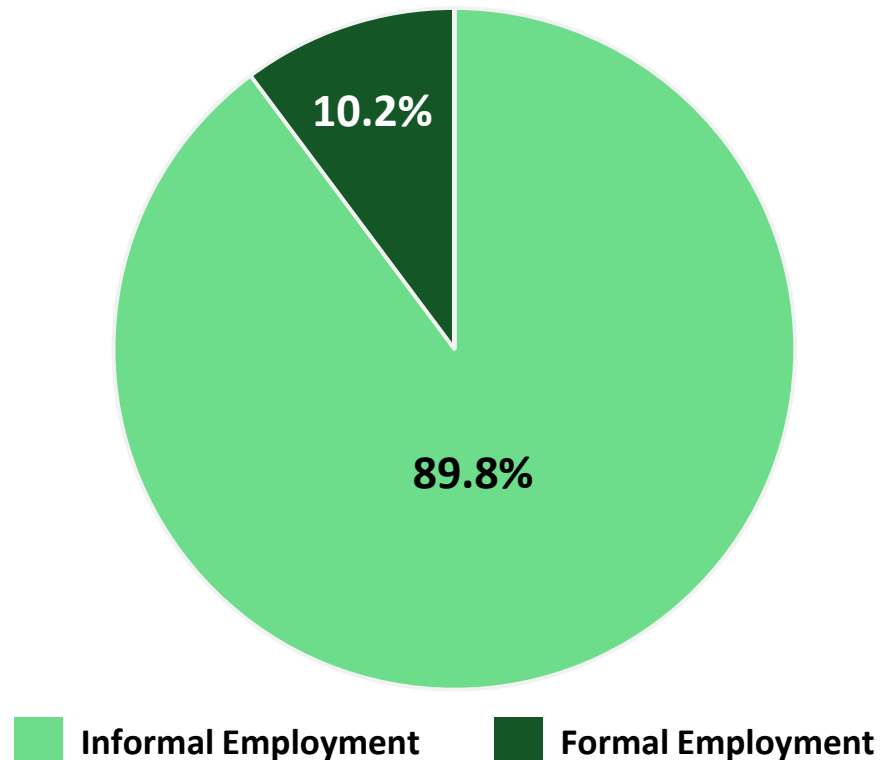


ROLE OF THE INFORMAL SECTOR IN INDIA'S ECONOMY



In India, an overwhelming **89.8 percent** of all employment is informal in nature,^{14, 15} amounting to approximately 46.5 crore workers.

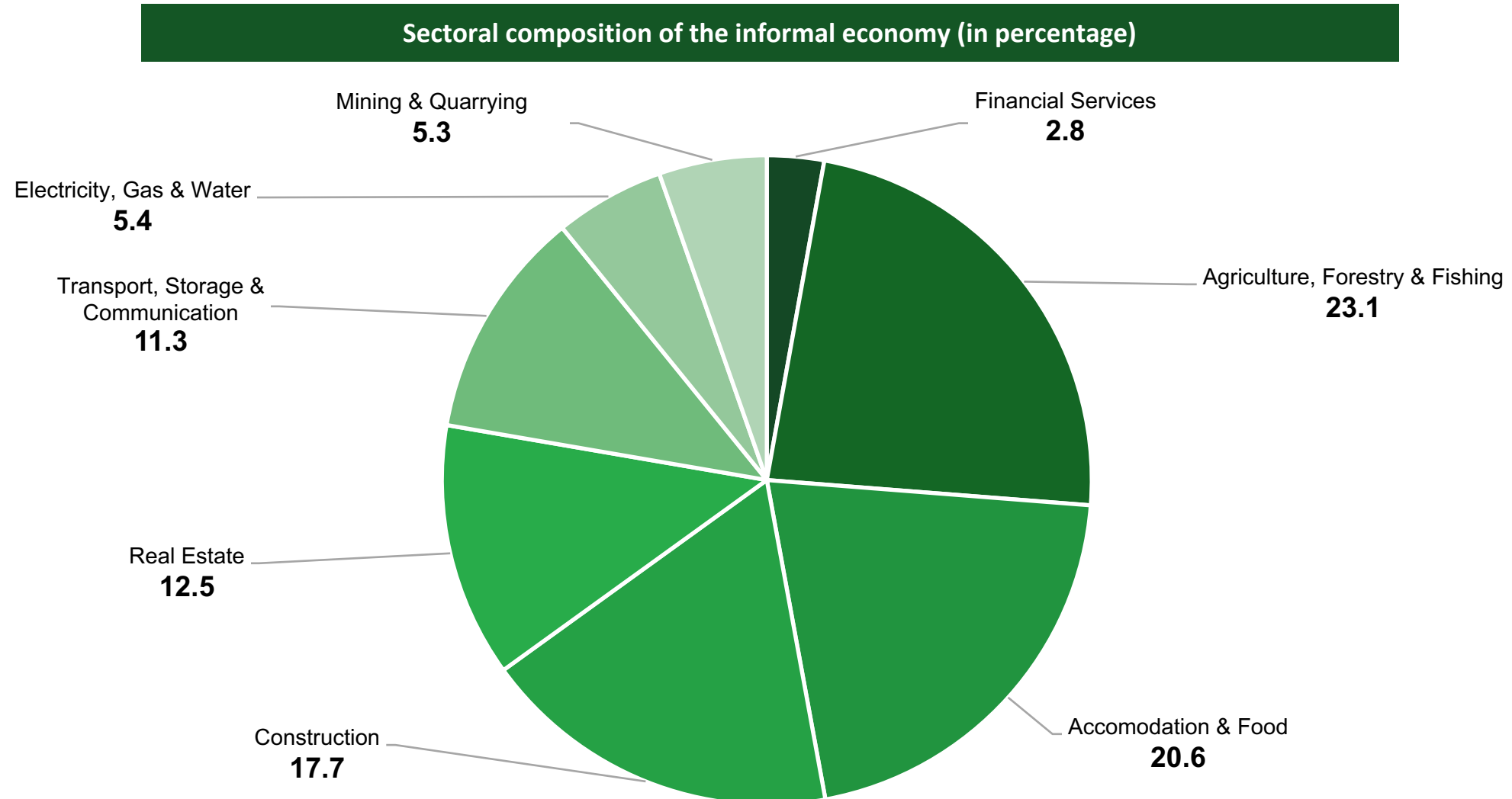
Percentage of informal employment in total employment



