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The informal sector workers in India: a precarious situation

by

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Abstract

Informal employment in the 21st century is increasingly prevalent across the world and becomes particularly insecure in the Global South. This thesis studies different aspects of the precarious nature of informal sector jobs in a specific district in India. The research is built upon the concept of precarity which refers to instability, vulnerability and the volatile essence of the informal labor sector. It is especially relevant for India as the majority of working people earn their living outside of the official, registered, regulated structures. Utilizing a recently created methodology called Employment Precarity Index this thesis studies how precarious are the jobs of informal workers in various professions as well as what kind of support in terms of social security from the employers, the government and the civil society actors is available for them. The data is collected through 25 semi-structured online interviews with informal laborers and two professionals from two non-governmental organizations working with informal workers. The research shows that informal jobs are indeed highly insecure and the scope of benefits that employees receive from the government and the employers are insufficient. Most informal workers in the sample are casual laborers. They usually earn small incomes and cannot work full time because the jobs are not regular. Lack of employment consistency is one of the biggest issues they have. They are also particularly vulnerable to external shocks such as the current pandemics because they do not have much savings, support from the government or other employment options as most of them are not educated, often even without a high school level of schooling. Due to the mentioned reasons as well as other variables the odds of having a dignified life are stacked against them.

Keywords: informal sector in India, precarity, thematic analysis, social security, Employment Precarity Index

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List of Abbreviations

BRIC	Brazil, Russia, India, China
EPI	Employment Precarity Index
GDP	Gross Domestic Product
ILO	International Labor Organization
KKPKP	Kagad Kach Patra Kashtakari Panchayat
KP	Kashtakari Panchayat
LERN	Labor Education and Research Network
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MOU	Memorandum of Understanding
NCEUS	National Commission for Enterprises in the Unorganized Sector
NGO	Non-governmental Organization
PCP	Petty Commodity Production
PMSMA	Pradhan Mantri Surakshit Matritva Abhiyan
SEWA	Self Employed Women's Association
SSR	Small Scale Reservation
SWaCH	Solid Waste Collection and Handling
WIEGO	Women in Informal Employment: Globalizing and Organizing

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1. Introduction

1.1 Research problem

It is estimated that around two billion or 61% of global workforce operate in the informal economy (ILO, 2018). The informal sector is a heterogeneous category; there are many ways to define it and who is considered an informal worker which is why the numbers may be diverging in different academic sources. Several characteristics of informal employment make it a complicated field of study, including defining and measuring it. To begin with, scholars argue that it may be worth thinking about informal work as a spectrum rather than a binary category because majority of people engage in a combination of formal and informal activities (Guha-Khasnobis et al, 2007; Hummel, 2017). King et al. (2010) created a Spectrum of Formality (see figure 1 below) which can be seen an example of how to position an informal job on the scale of informality based on four dimensions: type of wage payment, compliance with labor laws by employer, possession of legal documents by employee and stability of employment.

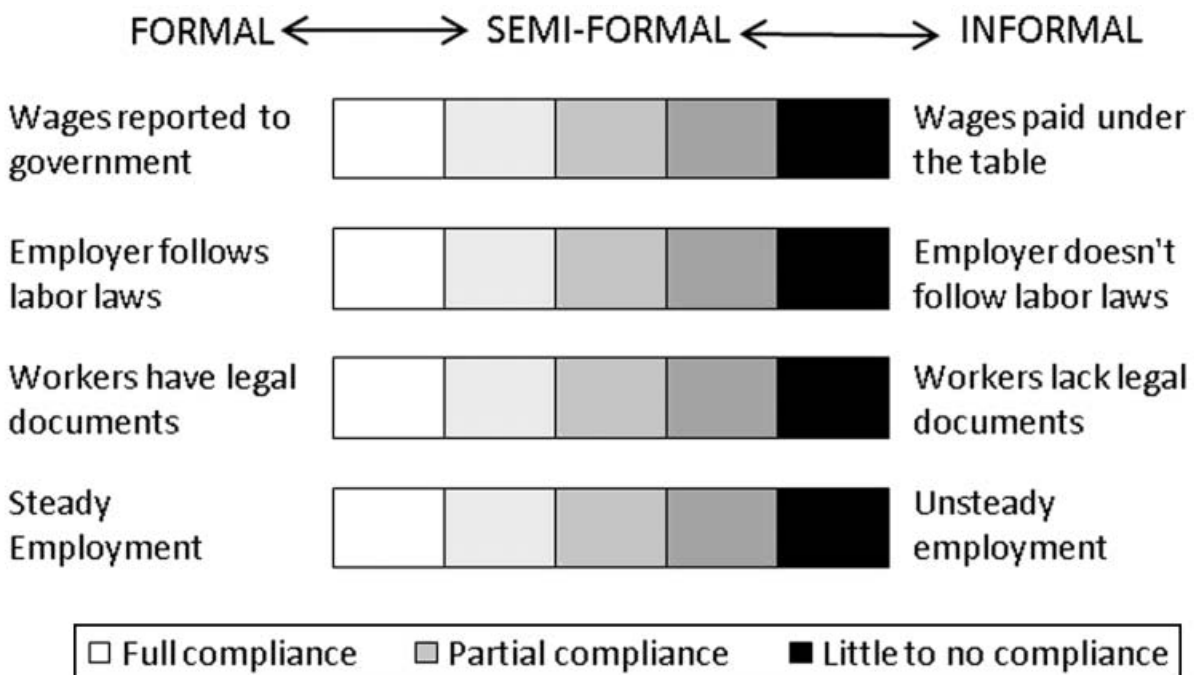


Figure 1 Spectrum of Informality. Source: King et al. (2010)

Informal economies are fraught with undesirable features which can be categorized as problems of economic performance, subjection to vulnerability, and receptiveness to policy and monitoring (Nordling, 2017). Informal enterprises are usually less productive than formal ones and difficult to expand because of the lack of human resources, access to capital, financial services like loans and so on. Informal workers are more likely to live under the poverty line and be deprived of basic necessities compared to formal workers. Vij et al. (2017) write that a vast informal economy is not wanted because it is linked with low tax base, inadequate working environment for employees, no social security and ineffectiveness because of lack of scale. To make things worse, informal jobs can also be difficult to find. Some manage to carve out a niche for themselves, e.g. operate a small (family) business. More commonly, however, people work for someone else providing a service like domestic help and get paid off the books. Even getting an informal, low-paid job may require utilizing one's social network and a minimal amount of financial resources (Pahl, 1985; Meagher, 1995; Hart, 1973). The high value of social connections is supported by my empirical research as many of the respondents found out and acquired their jobs through recommendations, referrals and word of mouth from neighbors, friends, and family members.

I choose to research the features of informal sector work through the case of India. It is a particularly suitable country to study this phenomenon because it has the second largest population (1.4 billion) and the second largest labor force (471 million) in the world (World Bank, 2022). Approximately 90% of all people work in the informally, thus there is a great need to understand the complexities of the labor market and the informal sector. There is a vast amount of potential to generate knowledge, statistics and other types of data about the field. One of the problems in researching and understanding the informal sector in India is that there are not that many case studies or qualitative studies done for specific locations. Informal workers largely exist outside of the legal and regulatory structures of the government because they are mostly unregistered and do not have formal contracts with their employers. Laborers are often left to fend for themselves, they may move between cities and states and change occupations in search of an income which makes it difficult for both researchers and the government to get a comprehensive understanding of their living and working situation. Therefore, the research problem of this thesis is to contribute a small but meaningful analysis of the precarious work

lives of informal laborers in Hooghly district in the state of West Bengal, India. This location is chosen because the NGO that organized the interviews with informal workers carry out its work in three localities in the mentioned district.

1.2 Research questions and aims

Activities such as trade in illegal goods and services are usually counted separately, as well as unpaid reproductive work done in the home (Heintz and Pollin, 2003). Report on Definitional and Statistical Issues Relating to the Informal Economy (NCEUS, 2008) defined the informal sector: “The informal 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” (p. 2). Informal worker/employment: “Unorganized workers consist of those working in the unorganized sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers” (p. 2).

The concept of precarity refers to instability, vulnerability and lack of security in the modern working life, largely popularized by the economist Guy Standing. As already mentioned, the informal economy is commonly linked to the notion of labor insecurity, instability, and irregularity and the risks that are present in such work environment. Workers in the informal economy cannot be sure that their incomes will not be reduced or that they will keep their jobs in the first place as they are highly susceptible to the numerous factors in the broader economy. Commonly, they have little to no savings and social security from the employees or the government which makes them especially vulnerable to financial shocks. Whenever economic recessions, natural disasters, or diseases such as the current pandemic happen the informal laborers are hit the worst. It is crucial to study the economic, social, and political aspects of informal workers’ lives in order to better understand the complex issues that they face and create better policies to address those problems, social security being a major one of them.

Evidence shows that most informal workers do not work informally by choice but in the absence of other means of livelihood (Bonnet et al, 2019). They write that current legal and regulatory structures usually do not apply or are penal towards informal workers and their subsistence

efforts. For example, street vendors are often harassed by police, their merchandise is confiscated, or they are extorted to pay bribes in order to keep their space. Due to the unregulated character of the informal economy workers are subjected to higher degrees of risk of losing their jobs, have less economic opportunities and rights, do not have adequate legal protection and are less competent to organize collective activities such as unionizing (Nordling, 2017; ILO, 2014).

The aims of this thesis are: 1) to explore the landscape of precarity measurement globally and 2) to study what kind of support from the society is available for informal workers. Taking an inductive approach to qualitative analysis, I seek to answer the following research questions:

1. How precarious are jobs of the informal workers in Hooghly district, West Bengal?
2. In what ways do social security schemes from the government and the employers help informal workers cope with labor precarity?

1.3 Outline of the thesis

This thesis is structured in the following way. First chapter introduces the topic of informal sector in India and why it is important to study, followed by presentation of the research questions that the research is built around. Second chapter overviews the economic and legislative context of India. The third chapter describes the points of departure for the theoretical framework, namely neo-Marxist and neoliberal theories. It continues to explain the analytical framework that this research is grounded on which is the concept of precarity. The fourth chapter discusses methodology which includes data collection, sampling, operationalization of precarity. Then, I describe the method of thematic analysis, ethical concerns and positionality as well as acknowledge the limitations of the research. The fifth chapter presents the analysis of results of conducted research. The last chapter concludes the research and provides recommendations for further research.

2. Context for the study

In academic literature about the Indian economy the term unorganized is used more commonly than informal; I use these terms interchangeably. The following sections provide background information about the Indian economy, precarity in the labor market and labor legislation.

2.1 Indian economy

India in recent decades has been one of the rapidly developing major economies in the world, increasing the Gross Domestic Product on average by around 7% since 1993 (ILO, 2018). Although the ongoing COVID-19 pandemic had greatly affected the global economy, India had a 12.7% GDP growth in the 3rd quarter of 2021, calculated by OECD (Masterson, 2022). Agarwala (2006) states that informal work is endemic in India: 93% of total and 82% of non-agricultural labor force operates informally, out of which 45% are self-employed laborers. Because wage earnings of informal workers are usually much lower than those of formal workers, increasing informalization means a decreasing share of labor in total value added and an increasing share of capital. Chakraborty (2015) argues that the trend of labor movement from agriculture to non-agriculture in the Indian economy can hardly be understood as a positive development because majority of them settle in the informal sector where earnings are low, work conditions are generally poor, and the fear of termination is always there.

2.2 Precarity in the Indian labor market

Siggel (2010) writes that four characteristics of the Indian informal sector stand out and contrast to the formal sector: its enormous size, level of productivity, level of remuneration and difficulties of access to credit. According to the India Wage Report, low earnings and wage inequality is still a formidable issue for the country's goal of achieving inclusive growth (ILO, 2018).

India's labor market has a huge amount of workers. To illustrate, the second most populous country's aggregate labor supply (total labor force) increased from 485 million in 2011-12 to 501 million in 2017-18, while the aggregate labor demand decreased from 472.5 million to 471.3 million in the same period (Roychowdhury, 2021). Depending on who is counted as working informally, 60% to 90% of the whole working population in India operates in the informal sector (Unni & Naik, 2013; NCEUS, 2008; Charmes, 2012). According to the International Labor

Organization (2018), in 2011-12, 51.4% or 206 million people of all employed persons were self-employed and 62% (121 million) of wage workers were casual employees. Kannan (2020) states that two thirds of all informal workers (or 60% of all Indian workers), adding up to 278 million workers, do not even receive a daily wage of 375 rupees which is recommended as the national minimum wage necessary to meet their household basic needs at 2017–18 prices, as shown in the Government of India Ministry of Labour and Employment report (2019). Even in the formal sector, many workers are employed as informal or casual labor (Sulfath and Sunilraj, 2021). Furthermore, Seth (2017) writes that over 10 million people join the workforce annually but majority of them receive income that does not reach the minimum wage and do not have any kind of social security.