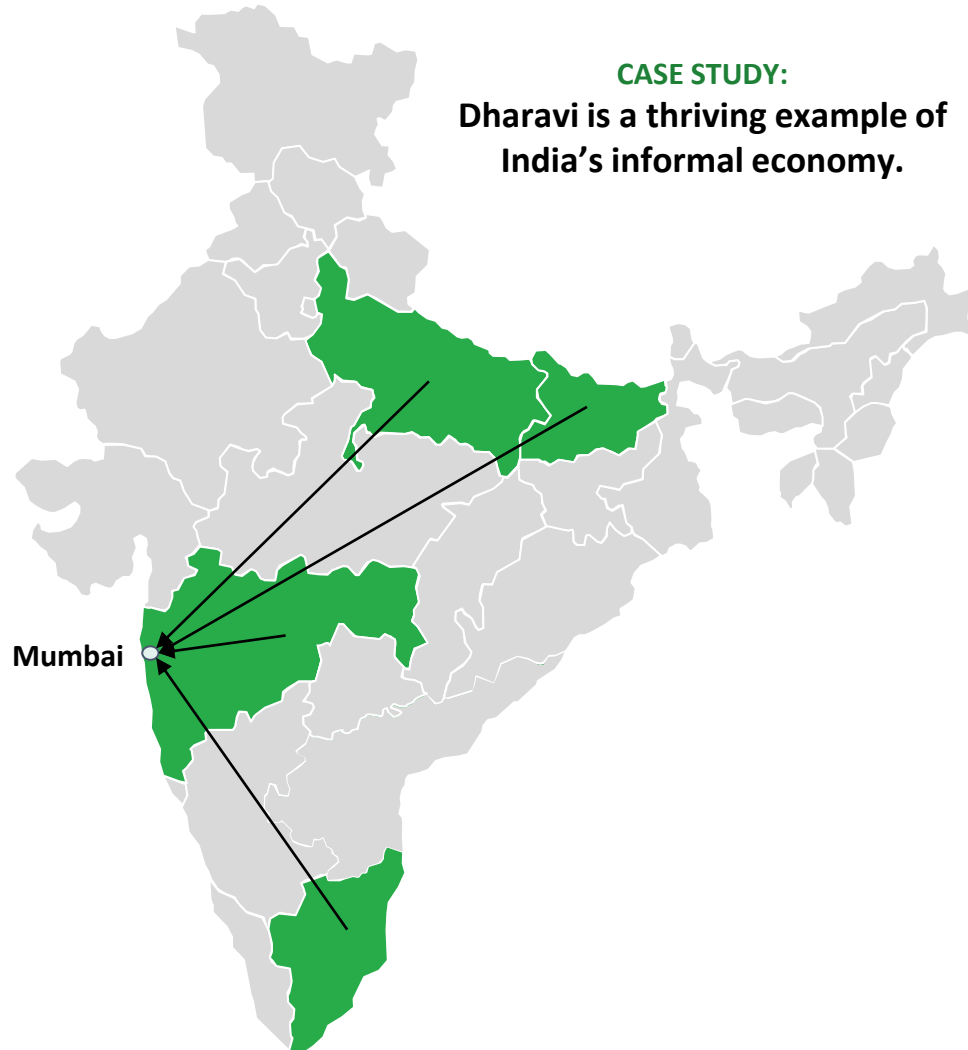
Informality is pervasive in India

- In rural India, nearly **44 percent** of the workforce is informally engaged in agricultural work, while another **35 percent** are informally engaged in non-agricultural work.¹⁶
- This is an oft-occurring phenomenon deeply entrenched in our socio-economic fabric.¹⁷
- Women are especially prominent in the informal sector employs, with **around 91 percent** of the country's female workforce working informally.¹⁸

Agriculture accounts for the highest share of the informal economy, due to the fragmented and seasonal nature of labour and landholdings, followed by hospitality and construction.²⁰



The informal economy functions as a livelihood pathway for economically and socially disadvantaged communities from all over India.



Dharavi's population contributes USD 1 billion, and employs around 250,000 workers annually.²¹

- Dharavi is a hub for **small-scale industries** in several sectors, such as leather, waste recycling, clothing, footwear, and medicine.²²
- **Workers migrate to Mumbai from all over Maharashtra, Uttar Pradesh, Bihar and Tamil Nadu** in search of newer and better opportunities. These workers predominantly belong to **socially marginalised communities (primarily Dalits and Bahujans)**.²³
- The **informal leather workshops in Dharavi offer them loans, workspaces, opportunities to learn skills, and education for their children** - resources completely inaccessible to them through formal avenues.²⁴
- The most enticing aspect for these workers is **the promise of socioeconomic mobility** - the hope of an apprentice one day running his own workshop.²⁵



Leather workshops in Dharavi: Workshops use space efficiently, functioning as workplaces and homes, and are deeply embedded in hyperlocal, local and global value chains.



Rapid economic growth and digitalisation have created newer forms of employment, exhibiting higher degrees of informality.

Informality in the internet era	
Digitalisation of EXISTING SECTORS	Digitalisation creating NEW VALUE CHAINS
A range of existing economic activity has been transformed by the platform layer. Examples include ride hailing, food and grocery delivery, beauty and wellness, and domestic work. ³¹ This also includes individuals providing specialised and high-skilled services through platforms (e.g. freelancing). ³²	The rise of new digital phenomena, such as artificial intelligence (AI), blockchain, the creator economy, and internet of things has created the need for workers to clean up and enter data, tag images and videos, moderate online content, and conduct surveys. ³³

Workers are classified as 'independent contractors', and are thus in the self-employed category of informal work.³⁴

POSITIVE aspects³⁵	<ul style="list-style-type: none"> • Improving job discovery and access to opportunities • Enabling access to services such as skilling, training, and loans • Disrupting, to a limited extent, the entrenched influence of networks of social identity
NEGATIVE aspects³⁶	<ul style="list-style-type: none"> • Lack of social security • No redressal for workplace injuries and no protection against occupational hazards • Working conditions are governed by algorithms and data, leaving no room to challenge decisions around pay and benefits



In India, the **gig economy** has seen exponential growth over the last decade, and is expected to expand to 23.5 million workers by 2029-2030.

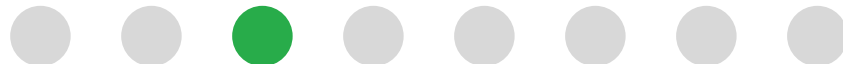
Country-wise share of online labour supply ³⁷



200%

Projected rise of the Indian gig workforce by 2029-30 to **23.5 million**, from the current 7.7 million.³⁸

- India has the highest supply of online labour (workers who work remotely by using the internet to connect with labour demand) in the world.³⁹
- India's share of total supply of online labour rose by about 8 percentage points between 2018 and 2020, while it declined in other developing countries.⁴⁰

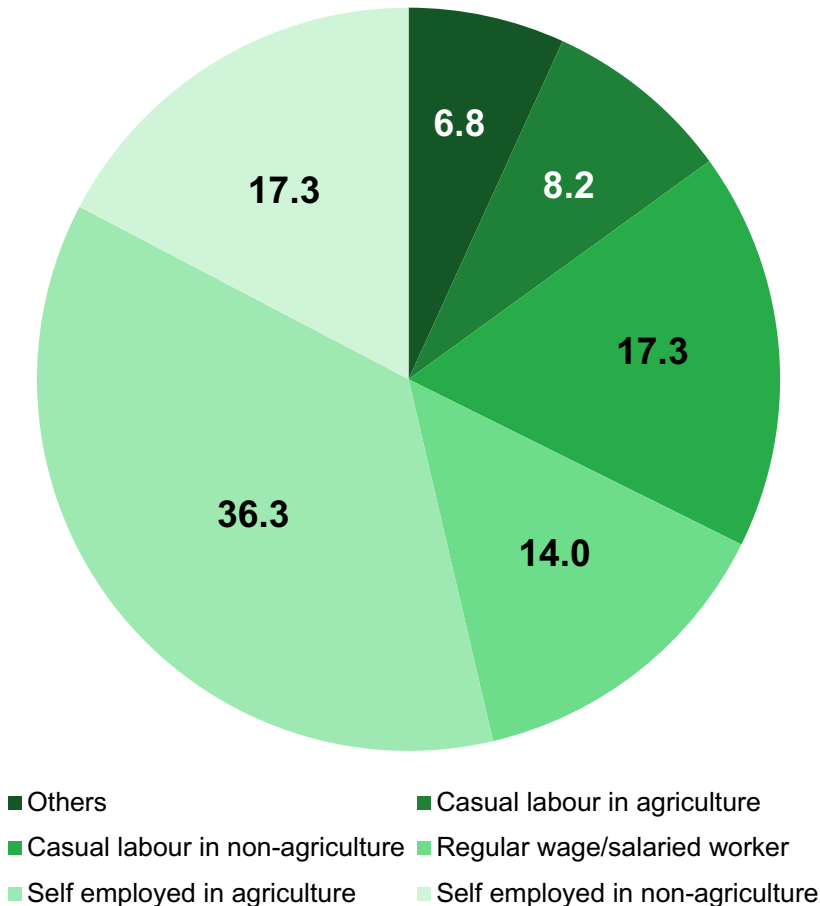


INFORMAL WORKERS AND THEIR CHALLENGES

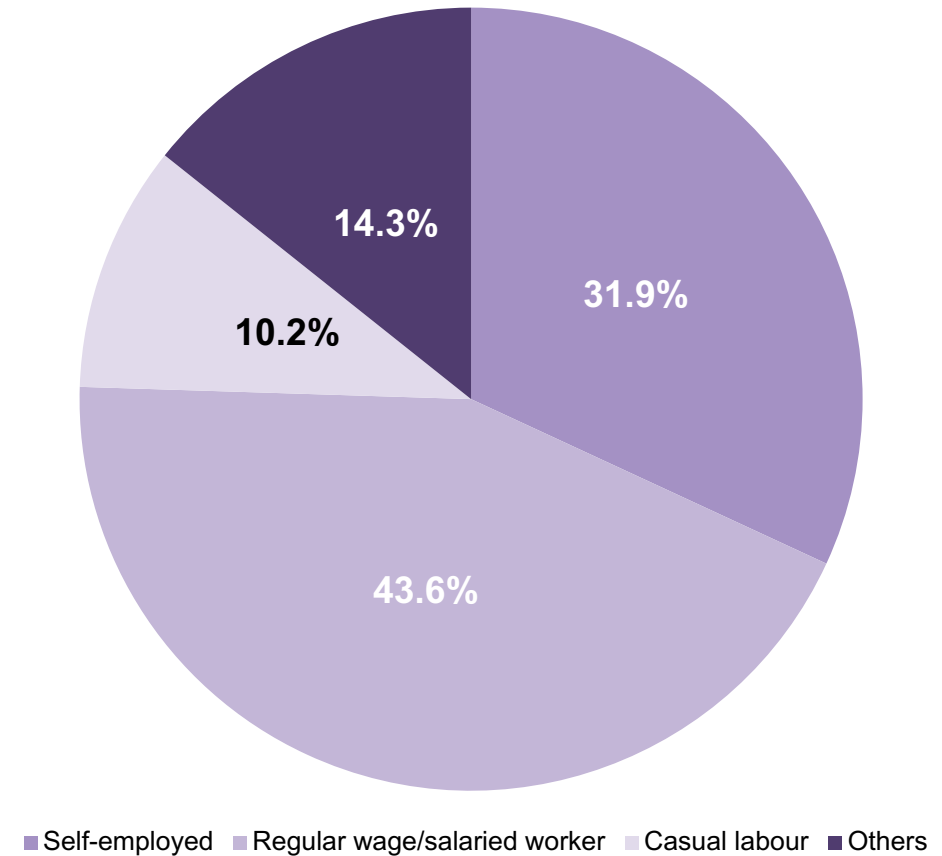


The informal workforce comprises nearly 47.5 crore workers, and informal working arrangements continues to be the predominant mode of work across rural and urban areas.

RURAL INDIA: ~50% of the workforce is self-employed in agriculture and small enterprises.⁴¹



URBAN INDIA: Regular wage/salaried workers have the highest share, but informal work forms the majority.⁴²



Data from government portals such as e-Shram provides an indication of which groups and geographies within informal work rely on institutional support from the state.

e-Shram

A portal to create a database of informal workers to support their welfare needs

A total of 30 crore workers have registered on this portal.⁴³

Gender	Women account for just over half of the total registrations, at 51 percent. ⁴⁴
Occupational Categories	Agriculture is the leading occupational category under which workers registered with ~15 crore workers, followed by domestic work (~2.8 crores) and construction (~2.6 crores) . ⁴⁵
Geographies	Uttar Pradesh leads the way with ~8 crore registrations, followed by Bihar (~2.8 crores) , West Bengal (~2.6 crores) , Madhya Pradesh (~1.7 crores) and Maharashtra (~1.3 crores) . ⁴⁶
Social identities	Approximately 70 percent of registered workers belong to SC, ST and OBC categories , indicating how entrenched caste inequalities replicate themselves in informal employment. ⁴⁷



The informal economy in India is highly heterogeneous, and encompasses a range of occupations across sectors, workers' experiences are thus varied and shaped by contextual factors.



Kishan is an agricultural wage worker cultivating fields of landowners in his **village**. He is able to work only seasonally, and is underpaid by exploitative landowners. This results in frequent economic distress, exacerbated by the fact he is not covered by any government or employer-provided benefits. He wishes to purchase land and cultivate his own fields, but local moneylenders charge exorbitant interest rates.



Ashok from Uttar Pradesh runs a dosa stall in a street corner in **Bengaluru**. He savvily learned the art of preparing dosas to service the large customer base in his new southern home. However, he is frequently targeted by law enforcement on patrol, and he is unable to communicate with them in the local language. He also has to manage the economic pressures of low returns on investment and high income volatility, compromising his ability to send his earnings to support his family back home.



Sheetal is a home-based worker making pickles and papads from her home in **Lucknow**. She has not received her wages on time, but does not know who to contact, as she does not know her position in the value chain and cannot identify the person responsible for paying her. She has a B. Com. degree, but her family does not permit her to work outside the home.



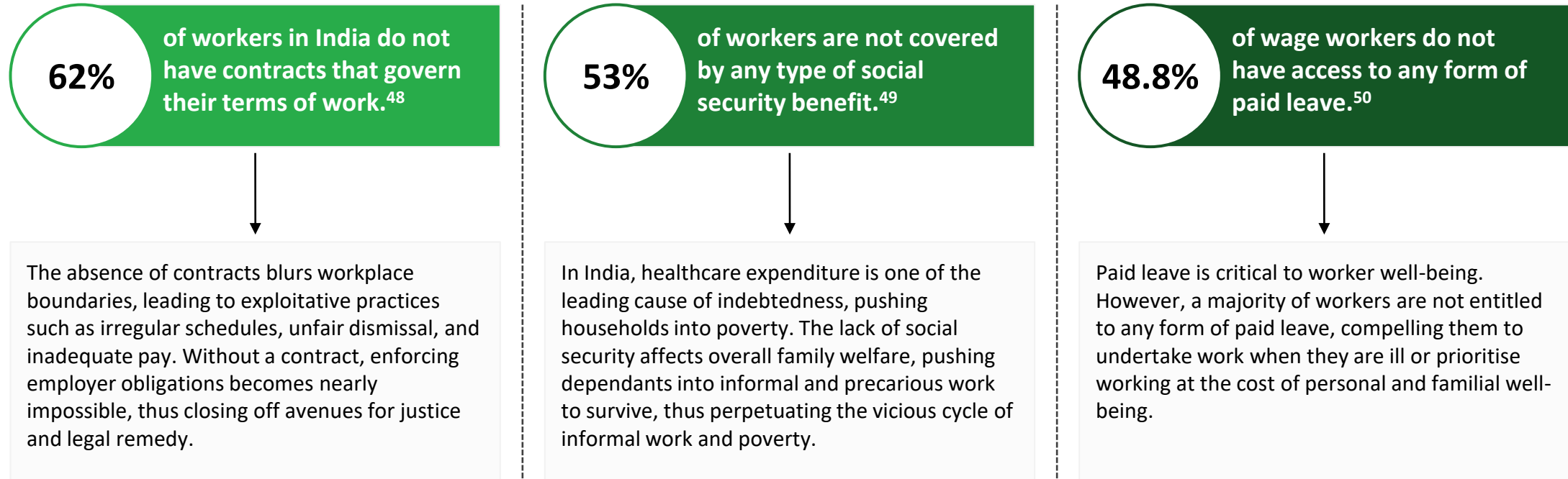
Vimala works as a domestic worker in **Mumbai**. Her salary is deducted if she takes more than a day's leave, even if for personal emergencies or medical reasons. She is not insured under any social security scheme, and works completely at the whim of her employer. She simultaneously has to balance her domestic duties at home, in addition to a difficult job.



Asif is a taxi driver who uses several taxi aggregator platforms to find rides in order to maximise his earning potential. He works long hours to capitalise on the platforms' ruthless incentives system, and has developed back issues, but cannot afford to see a doctor. Neither of these platforms offer any benefits in the form of health or accident insurance.