Bhattacharya and Kesar (2020) point out that in terms of precarity three features of production and labor activities in the Indian informal economy are present: 1) non-capitalist production and labor processes in the self-employed petty commodity production (PCP) enterprises, characterized by lack of capital/wage-labor relationships and are not incorporated into the circuit of capital in regards of their production processes, 2) subcontracted PCP enterprises that are integrated in the circuit of capital through their subcontracting relations with capitalist firms, and 3) informal/casual wage labor in capitalist (formal and informal) production units. They research the characteristics, progression, and replication of high economic expansion during the previous decade. In their view, the circumstances of precarity are recreated by process of exclusion from the inner circles of capital and reorganization of non-capitalist activities and through a process of informalization of capitalist production and work operations.

Sapkal and Sundar (2017) state that precarious work in India is most likely to impact the young, women, non-union workers, members of minority and socially disadvantaged communities that possess low land holding and low levels of education. Tilly et al. (2013) claim that in India traditional labor unions which are associated with political parties have combated organizing informal workers because they did not considered them as “real workers” and even portray informal workers as a threat to the union’s economic and social functions. Precarious employment is most noticeable in states where labor intensive industries are competing with global imports and where labor laws are rigid. However, there are ways to counteract the

precarious conditions. For example, Agarwala (2016) writes that maybe the most innovative organization started in India to secure informal workers' welfare is the welfare board. It is created as a tripartite establishment run by the state or central government in which the state government, employers and workers are represented and donate funds. Employers' input ought to come from a tax on production while laborers' input comes from board membership fees. To become a member a worker has to prove their informal status; unions usually inform workers about welfare boards and give confirmation about their informal status.

Welfare boards facilitate consolidation of informal workers' identity, enable them to express their issues and give access to an institutional tool for receiving worker identity cards and other benefits. Agarwala (2013; 2018) points out that in the interviews with informal workers in different professions they name the identity card as one of the most crucial benefits they have gained. It provides them a state-sanctioned certificate that they are in fact workers and enables them to enter the system which lets them voice new demands on the state. Research by Tilly et al. (2013) supports Agarwala's (2018) argument; they quote a senior analyst at the Mumbai-based Labor Education and Research Network (LERN), who said: "First we have to convince women that they are workers" (p. 73). After that, they are able to raise their voices and require improvements as workers. Tilly et al. (2013) argue that one of the main examples of this is the identity card. It proves their status as informal workers and is different from members' other identity cards like voter identification or ration card for the public food distribution program. Moreover, welfare boards aim to decommoditize social reproduction costs by supplying health care clinics in informal settlements, scholarships for workers' children, ownership of homes by women, and grants for weddings and funerals. Additionally, the boards may give equipment to workers, e.g. garment sewers' welfare boards give sewing boxes, tables and other equipment for garment workers, money for medical expenses, and skill training (p. 121). Tilly et al. (2013) add that welfare boards instead of observing working conditions or protecting workers' rights in the workplace give social insurance and benefits to informal workers and their families.

2.3 Labor legislation

In order to understand the Indian labor market, one should to note the situation of Indian labor laws. According to Breman (1999), labor legislation passed right after independence was mostly created to define industrial policies and settle disputes between employers and employees. Those

laws specifically regulated work in the formal sector with the expectation to increase the industrial sector, although it was always a small part of the whole economy. Therefore, the lack of attention to the major part of urban population and to the concerns of agricultural production led to increasing informalization (Sulfath and Sunilraj, 2021). Krueger (2009) argues that the government of India in order to protect small scale enterprises enacted a law, Small Scale Reservation (SSR) which retained a large amount (over a 1000 at the highest point) of manufacturing occupations to small scale firms. They were usually viewed as requiring major utilization of unskilled workers. In these occupations designated as SSR, bigger firms were prohibited from starting production and steps were taken to give subsidies and tax breaks to small scale enterprises. Expanding would mean losing mentioned benefits, thus, an obstacle for further growth of unskilled labor intensive sectors was created.

Despite a large number of labor laws to protect the interests of work force, most of them in India remain unimplemented or poorly implemented, partly attributed to the poor enforcement capacity of the state and the collusion of employers and recruiters (Srivastava and Sutradhar, 2016). Sapkal and Sundar (2017) argue that precarity is inherent in the legal framework which is ignored by a lot of scholars. Moreover, India is missing legislation that defines and regulates discrimination in the work place, as opposed to several other states with history of racial and ethnic discrimination (Sulfath and Sunilraj, 2021). In addition, Agarwala (2018) argues that a key aspect to point out when studying informal workers' organization efforts presently is that they were not only kept out of the 20th century labor regulations, statistics and policies but also excluded from the conceptual and ideational classification of workers. Even today, regardless of the increase of informal employment, the exclamations of "jobless growth" shut out informal workers and their jobs from the mainstream perception and definitions of "labor" and "work". To acknowledge this exclusion, informal workers' movements have started campaigns that demand recognition and reformulation of unjustified categorization of who is and who is not a worker. Agarwala (2018) also notes that currently informal work in India has been progressively male; although global trends indicate feminization of labor, in India work force there is a notable defeminization with a decrease in women's labor force participation ratio beginning in the 1990s.

Ramanan and Narang (2021) write that in 2020/2021 the Indian government incorporated more than 29 Central and analogous State laws into four main Labor Codes with the goal to clarify, update and reform the present system and improve the ease of doing business in the country. The four Labor Codes are: the Code on Wages (2019), the Industrial Relations Code (2020), the Occupational Safety, Health and Working Conditions Code (2020) and the Code on Social Security (2020). The Code on Social Security is the most relevant for this thesis and will be discussed more in the analysis chapter. Ramanan and Narang (2021) state that it merges and revokes nine laws that concerned worker social welfare legislation and aims to construct a complete social security infrastructure to deliver retirement, health, disability, unemployment and maternity benefits to most employees. The application of most of the mentioned benefits has been extended to include the unorganized, or informal (self-employed, home-based, gig, and platform) workers which is a crucial point. If properly implemented and enforced, the Code on Social Security could be very valuable to a huge number of informal workers in India.

3. Theoretical framework

When conducting literature review about informal economies, I have come across many sources that use neo-Marxist (Structuralist) and neoliberal theories to explain the characteristics of the informal sector. A lot of research has been done informed by these two well-known theories. I use them as theoretical point of departures because their proponents' arguments have some validity and explanatory power supported by the processes observed in the global economy. The two theories provide a well-rounded context for the informal economies. However, I would like to emphasize that in my research I use them as a theoretical starting points for discussion, while the actual analytical framework I use is the concept of precarity. Both theories and the notion of precarity are described in this chapter.

3.1 Neo-Marxist approach

According to Huang et al (2020), informal economy is a side effect of a modern capitalist transformation; companies purposively use informalization of economies to reduce costs, increase competitiveness, and weaken unions. Peterson (2010) writes that the push by companies to informalize labor is caused by exclusion: "Employment relations that were previously formal are effectively dismantled –informalized – through (de-regulated) processes of downsizing, flexibilization, casualization, relocating, outsourcing, and subcontracting" (p. 254). Rosaldo (2021) writes that a key theoretical interruption in the analysis of links between formal and informal sectors came from the Structuralist approach (which is another name for neo-Marxism) in the late 1980s (Portes et al., 1989; Portes and Schauffler, 1993).

The Structuralist approach claims that the insecurity of informal workers comes not from their lack of incorporation in the conventional economy but from the hyper exploitation within it. Portes and Schauffler (1993) argued that informal workers supplied "a vast subsidy to formal capitalist enterprises" (p. 49), many of which acquired informal inputs or hired informal labor off the record. Moreover, informal workers delivered cheap goods and services to formal workers, thus growing the yield of wages. More recent research in this framework point to the procedures through which capitalists and government officials forcefully separate informal workers from their means to earn a living in order to make new domains of accumulation (Rosaldo, 2019; Samson, 2015; Tucker and Anantharaman, 2020), an instance of what Harvey (2003) calls

“accumulation by dispossession”. Valenzuela (2011) argues that informal employment encompasses unforeseen, part-time, temporary work through staffing agencies, short-term and on-call work, independent contractors, and day labor. Subcontractors may work for a series of capitalist firms and that way they become nobody’s responsibility. Temporary work companies operate in the same way as subcontractors as well as the self-employed who contribute to the production process.

For example, Bhattacharya and Kesar (2020) write that subcontracting is a case of informalization of formal production because formal enterprises outsource parts or all of the production to other, usually informal enterprises to lower labor costs. Based on Sanyal’s (2007) research, Bhattacharya and Kesar (2020) point out three forms subcontracting relationship for informal firms: 1) subcontracted informal capitalist firms, 2) subcontracted informal petty commodity production (PCP) firms with “putting-out” type of links (which means the PCP enterprise gets raw materials and means of production directly from the parent enterprise which subcontracts the production steps to the mentioned enterprises), and 3) subcontracted informal PCP firms without the putting-out links (p. 397). Größler et al. (2013) studied 711 companies, out of which 253 in emerging economies like BRIC (Brazil, Russia, India, China), and found that companies in both developed and developing countries were seeking to outsource nationally to expand flexibility in production and outsource internationally to reduce costs by paying lower wages. In contemporary global value chains multiple kinds and levels of subcontracting interactions are employed to save costs; informal sector firms are heavily involved in them.

Bhattacharya and Kesar (2020) write that informal wage labor is common in both Global North and Global South. While informalization of labor in formal capitalist enterprises is comparatively recent occurrence (it started with globalization) in both regions, informal wage labor was always present in the informal sector in the Global South. Huang et al. (2020) write that globalization is perceived as the main factor causing informal economies to grow because subcontracting and outsourcing jobs together with deregulation cause informal waged work and self-employment to rise (Sahu, 2010; Meagher, 2016). Papola (2008) writes that growing casualization suggests more people are in vulnerable employment and income as well as fewer employees who have social protection or savings to lean on since most casual workers do not

have assets. Tucker and Anantharaman (2020) point out that informal work signifies more than an income; informal economies are intricate systems of redistribution; community networks that can be used in times of need. In times when the state disinvests and there is long-term job shortage informal networks supply a barrier against absolute poverty.

3.2 Neoliberal approach

Neoliberal theory posits informal sector is created by exorbitant state regulation which drives people to work informally to escape from high institutional costs (Gindling, 2014). One of the main proponents of neoliberal school of thought Hernando de Soto argues that informal enterprises do not register to avoid excessive costs, time and effort to follow the rules of formal institutional framework (Vij et al, 2017). De Soto (1989) acknowledged that for self-employed informal employees formalization offers both possibilities and threats. Opportunities might include getting access to safe work places, government subsidies and incentives, public infrastructure and services, binding commercial agreements and social security. Yet, if steps to decrease the cost of registration, regulation and taxation are not taken, the price of formalization is expected to exceed the advantages. Moreover, Tucker and Anantharaman (2020) posit that formalization coming from a legalistic, deficit-based formulation may deprive laborers of livelihoods, diminish their collective power, repeat stigmas connected to informality and undermine the social and environmental worth that informal work creates.

Vij et al. (2017) write that small informal firms will formalize if the benefits of doing it are bigger than the costs associated with this process. The two main types of costs are: first, entry costs, it can take a long time to fulfill all the procedures for registration. Factors that make the process difficult are complex paperwork for registration; successive permits, clearances and licenses from various government departments; single fees to be paid for each step mentioned; time expenditure. Second, formal operating costs, these are ongoing costs that come with working formally, including taxes, fees, social security payments; compliance costs of labor and other regulations; pressure by government officials when some part of the job is not in accordance with the rules. Fischer and Qaim (2012) add that financial costs for organizing, i.e. registration fees can build up rapidly for poor working people. Besides the economic costs, Gartenberg (2017) argues that organizing in the informal sector is filled with other kinds of challenges, major one being the deeply entrenched notions of inferiority among women workers

and hence the reluctance to express their needs. Persuading women to value themselves may be one of the main obstacles in organizing informal workers.

An interesting example of a contrasting approach towards helping informal workers in India is SEWA, the biggest organization of informal workers in the world. It does not seek to formalize informal workers; instead, it works to improve work and livelihood conditions for workers in the informal sector (Tilly et al. 2013). Furthermore, Chen (2005) writes that current public administration, neoliberal ideology, tax evasion and drained public finances together render privatization highly appealing due to efficiency reasons; the aims being lower deficits in public accounts and formalization of enterprises that are participating selectively in the regulative domain. Contractualization is entering both corporations and the state. These processes result in major decline in conditions and rights of wage labor and self-employed workers (Harris-White, 2020).