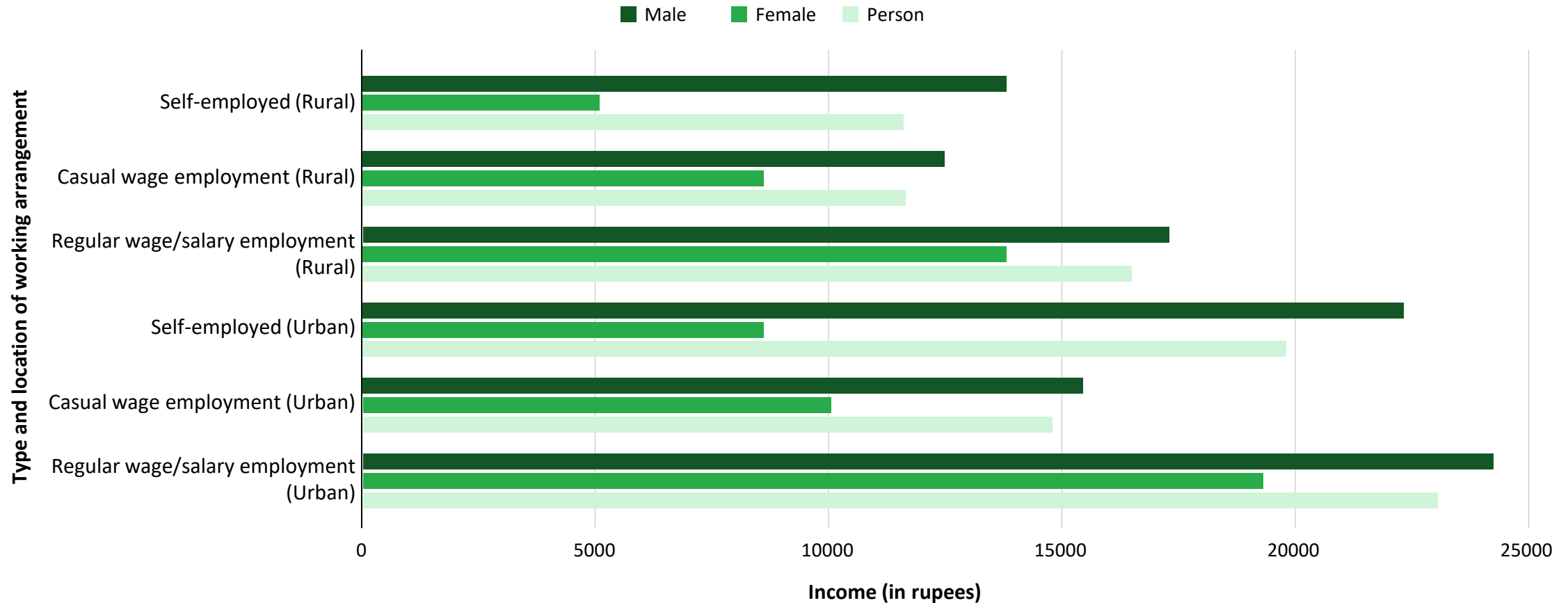


A majority of wage workers lack basic legal and social protections, indicating the predominance of informal work, which perpetuates an environment of precarious work.



The gender wage gap is the widest in informal employment, such as self-employment (61 percent) and casual work (33 percent), and the lowest in regular wage employment (20 percent).⁵¹

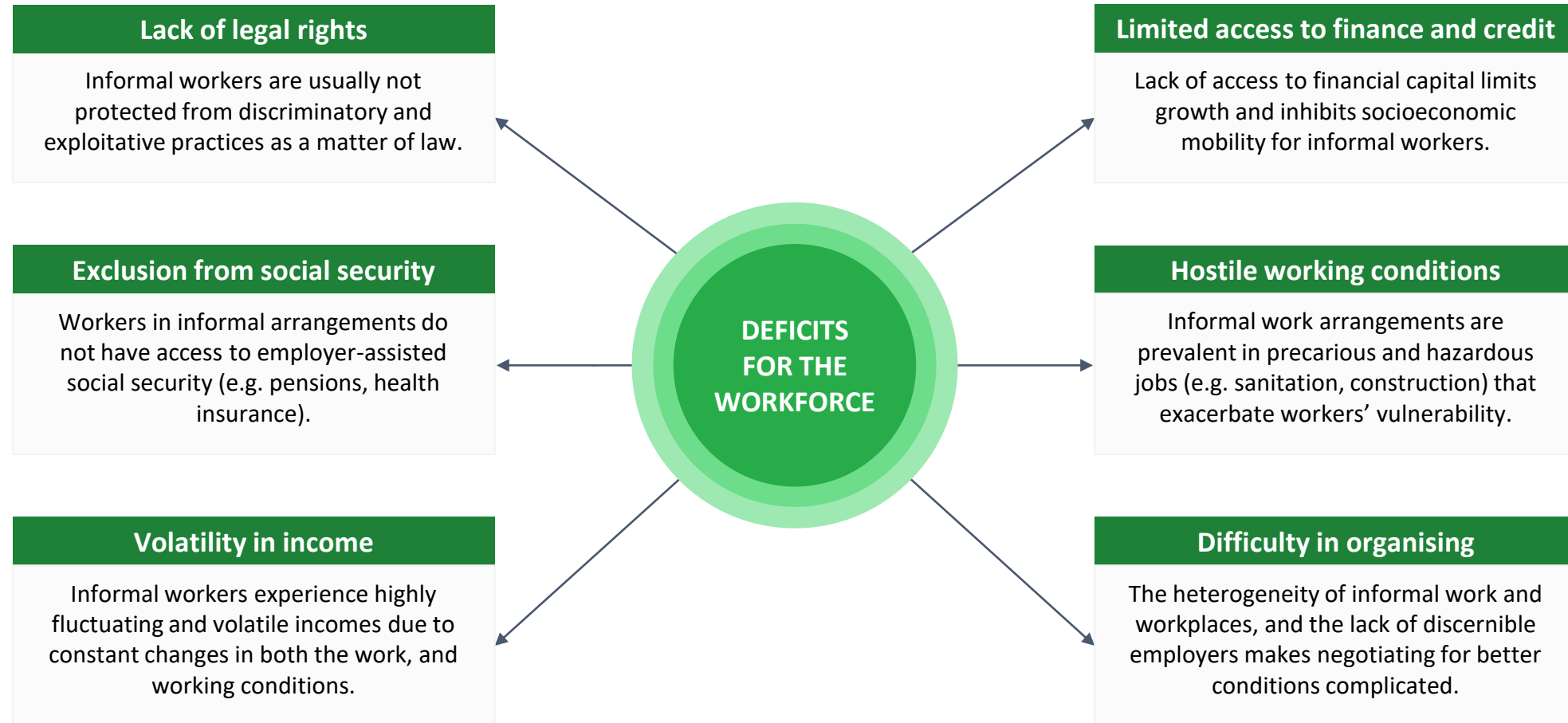
Mean monthly earnings of men and women across employment types in rural and urban areas



*Income for casual wage employment is calculated by multiplying average daily wage income by 30 days in current weekly status PLFS 2022-23



Notwithstanding the high degree of heterogeneity among informal worker groups, they have in common experiences of decent work deficits.^{52, 53, 54}



INFORMALITY IN INDIAN ENTERPRISES



In contrast to data on the informal workforce (captured by PLFS), the lack of regular and iterative data on informality in enterprises is a key knowledge gap.

Overview of key data gaps regarding informal enterprises	
Sectoral distribution of enterprises	Absence of data on the representation of informal enterprises in agriculture, manufacturing and services sectors, and the distribution of enterprises within these broad sectors.
Gender-disaggregated data	Enterprises run and led by women are more likely to be informal and unregistered, but there is no information on the geographic and sectoral distribution of these enterprises, or the value chains in which they are embedded.
Participation of marginalised groups	Entrepreneurship is also affected by social and economic indicators, such as caste and religion. Disaggregated data on the participation of disadvantaged social groups in the unregistered MSME sector is sparse.

- In India, indicators related to unincorporated sector enterprises are available from multiple sources. But the **last Census of MSMEs in the Unregistered Sector was conducted in 2006-07, over 15 years ago**, while the 73rd round of the NSSO produced a report on Key Indicators of Unincorporated Non-Agricultural Enterprises (Excluding Construction) in India in 2016.
- Additionally, the **estimates obtained from these sources are not directly comparable** due to differences in coverage, methodologies, and definitions.
- Moreover, economic transformations in recent years has highlighted the **need for regular and centralised data collection on informal enterprises**, rather than the patchwork manner in which it is currently collected. This will enable comparison across years, standardise measurement methodologies, and help inform responsive policy and programming.