However, there are also costs/risks related to operating informally. To stay out of sight, businesses have to function in less visible work spaces (often domestic environments), have fewer employees, do not use some market places, and keep the size of the enterprise small. They all have an impact on the business which makes them have thin profit margins. Also, if discovered the owner of an enterprise often has to bribe officials to avoid fines. Moreover, informal businesses cannot take advantage of outside funding which prevents them from buying new assets and growing. The legal system is out of reach for informal enterprises, and so are online marketplaces. Main downsides of informality are scalability, corruption, little chance to acquire credit and a marketplace to sell goods/services. Furthermore, Chen (2012) adds that formalization of employment of informal workers could mean acknowledgment of basic labor rights like minimum income, freedom from discrimination, professional safety procedures, incorporation in social security programs and the right to organize and bargain in groups. Any of these aspects if realized could have a positive impact for the informal workers.

3.3 Precarity

This section presents the analytical framework that I apply to study the informal sector. I argue in the previous sections that neo-Marxist and neoliberal theories have been utilized to explain the causes, effects and different factors playing a role in the informal economy. Yet, I base this

thesis on the concept of precarity because it is more suitable for the nature of the research done in my study. I am interested in the causes of the fundamental insecurity of an informal job, the working conditions, the difficulties of daily work, what kind of social security from the government and the employer is available for them, the strategies that workers devise to cope with labor insecurity on an individual level. The concept of precarity is multidimensional and it allows me to investigate the various facets of informal job uncertainty.

According to Bhattacharya and Kesar (2020), some scholars argue that even for the Global North the problem of precarity is not a new occurrence. Rather, informal and precarious production and labor processes have always existed in the advanced capitalist economies (Portes et al, 1989; Tabak and Crichlow, 2000). In this sense, the Fordist structure of production and stable employment which came to be perceived as the norm in the Global North can be seen to be a “historical exception” caused by particular economic and political structures that emerged in the post-World War II era (Breman, 2013; Breman and Van der Linden, 2014). Neilson and Rossiter (2008) express a similar view: “Precarity appears as an irregular phenomenon only when set against a Fordist or Keynesian norm...If we look at capitalism in a wider historical and geographical scope, it is precarity that is the norm and not Fordist economic organization” (p. 54). Bhattacharya and Kesar (2020) sum up that the fact that similar process of informalization is increasing in both developing and developed countries begs the question of predetermined unidirectional route of capitalist development.

Bhattacharya and Kesar (2020) argue that when discussing the economies of the Global South precarity is usually understood as being embedded in the continuation of non-capitalist, informal economic activities and it is perceived as indicative of a “shortage” in the capitalist transformation. In the usual development scholarship, the Global North is portrayed as the goal that the Global South should aim to reach through the process of capitalist growth. They critique this proposition by claiming that informalization and precariatization of labor relations have been present in the formal capitalist activities in both Global South and Global North in the modern times despite the fact that countries are at diverging phases on the road to development. However, the non-capitalist, informal activities characterized by precarity in the Global South that were thought to go away are being propagated by the process of capitalist growth. The

concept of precarity fits my research well because informal employment is commonly precarious, meaning it is unstable, unpredictable, part-time, low-paid, and often characterized by poor work environment conditions.

The following two sections describe the characteristics of the concept in more detail and point out the similarities between the informal sector and precarity thus justifying the latter's relevance and use in this thesis.

3.3.1. Features of precarity

Ferreira (2016) writes that the notion "precarious employment" emerged in Europe in the 1970s when fixed-term contracts began to appear. Standing (2011) defines the precariat as a social category lacking seven main forms of labor security: labor market security (adequate income-earning opportunities), employment security (protection against arbitrary dismissal), job security (opportunities to "retain a niche in employment" and access upward mobility), work security (protection against accidents, illnesses, and arduous working conditions), skill reproduction security (opportunities to gain and use skills), income security (assurance of an adequate stable income), and representation security (a collective voice in the labor market). Although some scholars (Scully, 2016; Wright, 2016) disagree with Standing's argument that the precariat is a separate social class, the dimensions of work insecurity that he identified I think are valid, relevant and supported by examples in my own data.

Rodgers and Rodgers (1989) created another classification of precarity arguing that it goes beyond the status of employment. They suggest that precarious work is defined by little security in four areas that cause differing levels of employment uncertainty and socioeconomic disadvantage. The areas are: 1) time-related, which means restricted time or unreliable continuous employment, 2) organizational, it entails little individual or group control of working conditions, 3) protection, meaning decreased social security benefits and safeguard against poor work conditions, and 4) economic, this domain refers to inadequate pay and payment improvement which is linked to poverty and social exclusion.

Kalleberg (2009; 2011) posits four reasons for prevalence of precarious work: first, de-unionization decreased workers' protections and gave employers more power to decide wages

and utilize flexible, non-standard work arrangements. Second, financialization of major corporations and the economy in general was caused by the increasing influence of institutional investors. Third, globalization increased competition between workers in different parts of the world and advanced the mobility of capital, particularly in manufacturing industries. Fourth, digital revolution helped all of the mentioned factors by lowering the demand for workers by capital and made it easier to oversee global commodity chains. Widespread use of mobile technologies contributed to widening the ‘on-demand’, ‘gig’ and ‘sharing economy’ which lets the companies use digital tools to organize processes and reestablish workers as independent contractors and thus shift the risks to them that used to be the companies’ concern.

Wilson (2020) emphasizes that absence of stability and certainty of available work is a major feature of informal/precarious employment. It is also described by shortage of long-term jobs and consequent unpredictability of earnings, lack of non-wage benefits like medical, unemployment insurance, pensions, and in the bottom parts of the precariat – small, often below subsistence level wages. He writes that in developing countries there has been a current surge of precarity in the formal sector (which is small to begin with) through informalization of employment relations. As in developed countries, it is caused by global structural factors such as shifts in global production systems, segmentation of production processes, outsourcing, technological changes, flexibilization of labor activities, and a significant reduction of bargaining power of workers because of the weakened trade unions (Piore and Sabel, 1984; Bowles et al, 1990; Boyer and Julliard, 2002).

3.3.2. Connections between the informal sector and precarity

Wilson (2020) argues that precarious work and employment in the informal economy have a lot in common, in particular in the informalization-cum-flexibilization context. Other scholars have also found parallels in their research (Munck, 2013; Siegmann and Schiphorst, 2016). Wilson (2020) goes even further and argues that research on precarization and informalization studies basically the same phenomenon; it analyzes the same features of labor market changes, including de-unionization and the deterioration of the welfare state. Below I list four analogies between the precariat and the informal workers found in the academic literature:

1) Both groups have increased in size due to the global competition. Companies reduce expenses by paying lower wages through outsourcing jobs to “peripheral” workers either within the country or internationally. This tendency was magnified under neoliberal globalization framework (Bauman, 2011; Bourdieu, 1998; Chant, 1999; Chhachhi, 2014; Herod and Lambert, 2017; Kalleberg, 2000, 2009; Portes and Sassen, 1987; Smith, 2016; Standing, 1989) but it did not start with it because casual employment has been common in the Global North in the Fordist era (Reich et al, 1973; Theodore, 2003). This trend has existed in developing countries across the world and in the industrialized states until the 1930s (Kalleberg, 2009).

2) Commonly, there is a lack of welfare state legislation that defends workers in the Global South (Olmedo and Murray, 2002). If not lacking, it is often not implemented for the whole labor force in both the Global South and the Global North which contributes to vulnerability coming from missing social benefits such as unemployment, poor health, old age, etc. While parts of the population like women, immigrants, and minority members typically have been working precariously, the amount of people in insecure employment increased after the end of the Fordist/Keynesian arrangement and the breakdown of the welfare state in the Global North in the 1970s (Chhachhi, 2014; Greer, 2016; Herod and Lambert, 2017; ILO, 2015; Standing, 1989; Vosko, 2011; Wacquant, 2008). Herod and Lambert (2017) write: “The growth, as part of the emergence of what is imagined to be a post-Fordist neoliberal world, of a looser connection to the labor market for many workers, and the dismantling of many of the protections for workers in the labor market is bringing with it many comparisons to the kind of capitalism that existed in the nineteenth century, when there was often little protection offered to workers” (p. 25). So, the diminishing welfare state and growing insecurity of informal workers has been increasing in scope at least since the 1970s.

3) Both precarious and informal laborers make up a “disposable” work force that may be employed during times of economic growth and dropped in economic downturn (Magdoff and Magdoff, 2004). Both groups facilitate a larger capital accumulation by cutting back the wage bill hiring only “core” workers (Herod and Lambert, 2017; Kalleberg, 2003; Standing, 2011). This is the aim of flexibilization policy used by capitalist companies to improve competition and increase profits (Harvey, 1990; ILO, 2002; Standing, 2011). When it comes to part-time,

temporary, and subcontracted employment, companies do not have incentives to secure its preservation and continuation since this type of work can be easily replaced by an increasing (international) reserve supply of workers. Cost associated with job preservation and continuation is secured only for “core” employees. Another commonality between the Global South and the Global North is that mostly jobs in the lower spheres of the work force are characterized by informalization/precarization. However, Wilson (2020) argues that subcontracted, home-based, part-time and temporary jobs are also present in the upper sectors, such as architects and engineers working in construction, data analysis, accounting, and computer programming.

4) Still, there is a divide in both the precariat and the informal economy between employees who have well-paying jobs and those who work for small, often sub-subsistence wages, the latter being more common (Kalleberg, 2003). Kalleberg (2011) points out two kinds of economic separation that the work force has to deal with: first, detachment identified by researchers between those in “standard employment relationship” (Vosko, 2011) and “nonstandard work”, or the difference between “core” and “peripheral” employees. Second, there is a gap among those who have well-paid, professional jobs and those working in low-paid jobs.

To sum up, precarity in the present day has many potential causes, consequences and expressions. Forces shaping the global economy are highly complex and there are many variables in effect. Informal workers are in vulnerable economic positions. Jobs that they find or create for themselves may come and go depending on the bigger influences present in the economy. They usually earn small wages, have little social security, access to capital or loans, and have difficulties saving money. Thus, the key term that underlies the concept of precarity is insecurity and it is reflected in the analysis of the empirical material which is discussed in chapter five.

4. Methodology

This chapter starts with an overview of qualitative semi-structured interviews and their suitability for the empirical research part of this thesis. It proceeds to discuss the sampling of the interview participants. The next section explains how I operationalize, or measure, precarity in this study. Then follows a presentation of how the collected material is processed and analyzed via thematic analysis. After that, I address the ethical concerns and my positionality as a researcher in the conducted research. Finally, I acknowledge the limitations of this study.

4.1 Data collection

This research is conducted using the methodology of qualitative semi-structured (online) interviews. Interviews have many positive qualities which make them a useful and popular method for data collection. According to scholars (Creswell, 2007; Bryman, 2012), interviewing is likely to be the most commonly used method in qualitative research. Bryman (2012) writes that the flexibility of this technique is what makes it so appealing to researchers. Although conducting, transcribing and analyzing interviews require a lot of time, they can be utilized by the researcher in various ways to make them fit the research design and the circumstances of the research that is conducted. They allow asking for clarifications and having the space for detailed, rigorous, and extensive answers by the respondents. Janghorban et al. (2014) write that they dismantle the temporal and monetary limitations as well as the geographical distance and other physical restrictions that can come into play when traveling/doing fieldwork.

The two main types of interview in qualitative research are the unstructured and the semi-structured interview (Bryman, 2012). I chose the latter option due to several reasons. First, I am interested in the respondent's experiences, knowledge and point of view. As a researcher I am not stringently attached to the interview guide although I am using one; yet, I have the space for going with the natural flow of the conversation, ask for follow-up questions, inquire into previously unanticipated directions, and explore different topics in a professional, yet not too intimidating/pressuring way for both parties. Second, the order and phrasing of the questions does not have to be the same every time. Again, this makes the interviews more flexible and the information gathered from participants may consequently change the focus of the research in the process. For example, I changed the research questions in my thesis several times. Third, semi-

structured interviews allow comprehensive and in-depth answers to be collected with the help of follow-up questions, approaching the subjects of discussion from different points of view, etc. Finally, the respondent can be interviewed more than once if needed.

Breman (2020) writes that besides official statistics and surveys, a broad scope of case studies are required to study the situation on the ground, meaning people working for wages and how they support themselves, and investigate the relationships between different actors and stakeholders. The elasticity of the interview method can be illustrated in my thesis as well. Originally, I planned to go to India to do an internship at the NGO (Human Wave) and conduct fieldwork in the area, namely the Hooghly district in West Bengal, where the informal workers who are my interview participants live and work. However, I decided not to go due to the restrictions put in place to limit the COVID-19 pandemic at the end of summer/beginning of fall of 2021. Still, I collected primary data which is possible via the internet and Zoom video conferencing tool.