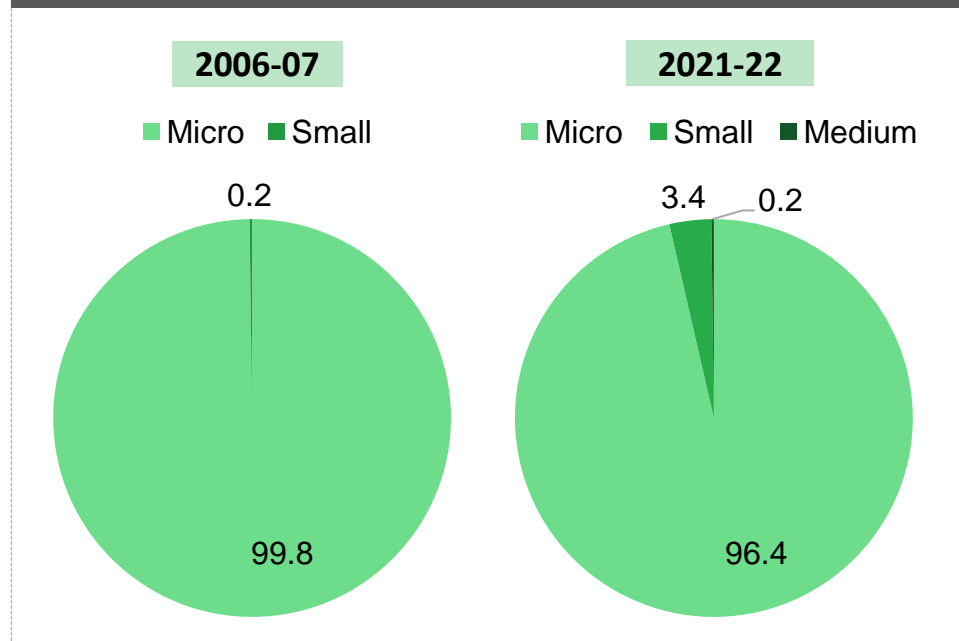


However, data from the Udyam portal, created to register informal enterprises, can serve as a proxy, and yield meaningful insights when compared with data from the 2006-07 Census.⁵⁵

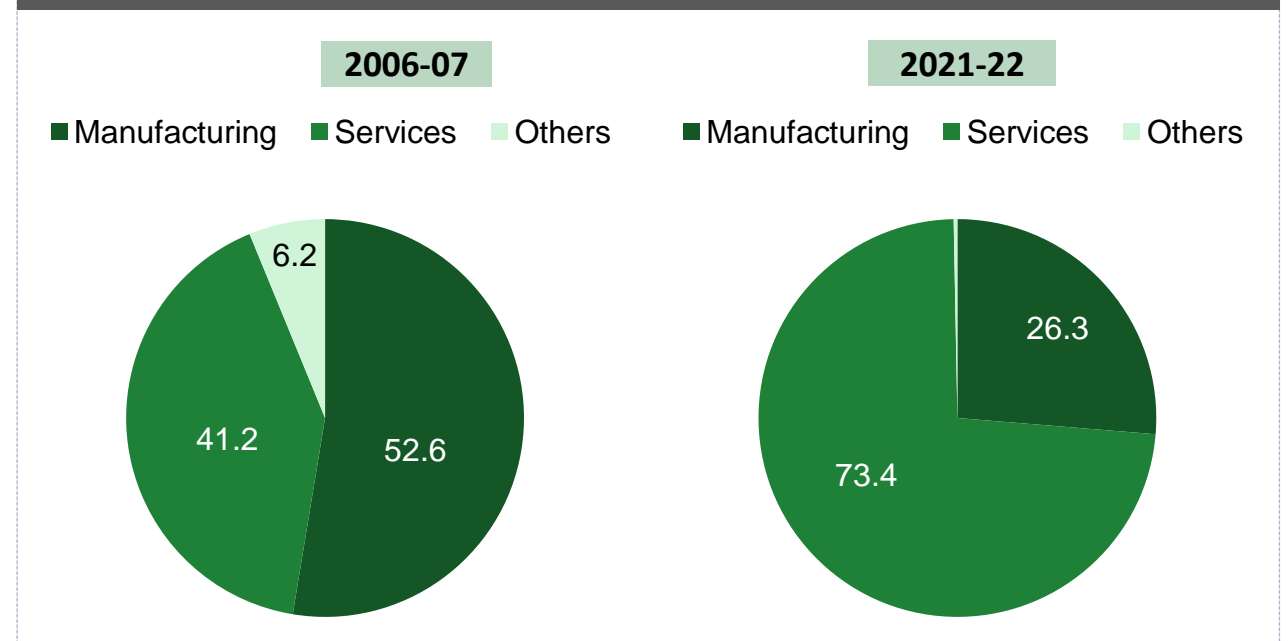
Key takeaways on the size and sectoral distribution of enterprises

- **Micro-enterprises continue to dominate the landscape as of 2021-22 at 96 percent**, but their share has marginally reduced between 2006-07 and 2021-22, carving out a share – albeit vanishingly small – for small and medium enterprises.
- The most noticeable difference is the **significant expansion of enterprises in the services sector, whose share has increased to 73 percent** in comparison to 41 percent in 2006-07.

Distribution of enterprises by size (in percentage)



Distribution of enterprises by sector (in percentage)



Data from the Udyam portal also illustrates the concentration of enterprises in ten key states, and the challenges faced by marginalised communities in entering entrepreneurship.

Recent data from the Udyam dashboard provides an overview of the characteristics of ~2 crore informal enterprises registered onto the portal.⁵⁷



96.4%
are MICRO ENTERPRISES

An overwhelming majority of enterprises registered on this portal are micro enterprises.

Micro enterprises account for ~2 crore of the total number of registered enterprises.



25%
are owned by SC, ST & OBC

There is an under-representation of historically oppressed communities in setting up enterprises, suggesting that socio-cultural and economic barriers persist in their access to assets, resources and financial support.



73%
come from TEN KEY STATES

A majority of enterprises come from ten states (Maharashtra, Tamil Nadu, Uttar Pradesh, Gujarat, Rajasthan, Karnataka, Madhya Pradesh, Bihar, West Bengal and Punjab), accounting for **~1.46 crore** enterprises.



19% enterprises
are owned by WOMEN

Women account for barely a **fifth of total informal entrepreneurs.**

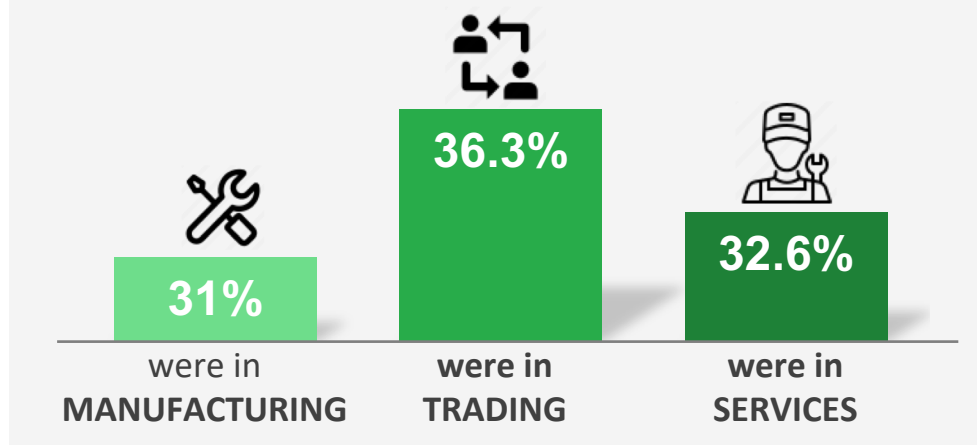
In the last 10 years, this gap has only been reduced by 9 percentage points.



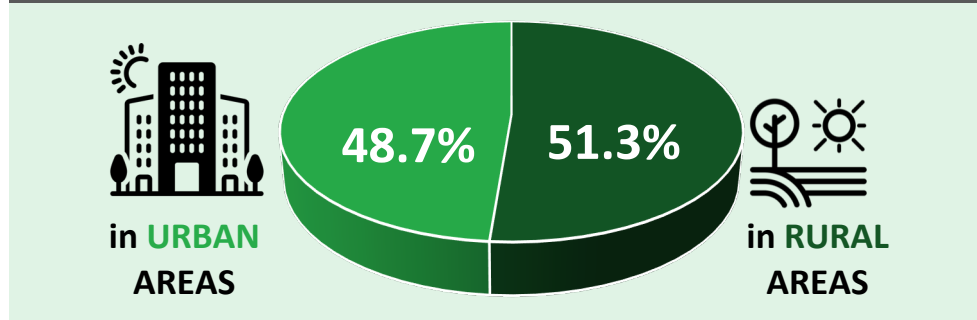
Another key data source is the 73rd round of the NSSO, in which it was estimated that the total number of unincorporated non-agricultural enterprises in the country is 6.34 crores.⁵⁸

Profile of informal enterprises according to the 73rd NSSO

Sectoral Overview



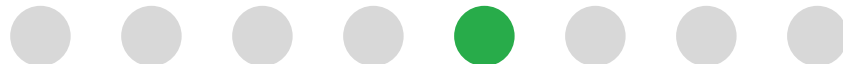
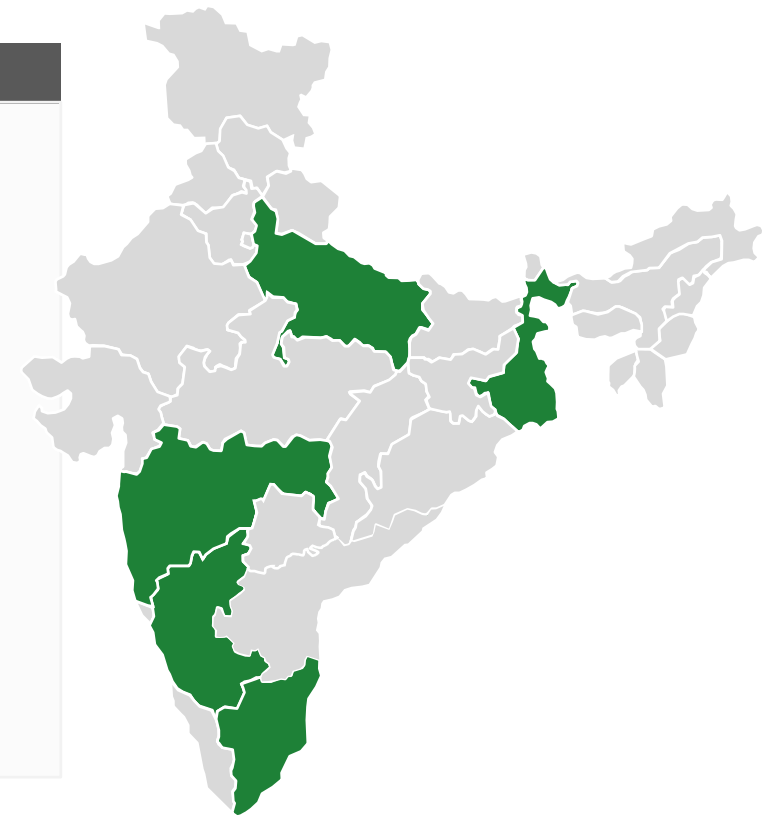
Geographic Overview



Regional Overview

As highlighted in the map on the right, the states of **Uttar Pradesh, West Bengal, Tamil Nadu, Maharashtra and Karnataka** account for a significant proportion of informal enterprises, across both rural and urban areas.

Together, these states have nearly **50 percent** of the total number of informal enterprises.



The National Commission for Enterprises in the Unorganised Sector defines informal enterprises as unincorporated private enterprises owned by individuals or households with less than ten workers.



In *Channapatna*, a group of eight artisans produce traditional wooden toys and dolls, which the region is renowned for. The groups are typically not institutionalised formally. These toys are sold locally in small shops, but also find their way to national craft fairs and markets, and are sometimes even exported.



Ajit runs a small corner shop in a bustling neighbourhood in Mumbai. He procures his wares from wholesale suppliers, and sells them to local customers. He is assisted in the shop by his wife and son, and the three of them manage the day-to-day tasks. The advent of UPI payments and connection with online grocery stores like Instamart and Dunzo have improved the store's finances and profitability.



Friends Tailors is a small tailor shop in Coimbatore, with six workers. Despite its small scale, it is connected with a range of actors in the value chain. It serves individual customers looking for alteration and custom design services. It also designs its own clothes from fabric and accessories sourced from local wholesalers, which are then sold in local boutiques.



Remember the Good Times is a tourism agency in the town of Ooty. Eight people work in this enterprise. It organises tours in the picturesque Western Ghats, and organises corporate retreats, group tours, and individual tours. Although it is unregistered, its digital capabilities are high. It leverages social media for marketing purposes, pays salary to the workers on a monthly basis through NEFT, and also has options of online payment for its customers.



Chettinad Taste is a home-based enterprise run by Meena, in Karaikudi. She provides catering services for weddings, birthday parties, corporate events, and other gatherings. She employs a group of six helpers, who assist her in procuring raw materials, preparation of the dishes, packaging, and serving. This enterprise also has a website, that customers can use to make bookings and inquiries.



Informality has significant **limitations for enterprises**, as they operate in a **resource-crunched environment with limited institutional support from the state or market actors.**^{59, 60}

1

Limited access to financing mechanisms

- Access to external finance is essential for the maintenance of long-term opportunities. However, the **absence of formal and steady finance** significantly impacts enterprises.
- Informal enterprises need sufficient early-stage finance, which is met through informal sources which are **costly and limited in scope**.
- Barriers also exist due to **constraints** such as the lack of financial information, absence of credit history and unstable equity patterns.

2

Limited representation in supply chains

- **Fragmentation of markets with respect to inputs**, as well as vulnerability of products due to high market fluctuations limits the ability of enterprises to move higher in the chain.
- Many informal enterprises **lack awareness and adoption of best practices**, which are critical to engage with bigger markets.
- Furthermore, the local markets are **highly competitive with high product homogeneity**.

3

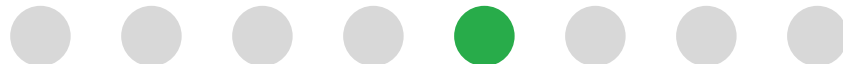
Limited income generating potential

- The enterprises operate with **narrow profit margins**; often limited to selling in neighborhood markets where the affordability of high-value products might be low, but the demand is not high enough to create more revenue.
- Due to **lack of skilled workforce and ability to diversify the product/service**, these enterprises are not able to increase or diversify avenues for income generation.

4

Limited chances of growth







- Informal enterprises have **no access to promotional programmes** such as government schemes, subsidies, or incentives which can provide them with institutional support and pave sustainable pathways for them.
- The informal enterprises also **lack resources and the agency to transition** to better operating environments, adopt mechanisation for enhanced productivity, and capitalise on early trends (such as digitalisation), thus stagnating their growth significantly.