However, there is no perfect method in research, including the interview. In terms of the downsides, the need to have access to high-speed internet, knowledge of how online communication works and digital literacy may be a hurdle and impact what type and quality the interview results in (Deakin and Wakefield, 2013; Hamilton and Bowers, 2006). Moreover, Cater (2011) writes that interviewing online likely means that the body language of the respondent will not be fully visible as the view from a webcam may only show the head/upper body, so that kind of information could get lost. Also, technical issues like disruption of the internet connection may cause some things said by the respondents being left out which happened at least once in my interviews. Overall, in my view the benefits of interview outweigh the drawbacks by far.

Before starting the interview process, Tapas (the founder of Human Wave who I was communicating with) gave some context about the people that the NGO works with. He wrote in an email: “They are not educated. So they can not speak in English. [...] The people in our project area are daily wage earners. Mostly they work as loading & unloading, construction mason or labour, Rishaw or van (manual / Tri-wheeler) puller. Working in a shop (grocery, sweets, medicine etc.). The women are cleaning the home purely on a private basis, no weekly

holiday, no work, no pay, although generally people do not deduct the amount for a few days absence. No other facility. As a matter of fact they have no relation to the state Government, although for shops they are registered with shop and Establishment department. In fact Govt. has a lot of laws but then it becomes so costly that the employer can not pay. So it does not work in general. You know in India hardly 15 percent of people work in the organized sector”. Having done the interviews I find this description about informal workers that the organization works with to be accurate.

The process of gathering the empirical material was done in the following way. I had four rounds of interviews with informal workers: seven respondents in the first, seven respondents in the second, four respondents in the third and seven respondents in the fourth session. I recorded the interviews on Zoom and later manually transcribed them. Because the respondents do not speak English, an interpreter (who is an employee at the NGO) was a vital aspect in my data collection. The fact that she works for the NGO is also a plus because she knows the culture, the people and their issues and so has a well-informed perspective. Respondents are likely to be more comfortable to talk with someone who works with them. Without an interpreter I could not have gathered the primary data. In the interviews I asked my questions in English, Pooja translated them into Bengali for the respondents and then translated their answers back to English to me. Having an intermediary in this process comes with certain caveats that should be acknowledged. One, as a student conducting research for the thesis I am completely relying on the interpreter’s knowledge and competence of both languages. Two, since I do not have the means to check if the translations are accurate, I have to rely on the discretion of the interpreter and how she chooses to transmit the information. I trust that she is as impartial and professional as one can be. After transcribing the interviews I uploaded them to the NVivo program for coding (see Appendix F for Codebook) and further processing via thematic analysis.

4.2 Sampling

I investigate what strategies informal workers have to provide their families despite their insecure and low incomes, if they are a part of any community group/organization/union and how precarious their jobs are on the EPI scale by conducting qualitative semi-structured online interviews. I reached out to two NGOs: first, I had an hour long interview with Aditya (see Appendix A for interview guide) from Kagad Kach Patra Kashtakari Panchayat (further referred

to as KKPKP) which is an organization that helps waste pickers and their families in Pune, Maharashtra. The second organization is earlier mentioned Human Wave which works with underprivileged communities in Hooghly district outside of Kolkata. Tapas and Pooja arranged, facilitated and interpreted my questions and respondents' answers of all 25 interviews with informal workers (see Appendix B for interview guide). I also interviewed Tapas about the work that the NGOs do for informal laborers. The workers are from Mankundu, Bhadreswar and Baidyabati areas in the mentioned district.

Tapas asked me which kind of members in terms of the occupation I am looking to interview, how many, etc. Because I do not have a particular profession that I am interested, I said that workers in all trades are welcome. The same goes for their age, gender, social class, caste, etc. The scope of this master's thesis is limited and even if the respondents were all in the same trade, I would not be able to make generalizable claims about the findings. Therefore, I would rather have a broader spectrum of professions of the workers and see if there are any common features, emerging patterns, and/or interesting insights among them. So this is the demographic layout of my respondents: 18 men and 7 women, average age is 33.84 years. Occupations represented are: one vegetable seller, three mason helpers, four masons, one serving staffer in a catering company, two sweepers, one sanitizing staffer of a municipality, two drivers (one rickshaw puller, one Toto – an electric rickshaw – driver), three domestic maids, one tutorial teacher, one doctor's attendant, one security guard, two cooks, one jute mill worker, one hawker and one roadside restaurant employee.

Additionally, I research the government's existing policies regarding the informal sector. There are several relevant laws and policies such as the Industrial Employment Act (1946), the Unorganized Workers Social Security Act (2008) that one can examine. Due to limited amount of time I analyze the most recent bill called the Code on Social Security (2020) which among other issues addresses social security questions for informal workers.

4.3 Operationalization of precarity

In order to study and measure the level of employment precariousness of informal workers, it needs to be operationalized. Scholars have been working on different ways to do it (Bohle et al., 2015; Gallie et al., 2017; Goldring and Landolt, 2009; Lewchuk et al., 2011; Puig-Barrachina et

al., 2014; Vives et al., 2010; Vosko, 2006). A tool that I choose to employ is called Employment Precarity Index (EPI) which was developed by a Canadian PEPSO research group to measure precarity of jobs in Canada (Lewchuk, 2017). I choose this index because I find it to be the most recent and the most applicable tool for what I aim to study in my research, namely how insecure are the jobs of informal workers.

The EPI consists of 10 indicators each worth up to 10 points which stem from the group's 12 survey questions (see Appendix C). Three of the components are computed from several questions from the survey, the other seven components correspond to one question each. The Index score is calculated by adding the values of the 10 components, as per instructions explained in the manual (PEPSO, 2016). The final score shows which category the employee belongs to: secure, stable, vulnerable or precarious. When contacted about any suggestions about possibly adjusting the EPI questions for a developing country context, the lead author of the Canadian study Lewchuk responded: "I think if you are going to use the EPI it is best to use it without changes. The fact that EPI scores are quite high is not a problem, it is probably a reflection of working conditions in India. There are a couple of other ways of measuring precarity, but I doubt they will give you different results as they have many of the same components as the EPI". Therefore, I asked the original questions and calculated the EPI scores in MS Excel.

4.4 Thematic Analysis

For the analysis of collected data I use the method of thematic analysis. Braun and Clarke (2012) claim that it is a convenient, malleable and growingly more popular way of conducting qualitative data analysis. They define thematic analysis as "a method for systematically identifying, organising, and offering insight into, patterns of meaning (themes) across a dataset" (p. 57). However, the method should not be taken for granted, as Braun and Clarke (2019) expressed in a later paper: "It seems as if our approach is simply applied to the data, akin to a quantitative method or tool. There's no humanness, no person. I want to know about the person who's done the analysis and their thinking, and process". As a researcher I should not forget to reflect on how the entire process happened, my positionality as a western researcher investigating a phenomenon in a developing country context, my biases, ethical concerns, etc. These will be discussed in more detail in the following sections.

By concentrating on significant pieces of information throughout the data, thematic analysis enables the researcher to discover and understand shared meanings and experiences. In other words, this technique is a method to pinpoint recurrent details about a topic and to understand those details. Yet, Braun and Clarke explain that the recurrent elements are not automatically significant or valuable. Rather, they have to be significant in terms of connecting to the specific subject and research question that is investigated. Again, an extended quote from Braun and Clarke's (2019) paper illustrates the more subtle features of thematic analysis: "They might write that they followed the phases and ended up with five themes, but there's no sense of *what happened along the way* from the data collection, and the early stages of engagement, to the development of those five themes. Were these the themes you started with? If you did interviews, did you think of these themes as you were doing the interviews, and then you identified them in the transcripts? Or did you go off in a completely different direction from what you expected? It's those elements that get lost, and those are vital for assessing the quality of qualitative research". As this method is flexible, one can choose the degree of depth of analysis as well as the focus, i.e. one can discuss the apparent/semantic meaning in the data or dive deeper into underlying, hidden meaning, and suppositions that exist under the clearly expressed ideas. Thematic analysis may be carried out in various ways which means that it is suitable for a broad scope of research subjects and research questions.

Furthermore, Braun and Clarke (2012) write that there are three main spectrums which qualitative analysis can be positioned: inductive/deductive or theory based data coding and analysis; experiential/critical inclination to data and essentialist/constructionist theoretical view. They state that: "An inductive approach to data coding and analysis is a 'bottom up' approach, and is driven by what is *in* the data" (p. 58). It means that the codes and themes originate from what is found in the material. On the other hand, a deductive approach is a top-down process in which the analyst has thought of some ideas, topics, and conceptions beforehand and which he then carries to the material. Here the codes and themes originate more from the ideas that the analyst carries to the data. They write that in practice coding and analysis often has a mix of both approaches; one cannot be absolutely inductive because researchers always carry some ideas to the material they analyze. Also, one can hardly totally ignore the material itself when coding for

a specific theoretical concept, at minimum one has to be aware if it's worth coding a piece of information for that concept. Yet, usually one approach is dominant and it suggests the general inclination of the research to put forward either the participant/data-based (inductive) or researcher/theory-based (deductive) meaning. Therefore, inductive thematic analysis tends to be experiential in its leaning and essentialist in the theoretical framework, supposing a world that can be known and voicing the experiences and meaning of that world as found in the material. I use the inductive approach to thematic analysis in this thesis.

The steps proposed by Braun and Clarke (2012) for carrying out thematic analysis are as follows: first, become familiar with the data which requires diving into the data by reading the texts multiple times, listening to the audio or watching the video material. Also, writing notes about early observations in connection to each transcript/piece of data as well as the whole dataset helps one to understand data as data. It means that the researcher goes beyond the superficial meaning of words and inspects the data in an analytical manner, beginning to reflect on what the data signify. However, I did not take any notes except for a few small remarks due to the fact the interviews were conducted through an interpreter as well as online. As I was not speaking to the respondents directly and I could not see their whole bodies, taking notes did not seem to be useful or practical. I could not interpret their body language or the manner of speaking because of the language barrier. The purpose of this stage is to get closely connected to the material in one's data and to start detecting aspects that may be pertinent to the research questions.

Next, create codes that are the basic ingredients of analysis. They pinpoint and provide a label for a characteristic of the data that may be important for answering the research question(s). It requires coding the whole dataset with two or possibly more repetitions of coding and then gathering all codes and suitable pieces of data together for further steps of analysis. (3) By now, the analysis begins to materialize as the researcher moves on from codes to themes which are important broader patterns of meaning connected to the research questions. Themes express to some degree systematic answers or meanings in the data. Identifying themes is a vigorous exercise; a researcher creates and not merely finds them. This step includes inspecting coded material again to recognize related and common aspects among codes. The general procedure for creating themes and subthemes (smaller components of a theme) means separating or combining

codes that appear to have some kind of common attribute and thus they relate a significant pattern in the data. Also, a key part of this phase is beginning to examine the connection between themes, and think how they function together in depicting the general narrative about the data.

Further, review the themes by repeatedly inspecting them in connection to the coded material and the whole dataset. Firstly, examine the themes against the gathered pieces of data and check if the theme makes sense in regards to the data. Secondly, evaluate the themes in regards to the full dataset which means one more read of all the data to decide if the themes purposefully represent the most pertinent aspects of the data connected to the research question(s). Then, define and name the themes, meaning the researcher has to be able to express what is distinctive and particular about each theme. This step means choosing excerpts to show and analyze and then laying out the story of each theme with those excerpts. They give the structure for the analysis, the narrative about the data which tells the reader about the researcher's interpretation of the data and what it means. The analytic narrative has to inform the reader what about an excerpt is compelling and why. Naming a theme is also important; a good title is brief, informative and memorable. Lastly, writing the report is the last step of the process, however, it does not start at the end. Writing and analyzing are closely connected in qualitative research. The aim of the report is to give a convincing 'story' about the data, based on the analysis. See figure below for a visualization of the process.