OVERVIEW OF POLICY & ECOSYSTEM INTERVENTIONS

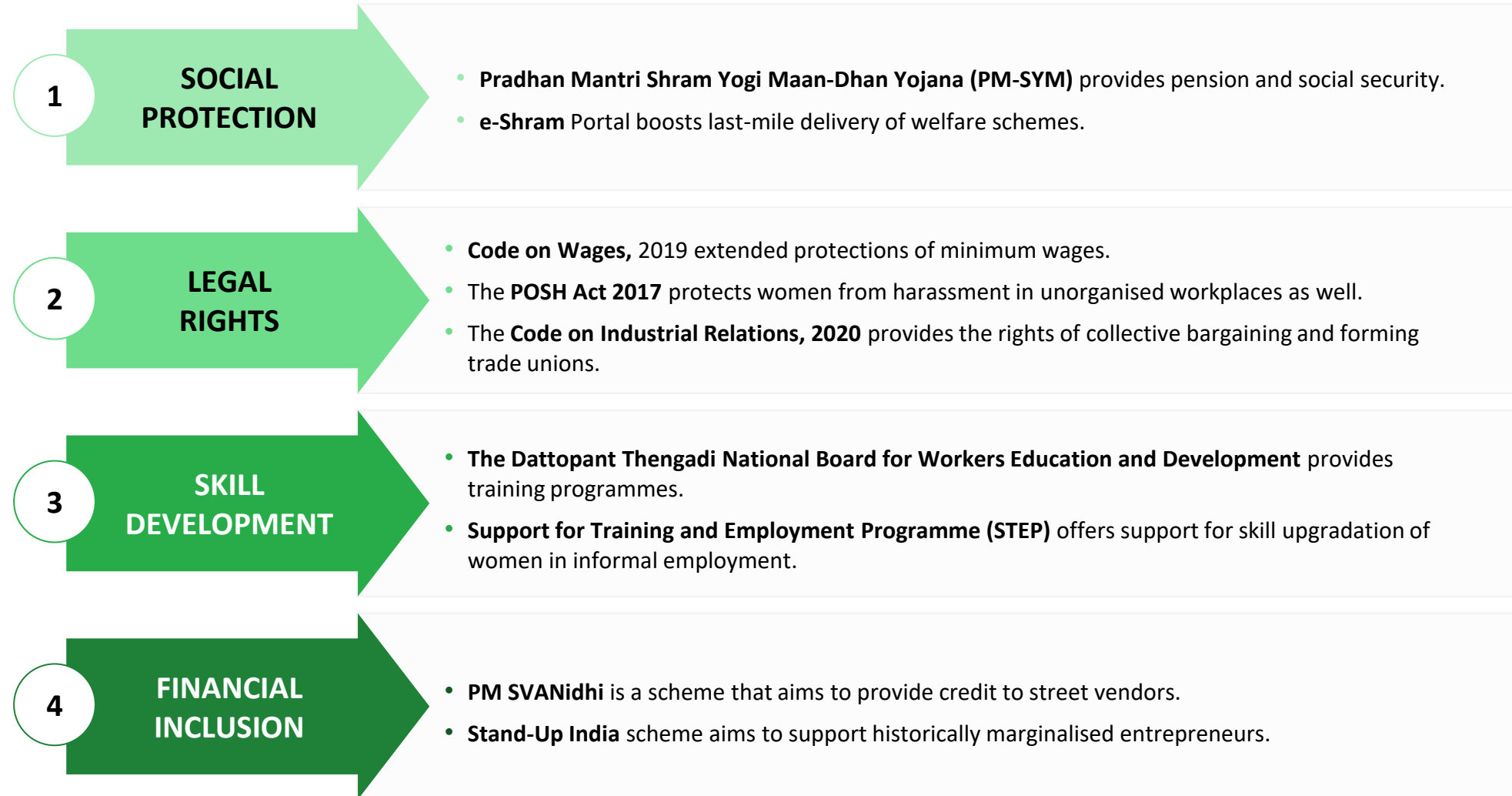


A decentralised and interdisciplinary approach has been adopted by the Government of India to address the diverse and interconnected challenges and opportunities in the informal economy.

MINISTRY	AREA OF INTERVENTION	INDICATIVE SCHEMES
 सत्यमेव जयते Government Of India	Develops schemes to provide social security and protection for unorganised workers, while monitoring overall welfare provisions.	<ul style="list-style-type: none"> Pradhan Mantri Shram Yogi Maan-dhan Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (ABPMJAY)
 MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT सत्यमेव जयते	Develops social care infrastructure and facilitates dignity of labour for marginalised communities (e.g. caste-oppressed communities)	<ul style="list-style-type: none"> Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
 श्रम एवं रोजगार मंत्रालय GOVERNMENT OF INDIA MINISTRY OF LABOUR & EMPLOYMENT सत्यमेव जयते	Designs and implements social protection programmes, enforces labour legislation and provides overall governance of the informal labour market, with a focus on employer obligations and tripartite dialogue	<ul style="list-style-type: none"> Pradhan Mantri Rojgar Protsahan Yojana eShram portal
 ग्रामीण विकास मंत्रालय भारत सरकार MINISTRY OF RURAL DEVELOPMENT GOVERNMENT OF INDIA सत्यमेव जयते	Invests in livelihood programmes in rural areas to address decent work deficits and enable transition to formalisation	<ul style="list-style-type: none"> Rural Self Employment Training Institute (RSETI) scheme
 वित्त मंत्रालय MINISTRY OF FINANCE सत्यमेव जयते	Enables access to credit and financial services for informal sector enterprises and workers	<ul style="list-style-type: none"> PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)
 सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES सत्यमेव जयते	Addresses informality from the perspective of the enterprise, by enabling formalisation and registration of informal enterprises	<ul style="list-style-type: none"> Udyam portal Pradhan Mantri Mudra Yojana



These policy interventions address challenges faced by the workforce across four themes: social protection, legal rights, skill development and financial inclusion.



In addition to policymakers and the state, a range of **other actors play a vital role to advance interests of those in the informal sector**, due to economic significance, employment generation potential, and driving inclusive development mandates.

Inclusive development is a central goal of many multilateral and bilateral organisations, which play a significant role in designing the interventions and advocating for vulnerable actors.

Key areas of intervention by MULTILATERAL ORGANISATIONS



THE WORLD BANK

1. **Promoting** decent work for all and equity in society
2. Improving and enhancing **research, data and measurement** of the informal economy and informal labour
3. Advocating for **organising, deepening voice, agency and bargaining power** of the informal workforce
4. Driving **policy-level changes** to enable social protection and its extension to all the actors
5. Fostering **inclusion in financial access, digital integration, and global value chains**



Civil society organisations and worker unions play a vital role in providing support to the marginalised workforce and implementing programmes for their socio-economic development.

Focus of CIVIL SOCIETY AND TRADE UNION EFFORTS



1. **Capacity building, training and skilling interventions** to enable workforce to skill up and become competitive in formal labour markets
2. Encouraging **social inclusion of the workforce** into formal systems to reduce worker vulnerability
3. Advocating for **workers' rights, fair wages, safe working conditions, and policy reforms**
4. Providing **end-to-end access to social justice, essential services, social welfare and livelihood opportunities**
5. **Researching and advocating** for evidence-based policy development and interventions

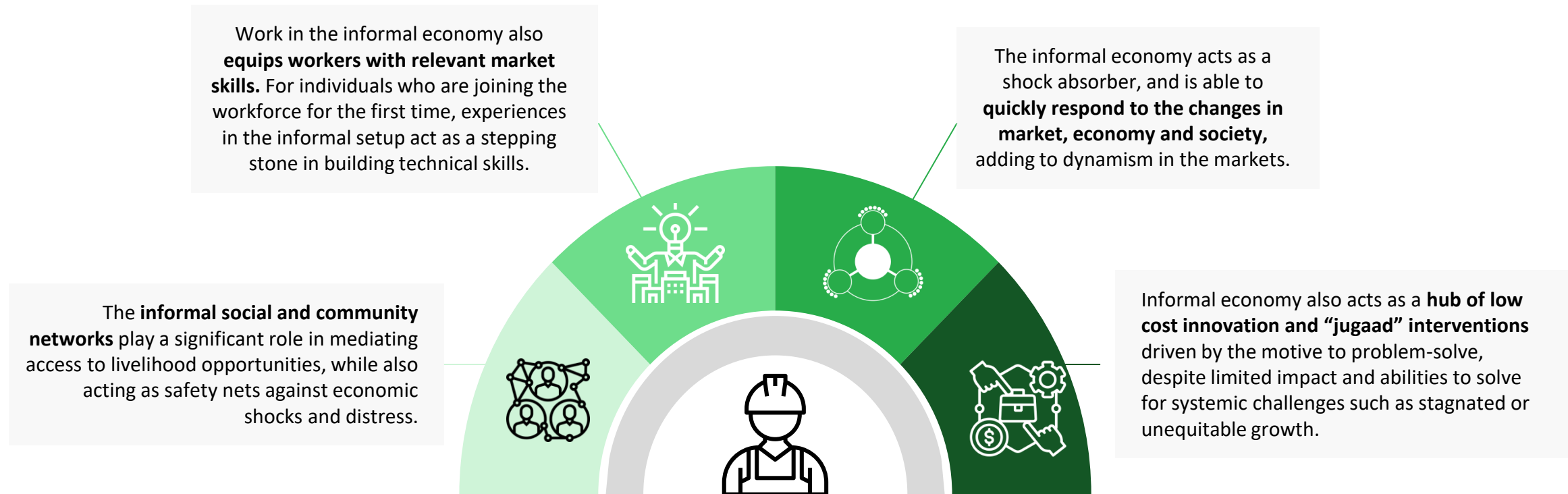


OPPORTUNITIES AND CALL TO ACTION



While informality poses significant challenges for the workforce and enterprises, it remains a key feature of the Indian labour market, and plays a vital role in socio-economic fabric.