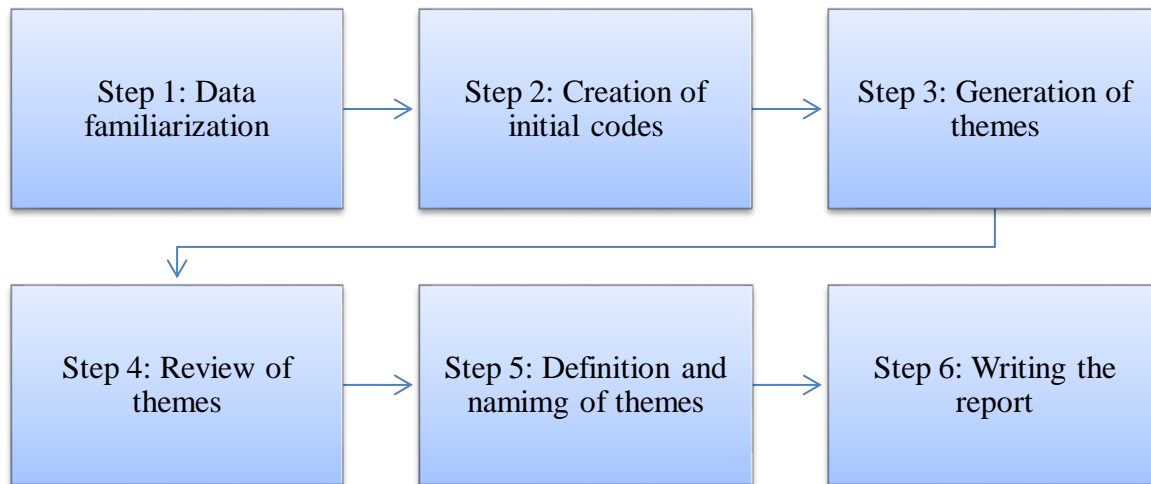


Figure 2 Steps of thematic analysis (Braun and Clarke, 2012)

4.5 Ethical concerns and positionality

Biases are inherent in human nature. Whether one is conscious of them or not, various patterns of thinking, preferences, and/or prejudices towards other people affect the way people act. It applies to academia too. When studying aspects of human lives, behavior, thoughts, feelings, etc., especially people that are from different social, cultural, economic, religious background, a researcher has to be aware of biases potentially impacting their work. To begin with, I have to pay attention about not revealing any sensitive information that could be detrimental for the respondents. Protection of confidentiality and anonymity of respondents is guaranteed and they are informed about it before starting the interview process. In my thesis, one reason I can think of changing the names of the informal workers is that some of the respondents expressed some concerns, issues, negative aspects of their jobs. However, chances that their employer would read this thesis are so small that I do not think this is a realistic occurrence. Most likely they will not know that their employees gave interviews to a student from another side of the world. Yet, the

names of informal workers are still not used, only their occupations. As for the names of the NGO employees, they permitted me to use their names in the thesis.

During my research I have thought of a few things in terms of my own positionality as a student from a developed country doing research about a developing one. One, I had some conflicting thoughts about who is benefiting more here. I am well aware of how privileged I am for having the opportunity and the means to study for a Master's degree in Sweden. In order to write this thesis I wanted to collect primary data and this is where the mentioned NGOs come in. For me to get access to informal workers I needed to establish a relationship with people who work and are close to them. Luckily for me, Human Wave was willing to invite, arrange and facilitate the interviews by translating my questions and respondents' answers. At some point in the data collection process I thought that here are the informal workers that I am interested in. They agreed to spend their time and share their experiences and knowledge to help a student they never met. They received nothing concrete in return, except for my sincere gratitude and hope that the thesis will be a small contribution to the research about informal work in India. Hopefully, they also saw that someone far away from them is interested and cares about their lives and problems. Moreover, Aditya from KKPKP and Human Wave employees Tapas and Pooja who organized everything from their side. They are busy professionals who work hard and do their best with limited resources. Helping me was extra work for them which they did not have to do at all; it was their choice to do so that allowed me to collect the data. Paying a small sum of money for the translation was the least I could do for them.

4.6 Limitations

I identify several limitations of my thesis. First, the sample size is very small. Therefore, I cannot claim that the results will have any representativeness. Still, the study may produce insights and ideas for further research. Second, doing data collection online as opposed to fieldwork in the actual location of the studied topic inevitably means that certain details cannot be captured. Spending time in the community, meeting people in their environment, getting to know them more and understanding their issues better is a highly valuable experience for a researcher. None of that is available online. Third, the language barrier is another variable that creates distance between the researcher and the respondents. I do not know Bengali or Hindi languages; therefore I could not communicate with interview respondents directly. Having an interpreter creates a

different dynamic in the interview – I am an outsider and it is clearly visible for all involved parties. I have little knowledge about their culture or the real situation on the ground. Reading academic literature (although needed and useful) about a place/problem/culture is one way to learn, immersing oneself in the actual environment is a totally different experience. Fourth, the selected tool (EPI) to measure precarity of respondents' jobs was designed in a greatly contrasting economic and geographic context (Canada) than my studied country. Yet, I believe it to be a valuable tool that offers a degree of reliability and validity for this thesis.

5. Analysis of results

This chapter presents the results from the conducted analysis. Different features and examples of precarity in the informal sector are present in the data. In the following sections I analyze four main topics connected to the informal sector: precarity in the informal sector, support for the informal workers, other features of the government, and Indian society. Within them there are subsections that overview other relevant topics.

5.1 Precarity in the informal sector

The following chapters analyze different features of the respondents' job. Corresponding to the neo-Marxist framework of the type of job arrangements present in the informal sector, majority or 16 out of 25 respondents (64%) identify themselves as casual (day) laborers, two are self-employed, one temporary, three fixed term (one year or more), and one permanent part-time worker according to the EPI questionnaire. Only two respondents are employed on a permanent, full-time basis. First, I discuss the EPI results, followed by the difficulties of informal jobs. Then, I overview of working conditions and after that the coping strategies in times when there is a lack of available work. Finally, I present the goals and aspirations for the future that the respondents shared.

5.1.1. EPI results

As I wrote in the operationalization section, I calculate the EPI scores of the respondents following the instruction manual. The results are: out of 25 respondents, 23 workers belong to the precarious category and two workers to the second highest level, vulnerable group. It makes sense that those two in the vulnerable group are the only ones with permanent full-time employments. Having a permanent job means that the worker has a certain level of security, however, their employment is still precarious, only less so compared to the precarious group. The boundaries of each precarity level are shown in table 1 (See below). The average Index score of all participants is 61.7 which is a high value, well above the cut-off point for the precarious category. For Index scores of all respondents, see table 2 in the Appendix D.

Precarity level	Cut points
precarious	≥ 38
vulnerable	18-37.5
stable	3-17.5
secure	≤ 2.5

Table 1 Cut points for precarity levels on the EPI scale. Source: (Lewchuk, 2017)

5.1.2. Difficulties of the job

It is reasonable to expect that different jobs will have contrasting kinds of challenges. A Toto driver said that if he becomes sick for a few days, the owner will give the car to someone else and so he will have to wait until one becomes available again which means no income for him. If he had his own Toto, he would not depend on other people and could work as much as he wanted. Some respondents said the distance to their job is quite far and when they have some physical issues it is difficult to go to work. Catering worker explained that if an event happens closer to other employees than her, she will not get picked for the job. It was especially problematic during the lockdown when no trains were running; vegetable seller had to walk about 15 kilometers one way to reach the market every day. Masons reported having health issues like kidney, waist, leg, exhaustion problems. There is always a risk for accidents. Sometimes their wages are delayed by the contractors by days or even weeks. They also said that during the monsoon constructions are usually suspended, so they also do not get regular work. Some domestic maids do not have days off, they work 30 days a month. Obviously, having no days off is a seriously problematic work arrangement. How sustainable can such a job be in the long term? Unless other options become available, they will keep working at the high cost to their physical and psychological wellbeing.

Aditya from KP described a predicament that the waste pickers are in: large private companies pop up and put forward their services to the municipal corporation offering to be more efficient by employing less people and more technology. The contractors have modern equipment like trucks, gear and employees are mostly men. These companies do not employ union waste pickers and they do not care if any woman loses her livelihood (80% of waste pickers in the union are women), their interest is to make profit. This is a real world example of what the current researchers (Rosaldo, 2019; Samson, 2015; Tucker and Anantharaman, 2020) in neo-Marxist framework posit, namely a process taking place where corporations and the government work together to create new spheres of profit accumulation, As a result, even if it they do not intend to take jobs away they make it much more difficult for informal workers to earn a living.

5.1.3. Working conditions

Connecting back to the theoretical framework of precarity, one of the main problems that the respondents identify is lack of regular work. Informal laborers want to work full time but due to circumstances out of their control are not able to do. For example, a municipality employee said that she only gets work five months out of the year and she would like to work throughout the year. Another municipality laborer said that they keep getting switched around, sometimes he gets dropped and has to repeatedly go to the municipality and request for work. A mill worker said his job is very uncertain, he may have work for three or four days and then three days no work, and in a year only six months worth of work. To make things worse, the mill he works at has been closed since January of this year. A mason helper also said he usually gets work three or four days per week. Irregularity of available work is one of the major issues for many of the respondents. Moreover, because informal workers usually earn very little, saving for a new house or some other big investment is extremely difficult, “savings is like a dream for them”, as one respondent expressed.

Referring to areas of labor security distinguished by Standing, most respondents do not have sufficient income security. For example, only seven out of 25 workers said that they usually get paid if they miss a day’s work (6th EPI question). So, more than two thirds of interview participants must come to work or otherwise do not get paid. This puts a lot of pressure on the person because whenever they are sick, need to take care of their children, are exhausted or any other contingency happens they cannot afford to take a day off. This predicament can cause a lot of stress which often leads to further health issues. In terms of employment security, it is highly lacking for a third of the respondents. Nine out of 25 interviewees said that it is very likely they would be fired if they raised a health, safety or employment rights issue with their employer. As they cannot afford to lose their job, they have to keep working even if the conditions are too unsafe, demanding and unfavorable. Yet, not every interviewee reported poor conditions. One of the cooks who works for three households said: “She is saying that her employers are very helpful, [...] also very kind, very warm, so she is saying that she will stick to this work”. The cook who works at a restaurant was also satisfied: “He says that the restaurant he’s working with has a friendly atmosphere and the people around there are very good so he doesn’t think about changing occupation”. Cases like that give some hope that not every informal laborer is drudging

in their work but such instances where they are satisfied with the conditions are much rarer than jobs with less than ideal circumstances.

5.1.4. Coping strategies

Informal workers have to provide for their families despite the lack of available work, small incomes and little social security from the government and employers. Respondents identified different strategies to do it. A common answer was that family members or friends of family help them. For example, doctor's assistant is a widow and she lives with her husband's extended family, they cook and eat together and she can contribute to the family but is not obligated to pay a specific amount of money. Several workers said that their spouses work and with both incomes they manage to run the family.

Another reported strategy is diversification which means that they do other jobs when their primary ones are not available, for example, a driver working as a mason helper or a mason helper working in a mill. A domestic maid said that her husband runs a small grocery shop but she keeps working as a maid to have other sources of income than just the shop. Tapas also expressed that informal workers support their families with the effort from every member, "if there are 6 persons in the family, from the old age lady to the 10 years old child, everyone is working" or contributes in some way. It is unfortunate that children are not able to go to school and have to work to help the family but that is the reality of many families.

In some cases, the employers keep supporting their employees even if they could not work, e.g. during the lockdowns by paying a part or even full salary. Some employers in regular times do not deduct the wages for one or two missed days. During the pandemic, government gave almost free rations of basic food items such as rice and dal (pulses like lentils, beans, etc.) which allowed people to sustain themselves. Only one respondent mentioned that he uses his savings when there is no work.

5.1.5. Aspirations

Aspiring for something better is a beautiful human trait. The human quality of striving to accomplish more connects to the aspect of precarity of job security described by Standing. It pertains to the possibility to keep one's job and gain opportunities for upward mobility in the

economy. Answers to my question what job would they like to have, or what goals do they have for the future are some of the most hopeful and inspiring parts of the interviews. One mason who had been working in Saudi Arabia and was preparing to go again, said: “So after I work five to ten years there, then after returning I could start up a business with the savings”. I asked what kind of business he would start and since he has many years of experience of masonry it makes sense that he wants his own construction enterprise. The vegetable seller and the hawker who sell snacks also have goals to expand their business. The youngest respondent (15 years old) who works at a family owned restaurant would also like to open his own restaurant in the future. To do that, they would need access to capital but as mentioned in the introduction, it is very difficult for informal workers to get a formal loan from sources like banks. Respondent’s husband who has a grocery shop would like to expand the business and for that he needs a loan with a small interest rate. Informally self-employed businessmen usually work with cash and since they are not registered in the government records they cannot access financial services that are available for formal business owners, at least not as easily. Several interviewees, including the teenager, mentioned that they want to build a new house for their families with the help from Housing for all scheme that will be explained later.

Other respondents have more modest hopes such as getting a regular position of the job they already have. For the Toto drivers this means buying their own car, they would not depend on the owners who rent out the cars and take part of the income. However, this is an investment that needs a sizeable sum of money that they currently do not have. Jute mill worker would like to be a permanent employee but since the government owns the mill and permanent workers earn much more than temporary ones it keeps the employees on a temporary basis. A sweeper would like to have a different job where he would not get so tired and earn a little more, e.g. work in a grocery shop. Similarly, several mason helpers would like to switch to a less exhausting work such as vegetable selling, vending in a train or working in a factory because they already have health problems but have to keep working because there are no other options available. A server in a catering company wishes to have steadier work either in another company or as a cook in a small local restaurant. Some other respondents said they would like to take courses to switch to another profession like tailoring or repairing electrical devices but have not taken the initiative yet, or did not find something that is close or suitable for them. A domestic maid who is illiterate

would like to start school from the primary level, if her family does not oppose it. To conclude, majority of the respondents mentioned something that they aspire to accomplish, either secure a stable position of their current job, change to a work that is more suitable or strive to expand their business.