Despite the challenges associated with informality negatively influencing the socio-economic outcomes – such as income inequality and precarious work – there is a need to find a balance that harnesses the positive aspects of informality.



To unlock better socio-economic outcomes and harness the full potential of the informal sector, it is crucial to implement strategies that emphasise equitable and inclusive growth.

Enabling just transitions and building resilience

- Facilitate transition of workforce into the job opportunities of the future by building industry resource groups, worker collectives and platforms to participate in the opportunities.
- Build agency of workforce in more precarious works such as waste picking, construction and street vending to have better economic security, and dignified and safe working conditions.



Reducing vulnerability of informal workforce

Building effective and inclusive supply chains

- Ensure fair transitions and adaptations in value chains and supply chains, with a focus on diversity, equity and sustainability goals.
- Ensure that the innovations in supply chains are inclusive and do not leave marginalised groups behind (e.g. handholding to enable marginalised artisans to diversify markets through digital platforms).



Fairly integrating informal businesses into evolving market dynamics

Driving inclusive growth

- Gather evidence specific to industry, region (urban/ rural) and social groups to inform policy decisions, design interventions
- Research to anticipate the evolution of the informal economy and institute antecedent protections
- Inclusive innovation by the informal sector and for the sector, such as improving financing & effective social security nets



Creating a supporting ecosystem involving institutional actors



REFERENCES



1. WIEGO, [Informal Economy](#), Women in Informal Employment: Globalising and Organising, viewed on 30 July 2023.
2. Hart, K 1973, '[Informal Income Opportunities and Urban Employment in Ghana](#)', The Journal of Modern African Studies, vol. 11, no. 1, pp.61–89.
3. Chen, M 2012, [The Informal Economy: Definitions, Theories and Policies](#), WIEGO.
4. ILO, [Informal Economy](#), International Labour Organisation, viewed on 26 May 2023.
5. Ibid, 4.
6. Ibid, 4.
7. ILO, [Measurement of the informal economy](#), International Labour Organisation, viewed on 30 July 2023.
8. ILO 2013, [Measuring informality: A statistical manual on the informal sector and informal employment](#), International Labour Organisation.
9. ILO 2003, [17th International Conference of Labour Statisticians: Guidelines concerning a statistical definition of informal employment](#), viewed on 30 July 2023.
10. Ibid, 8.
11. ILO 1993, [Resolution concerning statistics of employment in the informal sector adopted by the Fifteenth International Conference of Labour Statisticians](#), viewed on 30 July 2023.
12. Chen, M 2007, [Rethinking the Informal Economy: Linkages with the Formal Economy and the Formal Regulatory Environment](#), United Nations Department of Economic and Social Affairs.
13. Arvin-Rad H, Basu AK and Willumsen M 2010, '[Economic reform, informal–formal sector linkages and intervention in the informal sector in developing countries: A paradox](#)', International Review of Economics & Finance, vol. 19, no. 4, pp.662–670.
14. ILOSTAT, [Proportion of informal employment in total employment: India](#), International Labour Organisation, viewed on 14 October 2023.
15. Ministry of Finance 2022, [Economic Survey 2021-22](#), Government of India.
16. MoPSI 2023, [Periodic Labour Force Survey](#), National Sample Survey Office.
17. Ibid, 15.
18. Ibid, 14.
19. SBI Research 2021, [ECOWRAP](#), State Bank of India.
20. Ibid, 19.
21. Yardley J 2011, [In Indian Slum, Misery, Work, Politics and Hope](#), The New York Times, viewed on 21 September 2023.



22. Press Trust of India 2022, '[Redevelopment will kill Dharavi's identity, destroy its small-scale businesses, say residents of biggest Mumbai slum](#)', *The Economic Times*, viewed on 20 September 2023.
23. Ibid, 21.
24. Ibid, 21.
25. Ibid, 21.
26. Shrugarpure P, Sharvari 2021, [Supply Chain Networks](#), Urbz, viewed on 23 September 2023.
27. Vidyashankar K, Shankar S and Rahigude S 2021, [The Making of Leather Goods](#), Urbz, viewed on 23 September 2023.
28. Ibid, 26.
29. Ibid, 26.
30. Ibid, 26.
31. ILO 2021, [World Employment and Social Outlook: The role of digital labour platforms in transforming the world of work](#), International Labour Organisation.
32. Jain H 2022, [New rise in India's freelance community in 2022](#), The Economic Times, viewed 18 October 2023.
33. Berg J, Furrer M, Harmon E, Rani U, Six Silberman M 2018, [Digital labour platforms and the future of work - Towards decent work in the online world](#), International Labour Organisation.
34. Gurumurthy A, Chami N, Sanjay S 2020, [The qig is up! Worker rights for digital day labour in India](#), Friedrich-Ebert-Stiftung.
35. Ibid, 31.
36. Ibid, 31.
37. Kässi O, Lehdonvirta V, [The Online Labour Index: Online Labour Supply](#), Oxford Internet Institute, viewed on 6 October 2023.
38. NITI Aayog 2022, [India's Booming Gig and Platform Economy Perspectives and Recommendations on the Future of Work](#), NITI Aayog.
39. Ibid, 37.
40. Ibid, 31.
41. Ibid, 16.
42. Ibid, 16.
43. Ministry of Labour & Employment, [e-Shram Dashboard](#), Government of India, viewed 10 October 2023.



44. Ibid, 43.
45. Ibid, 43.
46. Ibid, 43.
47. Press Trust of India 2022, [Income of 94% registered informal workers at Rs 10,000 or below; 74% belong to SC, ST, OBC](#), The Business Standard, viewed 23 September 2023.
48. Ibid, 16.
49. Ibid, 16.
50. Ibid, 16.
51. Ibid, 16.
52. Trebilcock A 2005, [Decent Work and the Informal Economy](#), United Nations University, Expert Group on Development Issues & World Institute for Development Economics Research.
53. Canagarajah S & Sethuraman S 2001, [Social Protection Discussion Paper Series Social Protection and the Informal Sector in Developing Countries: Challenges and Opportunities](#), World Bank.
54. Ohnsorge F & Yu S 2002, [The Long Shadow of Informality: Challenges and Policies](#), World Bank.
55. Ministry of Micro, Small & Medium Enterprises 2007, [Fourth All India Census of Micro, Small and Medium Enterprises: Unregistered Sector](#), Government of India.
56. Ministry of Micro, Small & Medium Enterprises, [Udyam Registration Dashboard](#), viewed 10 October 2023.
57. Ibid, 56.
58. MoPSI 2017, [Key Indicators of Unincorporated Non-Agricultural Enterprises \(Excluding Construction\) in India: nssso 73rd Round](#), Government of India.
59. Sudarshan M 2021, [National skills development strategies and the urban informal sector: the case of India](#), UNESCO.
60. Harriss-White B 2014, [Innovation in India's Informal Economy](#), Social Development Forum.