5.2 Support for the informal workers

In the following sections I present the existing social security programmes. The first section discusses schemes provided by the government, the second part talks about the social security benefits supplied by employers. The third part outlines other useful schemes offered by the Indian government. The last section outlines the activities of the two NGOs that work with informal workers who facilitated the data collection for this thesis.

5.2.1. Social security schemes from the government

Presently, informal workers do not receive anything close to a full spectrum of social security benefits from the government. Aditya explained that waste pickers in Pune are not entitled to sick leave and unemployment benefits but they can avail state government pensions and food security programmes that every citizen is eligible for. However, even for that you need to prepare many documents to apply and the amounts are really small. He also mentioned that in 2015 Pune municipal corporation launched a group of welfare schemes for waste pickers, e.g. a life insurance scheme of up to 200 000 rupees for the family members in case of a death a worker. Next, there is a cash assistance of up to 5000 rupees to children aged 8 to 10 who go to school and a few others. Still, waste pickers in Pune are one of the positive exceptions; the social security benefits available for informal laborers in other occupations are not very optimistic. Switching to West Bengal, Tapas said that not long ago the state and central governments initiated health cards which provide health insurance for every family and now hospitals are free. In earlier years, the quality in government hospitals was highly inferior but it has been progressively getting better due to information technology. Management is improving in all sectors, including hospitals. So even the poorest people can receive medical help with that insurance which gives coverage of up to 500 000 rupees for a family. There are still limitations for difficult medical cases in the system as can be expected but at least everyone can benefit from the health insurance.

Respondents shared what kind of social security benefits they receive from the government. A teacher who also works for the municipality has a provident fund account which is a kind of a pension scheme. The way it works is that the worker contributes 25 rupees monthly and the government adds the same amount and when the worker turns 60 years old he/she gets the money as pension. In 2021, West Bengal Government initiated a scheme called Lakshmi Bhandar (Singh, 2021). Its purpose is to give basic income support of 500 rupees per month to women heads of households and 1000 rupees for women in Scheduled Caste/Scheduled Tribe, aged between 25 and 60 (Madhuri, 2022). One of the respondents is a benefactor of this scheme. However, she is also a widow and there is a scheme which allocates 1000 rupees monthly for that. She applied for the widow allowance three times but the government refused to include her saying that she did not meet the age requirements to receive this benefit. It is illogical reasoning because one's spouse can die at any time and the age of a widow should not affect the chance to receive such help. A possible explanation for it could be that she already takes advantage of the Lakshmi Bhandar programme and the government may have regulations that a person cannot receive benefits from certain multiple different schemes. If that is the case, they should receive that benefit which pays more out of the two but this respondent gets the smaller one. Respondent who works at a jute mill said that the age of retirement is 55 and that they are insured but will receive no pension. Only if he suffers a serious injury, like an organ loss, the insurance would apply and his treatment be covered by the employer, in this case it is the government. Otherwise, there is no pension for him. I could not find the answer to the question how will he support himself after retiring.

In conclusion, there are various social security benefits from the government available but many of them do not function smoothly and in reality do not include informal workers. For them, it can be difficult to get coverage even by those programmes they are eligible for.

5.2.2. Social security schemes from the employers

The informal workers' situation with social security from the government is not good, to say the least. However, when you look at the state of social security from the employers the picture becomes even worse. For 10 out of 15 (66%) occupations in the sample (masons, mason helpers, teachers, drivers, doctor's assistants, sweepers, waiters, security guards, vegetable sellers, and domestic maids) working informally pensions from employers do not apply. In fact, not a single

respondent said that they have a private retirement income plan (5th EPI question) provided by their employer. Whether a pension plan at a particular job does not apply or is simply not provided, the result for the laborer is the same – their future will not be provided for by the employer. They will have to rely upon a meager government pension (the provident fund mentioned in the previous chapter) if they opted for it, family members or find another way to support themselves. When I asked if they receive any other employment benefits like a drug plan, life insurance, etc. (4th EPI question), nine out of 25 people responded yes. So if the employer takes care of the medical treatment, that worker already has a significant advantage compared to many other laborers. Due to the systemic deficiencies in the social security structures, the kind of relationship a worker has with the employer becomes very important and makes all the difference. Respondents who get along well with their boss benefit in certain ways. For example, one mason said: “His employer is quite kind and if he gets sick while working his employer will help them to buy medicine or taking responsibility for the treatment. If he raised a health or safety concern, he will not lose his work, his employer is quite kind” (12th EPI question).

Doctor’s assistant expressed that the doctor sometimes helps with the medical bills and pays her when she is seriously ill (she has spondylitis which is a type of arthritis that can cause back pain) and is not able to come to work. On the other hand, a Toto driver cannot expect to get any help whatsoever from the employer, who is the owner of the Toto cars. He rents them to drivers daily and takes part of the income. If the driver asked the owner for anything, he would not get it and also have to look for another car owner to rent from.

Moving on, one mason’s helper does not get any assistance to buy medicine or take a test. Another mason helper can only expect the employer to take care of his treatment if he falls from an upper storey and breaks something, otherwise will not get anything. If he asked for more rights or raised health and safety concerns, he would be fired. Sweeper who works in a municipality gets assistance when he needs to take a medical test but only if he becomes sick on duty. Otherwise, he receives no benefits or help. One maid said that one of her employers (family whose house she cleans) helps with buying medicine and would not fire her if she asked for something but “doesn’t think that they will help her with any insurance or [...]”. A chef

working in a Chinese restaurant probably had the best situation of the respondents: “whenever he falls sick, his employer bills the total cost of the test, doctor visit, or medicine, everything”. Overall, the level of social security from an employer that a respondent gets is very low. Potential benefits are circumstantial, conditional on the relationship with the employer, unofficial, unenforceable. The worker has little to no guarantees and is in a highly vulnerable position in terms of social security.

5.2.3. Other schemes from the government

Besides the social security programmes discussed previously, respondents brought up other kinds of government schemes. Aditya described other projects available for members of cleaning occupations: “in the recent past there was one such scheme [...] which provides an annual scholarship of 3000 rupees for each student [...] from standard 1 to 10”. Moreover, there is a scheme for the urban poor who are admitted to a hospital to get a 50% discount on the medical bills and waste pickers have been included in it. Even if sometimes they have a higher income, the NGO argued that they are still very stigmatized and vulnerable and should be covered by the scheme on that basis, and they are.

One respondent who works a teacher said the government organizes self-help groups. They are structured like this: government provides trainings, for example how to pickle vegetables, and she took the training four years ago. Then the government can give a loan to the group member to start a business to sell the goods he/she learned to prepare and from the earned income pay back the loan. This sounds like a good idea and an opportunity to become self-sufficient, yet, in her case it did not work because the group she was assigned to did not have many active members (and it is not possible to join another group) and the government was not willing to provide a loan since they were not certain that members would be able to pay the loan back. Again, in her case due to poor implementation a promising project ends up being useless. She also mentioned that during the lockdowns of the pandemic, the government supplied free food products (rice, wheat) to people living below the poverty level.

Other schemes mentioned include a scholarship of 12 000 rupees for children’s tuition. The same respondent told that there are projects learn tailoring, physiotherapy, etc. but the age limit is below 30, and since she is older she could not enroll in it even though she would want to. Once

more, the arbitrary bureaucratic hurdle of an age limit (which is quite narrow) prevents an informal worker the chance to learn a new trade and earn more. Five respondents (four of them are masons) told about the Housing for all scheme: the government sponsors construction of a brick house, not a full amount but a part of it. Two out of five respondents are saving money and plan to apply; the other two said that thanks to this scheme there was a lot of work available for them. One respondent mentioned that government provides ration cards for people below poverty level and they can buy food items like rice, wheat, sugar, etc. cheaply.

In 2006, the government has launched a rural employment scheme (Mahatma Gandhi National Rural Employment Guarantee Act) which seeks to provide 100 days of employment in rural areas for every adult person who wants to work. However, according to the Ministry of Rural Development, on average just 50.03 days of employment were supplied under the programme in the 2021-22 financial year (Purkayastha, 2022). Insufficient fund distribution is said to be one of the key causes of why the states cannot reach the targets of providing 100 days of secure remunerated employment. Tapas also expressed his opinion that in West Bengal this scheme has only about 10% of funds that it should have in order to reach the pledged capacity. Moreover, there may be issues with the actual results in rural areas because there is lack of oversight and checking the outcomes of work done. A lot of it may end up being unsatisfactory.

5.2.4 Civil society actors

As mentioned in the section about the neoliberal approach to informal economy, there are organizations in the civil sector such as SEWA that work with informal workers. In this research, two NGOs contributed with organizing interviews and sharing their knowledge about the informal sector. They are located in different parts of the country, work with informal workers from divergent occupations, and have distinct approaches to their projects. Therefore, they are discussed separately.

Kagad Kach Patra Kashtakari Panchayat

The first NGO that was started in 1993 is called KKPKP (a Marathi title that means paper, glass, and metal trade union), a trade union of informal waste pickers who collect, sort and dispose of waste. In fact, there are five organizations of waste pickers under the umbrella of KKPKP: a credit cooperative society that is a membership based organization; a cooperative called SWaCH

which stands for Solid Waste Collection and Handling. Then, there is a trust called Kashtakari Panchayat (further, KP) that is not membership based and which collaborates with all the mentioned organizations. Finally, the fifth branch is SWaCH Plus which is a business organization that deals with composting and other services. KKPKP and SWaCH are two organizations led by waste pickers themselves that do advocacy work. Aditya, the employee at KP who was my respondent said about KKPKP: “it started with a membership of hundred waste pickers and now we have a membership of eight and a half thousand waste pickers in the entire city”. It originated from the need for waste pickers to come together, make their work legitimate and provide an identity to the collective as workers and not simply free roaming petty laborers.

In 2008, an agreement (MOU or memorandum of understanding) was reached between the municipal corporation and the union which is how SWaCH started. SWaCH has a contract with the municipal corporation for door to door waste collection. It has 3500 waste pickers who pick up waste from 850 000 households which is about 80% of Pune. This has been one of the most significant achievements, according to Aditya: “... it is India’s first wholly owned cooperative of waste pickers and it’s the largest cooperative of waste pickers”. Thus a continuous motivation of KP is to include as many waste pickers into SWaCH as possible because being part of it means better livelihoods for the workers. They are recognized officially as they get ID cards granted by the government. Like I mentioned in the second chapter, recognition of a worker by the state is highly important but certainly not the only thing that he/she needs. Official or formal status is crucial because it legitimizes the laborers’ work, includes them in the broader economy meaning they can get access to a wider labor market, banking services, loans, capital. Psychologically, they can feel the sense of dignity that they are valuable members of their community. All of these benefits of the formal sector are largely unavailable for the informal workers. And the union has two overarching goals: one, to continuously improve the working conditions of members, and support their dignity and two, to ensure that the next generations have other choices than to work in this area. Every current worker in the union acknowledges that they belong to this occupation not out of choice but of necessity, with no other options available.

Also, more schemes of social security from the government become available for them which can make a significant difference in their livelihoods. According to Aditya, in the last 5 years the

union has put a lot of effort in ensuring that waste pickers and their children take advantage of the social security programmes that are available for them. He pointed out that one of the main problems that the union is trying to solve is to convince the state to grant life insurance to waste pickers. However, there are still about 2000-2500 free wandering waste pickers who are much more vulnerable and the union is putting pressure to verify them, give them ID cards. So, the union is promoting a course of action to the municipal corporation to first, map and then verify all the waste pickers in the city which is larger goal that the union is reaching for. Only registered workers can receive insurance and other benefits. Describing the negotiation process with the municipal corporation he said: “But it’s more like a dialogue between the union and the state so it’s not like the state has shut the doors closed on our faces [...] but there is a constant pushback where we sort of push the state to accommodate the workers’ interests and the state would [...] challenge the union back”. Another example of how KP operates: about 3500 waste pickers who are the most active members of SWaCH and who the union keeps in touch almost daily, each worker has a defined area where they work and there is a database that keeps track of where a particular picker collects waste from, which 200 households. The union takes attendance of each worker and later provides this information to the municipal corporation. They also have a help desk, a central phone line set up where workers can call when they experience problems, for example health emergencies, violence, filling forms for education admission for children, covid vaccine and other questions. All waste pickers know the number because they have been well informed about it and on average they receive around 4000 calls a year. Systemic changes are perhaps the most difficult to achieve but KKPKP has accomplished a lot in fighting for waste pickers’ rights which distinguishes Pune as a highly positive example in the Indian context.

Human Wave

Human Wave was founded by Tapas Sur, the person I have been talking to and who organized the interviews, in 1998. Organization does integrated community development work, meaning they provide healthcare, cultural, financial, value addition and women empowerment services in a holistic approach. His responsibilities include writing proposals, communicating with donors, attending community meetings, financial tasks like signing checks and other duties. One of the main goals of Human Wave is to organize education of children living in slum areas and on government land by the railway stations where they live in Mankundu, Bhadreswar and Baidyati localities in Hooghly district, as well as a nearby village where local inhabitants live.

Tapas told me how those families came to live in the mentioned neighborhoods: “They are mostly refugees [...] many of them initially came from Bangladesh around the country’s independence. A lot of people, mostly Hindu, came and the government gave them a piece of land but that piece of land was not enough for their children, so they came down to the government’s land by the railways and they live mostly near to the railway station so that it gives them drinking water, light at night and what they need most, the job”. They can get work as loaders, carriers, rickshaw pullers without difficulty and this way the railways help them survive. However, this arrangement is not official and the government owns the railways, so people living there may be pushed out their settlements at any point. Again, this kind of situation illustrates how little agency, self-governance and options informal workers have. They depend on the state to have a place to live and also work. Human Wave helps them with some things like healthcare and education of their children. Their lives are fundamentally insecure; they live in poor quality, makeshift houses, job options are very limited and the incomes they earn are low, support from the government is insufficient. See Figure 3 below of a photo with a house in Lalkuthi, Bhadreswar.



Figure 3 A house in Lalkuthi, Bhadreswar. Photo credits: Tapas Sur.

For the education part, the NGO arranges 8 different tutorials, 2 hour sessions in the morning and afternoon, so there 64 teachers who lead the tutorials. Furthermore, in 2011 Human Wave opened two schools, an English medium school (up to grade 10) with 16 teachers and a primary school with 5 or 6 teachers. The schools are self-sustaining; they run from the income that they earn, even if tuition fees are very low. Yet, there is an important issue that Human Wave has with the school – it does not have enough land to build a playground for children. The issue is quite complex because there are poor families who live next to the school and so the road connecting the land cannot be widened to meet a legal criterion. The land should be 20 feet (about 6 meters) and now it is 10 feet wide. The price of land has increased a lot so the organization cannot afford to buy the land so that the 3-4 families living adjacent to the school could be resettled. Because it does not have a playground, the school cannot receive registration from a government affiliated board which means that a lot of parents will not choose this school. Moreover, usually families in the lower economic group enroll their children in Human Wave schools and they were affected the worst by the pandemic. They withdrew their children from school which is problematic both sides: for children because they fall behind in their education and for the school because they lose students and income from tuition fees.

When it comes to legal recognition, at first people who live by the railways did not have identity cards or other official documents, no connection to the official structures. The NGO bridged that gap by setting up the Aadhaar card which is a biometric identification, the voter and government ration cards. In terms of the financial services, Human Wave has a microfinance branch with 6-7 employees which issues loans with about 1% interest to the very poor people. For example, in the last 3 months they provided approximately 2,100,000 rupees in loans. According to Tapas, most of the loans people use to pay for the education of their children, buying household items, medical costs. About 10% are spent in income generating activities. At the moment, there are 1700 beneficiaries in the microfinance scheme, some borrowers default on the loans. So, the organization has many different projects which are mostly small scale. He said: “We don’t have any big project, we have all small, small project, low cost project, it’s like that. [...]. We don’t work in high profile [...], we are very down to earth”. To sum up, it has been helping poor people and informal workers for 24 years already and will continue to do so, and the track record suggests that they have achieved a lot.

5.3 Other features of the government

Next, three other topics related to the government are discussed. First, the Code on Social Security section defines the terms, presents the content of the relevant article of the new Code and explains the current status of the bill. Then, I discuss miscellaneous problems in the government that were mentioned by interviewees. The last section overviews the formal sector and how it relates to the informal workers in this research.

5.3.1. The Code on Social Security

The following part overviews the definitions, context and implications of Chapter Nine in the Code on Social Security (further – the Code) which is about social security for unorganized workers, gig workers and platform workers. In it, social security is defined as “measures of protection afforded to employees, unorganised workers, gig workers and platform workers to ensure access to health care and to provide income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner by means of rights conferred on them and schemes framed, under this Code”. Unorganized worker is defined as “a home-based worker, self-employed worker or a wage worker in the unorganised sector and includes a worker in the organised sector who is not covered by the Industrial Disputes Act, 1947 or Chapters III to VII of this Code”.

The Code on Social Security is an important step that could become useful for informal workers if fully executed and enforced. According to the Indian non-profit organization PRS Legislative Research (n.d.), the Code was passed in both houses of the Parliament, Lok Sabha and Rajya Sabha, in September of 2020. Among other things, the Code states that the central government will establish a fund to provide social security benefits for unorganized, gig, and platform laborers. Moreover, state governments will also create and administer autonomous social security funds for unorganized laborers. It also intends to arrange registration of all above mentioned groups of workers. These are very significant and ambitious plans that the bill intends to provide for the working people.

Furthermore, PRS writes that The Standing Committee when studying the previous iterations of the Bill on Social Security claimed that the Code should build a structure to reach universal social security within a defined period of time. However, the Bill on social security is still

applicable to enterprises over a particular size (usually 10 or 20) to supply mandatory benefits like provident fund and pension. This applies to laborers in the organized sector; PRS writes that unorganized employees that work in enterprises with less than 10 people and self-employed workers can be included in discretionary programmes notified by the government. The word ‘can’ is important here, it suggest a possibility of benefits for the unorganized workers but not certainty. However, Nath (2021) writes that the Code as well as the codes on wages, industrial relations and occupational safety that were passed in 2019 and 2020 is yet to be implemented because the rules framed under the Act have not been notified. Asked when the four labor codes would be implemented, Labor and Employment Minister Bhupender Yadav declined to comment on a timeline.

Turning to my respondents, three out of 25 (12%) informal workers have heard about the Code. Two of them support it, one saying: “the government should approve the bill and also it will help her” and the other: “[...] if she could get a pension and also an insurance it would be really good for her”. The third respondent has heard the term but did not know anything about it. Several reasons can explain why so few have heard about: the Code was passed only two years ago, the outreach towards the public may have been inadequate, most respondents are not very educated, the pandemic put everything on hold and in the background, etc. Tapas observed that notifying a law can take a long time: “Actually, from this notification to pass it in the parliament, it’s a very long, very long process. But if government focus on it, [...] it can become a law within three, four, five years”. So the fact that the Code was passed in the parliament does not mean that workers will start benefiting from it right away. Even if it is implemented which there are no guarantees that it will be, it can take several or more years for it to have a real effect. However, passing the Code in the Parliament is an important first step in potentially reforming and improving the landscape of social security in both formal and informal sectors of Indian economy.

5.3.2. Problems in government

When I asked respondents if they think the government is doing something to create new job opportunities or improve current conditions, most common sentiment was that it is not doing much/anything. Aditya talked in detail about the long-term struggle with the authorities to fight for the rights and better conditions of waste pickers. He said: “So I would say it’s not great

honestly, the government has not really managed to create any job opportunities for the informal workers. Even, I would go on to say to the extent that the existing job options of the workers, I mean it's a sinking space for informal workers largely". As already mentioned, some workers explained that they could not receive certain benefits like widow pension due to technical or bureaucratic hurdles. Instances of corruption were mentioned, Tapas said about the MGNREGA project: "everyone has now a bank account [...] but there are also nowadays some malpractice like you have to have connections, sometimes you may not work but get paid and sometimes you do not get paid at all for very long times". Speaking about animal husbandry in India he said that it is not developed well and that government has resources but it does not work at all. The public education system is also very poor quality.

5.3.3. The formal sector

In my research there were no informal workers who would choose to stay in the unorganized sector if they could enter the formal sector. So in this case, the neoliberal theory which posits that some laborers choose to work informally to avoid excessive regulation, paying taxes, etc. is not supported by any piece of evidence in the data. When asked if they would like to work in the formal sector, all respondents said yes. They expressed that they would like to have a stable, regular job. To illustrate, three of the respondents who work for municipality are casual laborers and do not have formal contracts. One of them, a sweeper, said: "For him, the formal sector is getting permanent in his job and getting the facilities that the permanent employees are getting. So in that case he is more than willing to get the chance". Another employee who sanitizes homes and does other maintenance work noted that if the municipality made his job permanent, that would be a great help because his salary would increase which would allow him to better provide his family. The third municipal worker said the same – getting a permanent position would increase the salary. The government does not employ them permanently for a simple reason that it would have to pay higher wages, so the workers are casual. This relates back to the neo-Marxist framework of streamlining the organizations' work by saving money, despite the negative consequences for employees. Efficiency and cost minimization are put above the welfare of a worker. Thus, even working in a municipality which is a local government body does not secure a formal arrangement.

For the same question, Tapas answered: “Yeah, yeah, yeah, certainly they will do it”. If they can be certain that every month they have work, they will opt for it. Aditya expressed the same view: “I think definitely any worker would like to be in a space where there’s some permanency to your employment, some stability in terms of, say, recurring monthly salary or any of the perks that come with the standard forms of employment”. Their choice of words such as ‘certainly’ and ‘definitely’ suggests a strong belief that workers are in favor of having formal arrangements. According to Aditya, formal jobs are not available and there are no open positions in the government. Talking about waste pickers he said: “In an ideal scenario all the waste pickers should be employees of the municipal corporation, should be able to enjoy all the perks that the municipal employees enjoy which is far more than these informal workers”. Some of the benefits that municipal employees are entitled to include paid leave, maternity leave, in case of a death a provision to include a member of their family and other perks. SWaCH, the cooperative owned by workers, has achieved the closest conditions to what could be understood as a degree of social security in the informal sector in Pune. For example, if a worker is sick or wants to take some time off, he/she will not be let go because someone can replace her for that period of time. If the laborer is of old age and is not able to gather waste from 200 houses, the number will be reduced. Cooperative takes into account workers’ needs, they will ask how many hours can you work and there is a possibility to negotiate and find a solution that works for both parties.

Naturally, I am interested to know what the obstacles that prevent them from working formally are. The most common answer among respondents is lack of opportunity. One of the masons explained: “He also tries to work under different factories but as they are not permanent if there’s a requirement they take workers and if not they drop them, so it’s very unstable and insecure. So, he says that lack of opportunity is the obstacle”. Due to the shortage of formal/stable job options at home, he decided to migrate to Saudi Arabia where he could earn more money. He had worked there for six to seven years, then for four years back in India and at the time of the interview was applying for a visa to go back to Saudi Arabia again.

Another category of explanation that I found peculiar is that members of certain occupations are not required to have a contract. For example, a domestic maid does not have to have a contract in small urban areas. Pooja explained that only if you work for upper class people in big cities like

Kolkata or Mumbai, then you need to sign an agreement. Otherwise, you are just paid monthly without a contract. A mason also cannot enter into the formal sector, only the contractor. For example, the government has a project to build something. It signs a contract with a contractor who says that he can execute the project within the allocated budget. Then he hires masons, mason helpers, buys the materials, etc., but the masons working under him are casual laborers with no contracts. A tailor or garment factory worker is not required to have a contract. Compared to the Western countries, employees in any occupation are supposed to have a contract. Of course, there are still employees in developed countries who work informally (construction industry is a common one) but it is not on a scale that entire professions are typically organized informally.

Other reasons mentioned include age: “His age is a also criterion because he is 46 year old and he is not as agile as a 26 year old boy, [...] he will not get permanent in this age”; lack of influential connections, “He says that he doesn’t [...] have any source or a hand behind him from a very politically strong people or big name. [...] he has to have the recommendation of a big political personality” to get a permanent position at the municipality; lack of education: “He doesn’t get a chance for his education, so he passed his fourth standard, after that he left the school [...], so he doesn’t think that he will get any work in formal sector with this educational qualification”. These explanations are not surprising and could be present in any country.

5.4 Indian society

Every society has both positive and negative features in how they organize themselves. In this last section I discuss some broader features of the Indian society that are relevant for the economy and overall societal development as well as how lockdowns affected the respondents’ lives. Tapas expressed that poor individuals do not have a high quality of life, there are many issues: “They have continuous anxiety”. Education is an aspect that has been reiterated in the thesis many times, and for good reason. The importance of getting quality education cannot be emphasized enough. The average number of years of completed education of the respondents is 5.04, or approximately five grades (see full list in Appendix E). According Tapas, the standard of primary education in public schools in India is very poor, although the government is attempting to improve the system. In the Human Wave schools, most children are first generation students, their parents are not educated. The schools have good teachers but the parents still seek outside

tutors for whom they spend a lot of money and at the same time delay paying tuition fees for the school. Some of the tutors are not qualified to teach but parents do not understand that because they are uneducated themselves. They do it because that is what wealthy parents do and they want to follow that lead which is a cultural issue.

Having said that, perhaps the most valuable insight about development I learned from Tapas is about psychology and human nature. He said: “If you come here then you will understand the real problem and actually, you know, it’s this psychological limitation, value limitation, these are the real problem of development”. He explained that the poor people living next to their school have been there for a very long time, subjects of landlords or local rulers. They have been treated really brutally for many years and since childhood they have seen depictions of wealthy people. They do not believe that any rich people can do anything positive for them because they never have. Thus the impoverished families are riddled with animosity, jealousy, anger, lack of faith and it is very difficult to change their minds about what is beneficial for them. They are suspicious of the motivation of anyone who is trying to help and do not have the mental acuity to see what will be useful for them.

This is the main psychological obstacle that the poor people living by the railway have. They have lost everything when they came from Bangladesh, they did not get enough education and came to a new place with no possessions, it becomes clearer why the people think and act the way they do. Unfortunately, they often make moral mistakes, i.e. do not keep their word, are not sincere and it makes it difficult to help themselves when they do not have proper values. This type of problem does not have a fast solution. To overcome the deep-rooted psychological traumas, trust issues and personal shortcoming it can take many years. A lot more economic and human resources, education, and support from the public, private and third sector are needed to change lives of the immensely disadvantaged families described above for the better. Tapas explained that every issue in poor countries is so complex; in the Indian culture if you try and help to sort things for the poor people some will call you cruel because you do not agree to provide emotional support and say you are depriving them. They do not understand that if you do not organize things in their right places, goals will not be reached. This understanding is not present even among highly educated people.

5.4.1. Impacts of COVID-19 pandemic

In a prolonged public health crisis such as the COVID-19 pandemic not only the Indian government but also many common people took the initiative to help out those in need. For example, people collected supplies and went on the roads to assist those traveling to their home states. There were millions of (informal) workers across the country walking hundreds kilometers on foot (public transport systems were shut down) to reach their home villages, often in a different state than where they work. However, Tapas explained that such humanitarian efforts by fellow citizens are present only in times of emergency. He said that apart from that, “people will not do something in organized way to continue. They will just chat and they will pass their time, they will enjoy their own life”.

Many respondents said their wages were reduced because of the pandemic, either because they could not work as much as in regular times or at all due to the lockdowns. For example, Aditya described that the scrap shops were closed so even if waste pickers continued to collect waste they could not sell it. So they and other urban poor people were affected very gravely. Public transport systems were stopped, recruitment to new jobs got postponed, enrollment in schools dropped and prices of essential commodities grew. On a positive note, some interviewees said their employers kept paying some or even full wages during the lockdowns. Also, the government provided free rations during the quarantine.

6. Conclusion

The final chapter wraps up by going back to the research questions and recapping the work done for this thesis. The main objective of this research was to study the fundamental insecurity of informal workers jobs in the Indian context. As I mentioned earlier, a lot more research on the informal sector in India should be done to study the situation in particular locations, occupations, etc. This thesis contributes a case study on the precarity of informal jobs in Hooghly district, West Bengal. The uncertainty of the informal labor is multidimensional and can be studied from numerous points of view. Extensive literature review gave me an understanding of the context on the Indian economy, labor market and legislative environment. I take neo-Marxist and neoliberal theories as points of departure, whereas the analytical framework in my thesis is built on the concept of precarity. I collected data via 25 qualitative, semi-structured online interviews and analyzed the data via thematic analysis, as presented by Braun and Clarke (2012). To answer the first research question about the measurement of the level of precarity of informal workers I used the EPI questionnaire. It revealed that 23 out of 25 respondents (92%) in my sample fall into the highest level of insecurity on the scale, called precarious. The remaining two workers (8%) belong to the second highest category which is termed vulnerable. For the second research question, the empirical data revealed that there are several available social security and other kinds of programmes from the government. Employers also provide a degree of benefits, however, nowhere near the range of social security benefits that formal workers can expect to receive.

My key areas of findings concern: 1) the nature of the employment that informal laborers have, i.e. what are the working conditions, the difficulties in their work, the coping strategies to deal with labor insecurity and their goals for the future, and 2) what kind of support is available in terms of social security from both the employers and the government. Overall, the scope of social protection that most respondents have is very limited. On one hand, now every worker including informal ones can gain access to healthcare services thanks to the health cards issued by the government. On the other hand, many interviewees did not have pension plans in place. Employers of most respondents do not provide options to contribute for workers' pensions, and the government programmes are not sufficient. For example, there is a scheme where the worker designates 25 rupees per month and the government adds the same amount. At the age of 60 the

benefactor will get the whole amount. To put it in perspective, 25 rupees is about 31 euro cents, so one can count what kind of sum someone can get when they retire. Some respondents were not aware even about this option. In sum, the social security range available to informal sector workers is very limited, schemes are often not fully/properly implemented which adds more pressure to the already insecure financial positions of workers.

6.1 Future research

Finally, I suggest a few avenues for further research. Firstly, one can expand the scale of this research and do a more systematic approach, e.g. choose one occupation and measure the precarity of its members on a bigger scale. Secondly, a more comprehensive study on particular social security programme(s) and their impacts to the workers can be studied to learn how effective they are. Moreover, if one had access to government officials it would be interesting to learn about the government's plans to implement the Code as well as other potential labor laws. A study of how effectively different welfare schemes are implemented is also warranted which would require a lot more human and financial resources.

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Appendices

Appendix A. Interview guide for NGO employees

Hello, thank you for participating in this interview. My name is Aleksandras Bubnys, I am a second year Master's student of Development Studies at Lund University. With your permission, I will record this interview, the information will only be used for the purpose of writing my Master's thesis about the challenges of informal sector workers in India. Your confidentiality is protected and you are free to stop the interview at any point for any reason. If you have any questions, do not hesitate to ask. Let's begin.

1. Can you please tell your name, occupation, position at the organization?
2. How long have you worked in your position?
3. When was it started? What does the organization do?
4. Who are the stakeholders?
5. What are the key indicators by which you measure the organization's impact?
6. Do you work with other NGOs in this field? If yes, in what ways do you collaborate?
7. What are your responsibilities? How does a usual day look like?
8. What are some of the creative/innovative strategies that the NGO has used (in the last 5 years)?
9. What are the most urgent issues NGO is working with now?
10. Can you name some of the long term goals that NGO would like to accomplish?
11. What are some of the difficult aspects of your work?
12. What are the organization's plans for future growth or change?

Now turning to the informal workers:

13. In your view, how does the local/state government affects their work life, if any?
14. Can you identify any ways that local/state the government officials have helped or hindered their jobs in recent years?
15. What kind of communication/interaction is there between workers and the officials, if any?
16. How do you view the government's performance in terms:

a) of creating new job opportunities for informal workers,

b) improving their current work conditions,

c) providing them with social security?

18. In your opinion, would they enter the formal sector if they had the chance?

19. What are the obstacles that prevent them from working formally?

20. Do they have any connections/collaboration with formal enterprises/workers? If yes, what are they?

21. Is there anything else you would like to add?

Appendix B. Interview guide for informal workers

Hello, thank you for participating in this interview. My name is Aleksandras Bubnys, I am a second year Master's student of Development Studies at Lund University. With your permission, I will record this interview, the information will only be used for the purpose of writing my Master's thesis about the challenges of informal sector workers in India. Your confidentiality is protected and you are free to stop the interview at any point for any reason. If you have any questions, do not hesitate to ask. Let's begin.

Background information:

- What is your name, age, and current occupation?
- How long have you had it? How did you find your work?
- What is the usual location of your work?
- What are some of the difficulties (physical, emotional, logistical, etc.) of your daily work?

Local/state government:

- In what ways do you think the local/state government affects your work life, if any?

What kind of help from the government would be most useful for you?

Have you heard about the Code on Social Security that was passed in 2020?

Do you belong to any community group/organization that helps you?

How do you cope without the support from government?

What are your strategies to provide for your family when there is little or no work available?

Is there a permit that you could get to work formally?

What work would you like to do?

Do you have an opportunity to learn a new skill/get more training/change your occupation?

- In recent years, how have the local government officials helped/hindered your job?
- What kind of communication/interaction is there between you and the officials, if any?
- How do you view the government's performance in terms:

a) of creating new job opportunities,

b) improving current work conditions,

c) providing social security, etc.?

Relation to formal economy:

- If you had the chance, would you enter the formal sector?
- What are the obstacles that prevent you from working formally?
- Do you have any connections/collaboration with formal enterprises/workers? If yes, what are they?

Is there anything else you would like to add?

Appendix C. Employment Precarity Index questions

1. Which of the following best describes the job/contract that paid you the most in the last 3 months? Please choose one only:
 - a) casual (on-call, day labor)
 - b) temporary/short-term contract (less than a year)
 - c) fixed term contract, one year or more
 - d) self-employed, no employees
 - e) self-employed, others work for me
 - f) permanent part-time, less than 30 hours per week
 - g) permanent full-time, hours vary from week to week and could sometimes be less than 30

- h) permanent full-time, 30 hours or more per week
2. In the last 3 months, what portion of your paid hours came from temporary employment agencies? Please choose one only:
 - a) all
 - b) most
 - c) half
 - d) some
 - e) none

 3. Does the following describe your current employment relationship? Please choose one only: I have one employer, who I expect to be working for a year from now, who provides at least 30 hours of work a week, and who pays benefits.
 - a) Yes
 - b) No

 4. Do you receive any other employment benefits from your current employer(s) such as a drug plan, vision, dental, life insurance, etc? Please choose one only:
 - a) Yes
 - b) No
 - c) Does not apply
 - d) Don't know

 5. Does your current employer(s) provide a private retirement income plan such as a pension plan? Please choose one only:
 - a) Yes
 - b) No
 - c) Does not apply

 6. Do you usually get paid if you miss a day's work? Please choose one only:
 - a) Yes
 - b) No

 7. In the last 12 months, how much did your income vary from week to week? Please choose one only:
 - a) A great deal
 - b) A lot
 - c) Some
 - d) A little
 - e) Not at all

 8. How likely will your total hours of paid employment be reduced in the next 6 months? Please choose one only:
 - a) Very likely
 - b) Likely
 - c) Somewhat likely

- d) Not likely
- e) Not likely at all

9. In the last 3 months, how often did you work on an on-call basis (that is, you have no set schedule, and your employer calls you in only when there is work)? Please choose one only:

- a) All the time
- b) Most of the time
- c) Half the time
- d) Some of the time
- e) Never

10. Do you know your work schedule at least 1 week in advance? Please choose one only:

- a) Always
- b) Most of the time
- c) Half the time
- d) Some of the time
- e) Never

11. In the last 3 months, what portion of your employment income was received in cash? Please choose one only:

- a) Most
- b) About half
- c) Less than half
- d) None

12. Would your current employment be negatively affected if you raised a health and safety concern or raised an employment-rights concern with your employer(s)? Please choose one only:

- a) Very likely
- b) Likely
- c) Somewhat likely
- d) Not likely
- e) Not likely at all

Appendix D. Table 2. Index score values of all respondents

Respondent no.	Index score
1	47.5
2	65
3	65
4	90
5	60
6	80
7	67.5
8	95
9	57.5
10	70
11	50
12	72.5
13	45
14	62.5
15	47.5
16	80
17	37.5
18	62.5
19	47.5
20	60
21	27.5
22	50
23	62.5
24	65
25	75
Average Index score	61.7

Table 2 Table 2. Index score values of all respondents

Appendix E. Table 3. Education level (finished grades) of the respondents

Respondent no.	Grades
1	12
2	5
3	6
4	7
5	6
6	3
7	10
8	illiterate
9	7
10	3
11	illiterate
12	3
13	7
14	illiterate
15	3
16	3
17	5
18	7
19	12
20	-
21	8
22	-
23	5
24	5
25	9
Average finished grades	5.04

Table 3 Education level (finished grades) of the respondents

Appendix F. Codebook

Nodes

Name	Description
Indian society	Broader aspects of the Indian culture
Impacts of COVID-19 pandemic	Different ways that the pandemic affected respondents' jobs and wellbeing
Other features of the government	Aspects of the government related to the informal sector other than social security
Problems in government	Problems in the government pointed out by respondents
The Code on Social Security	Significance of the Code for informal workers and respondents' knowledge about it
The formal sector	What is the relation between the formal and the informal sector and what do respondents think about the formal sector
Precarity in the informal sector	Features that overview informal sector jobs
Aspirations	What would the respondent like to achieve in the future
Coping strategies	How respondents cope with financial insecurity and provide for their families
Difficulties of the job	What are the difficult aspects of the respondent's work
Working conditions	What are the work conditions for informal workers
Support for the informal workers	What kind of support is available for informal workers from the employers, the government and the civil society actors
Civil society actors	Work that KKP KP and Human Wave does for informal workers
Human Wave	Work that the NGO does
KKPKP	Work that the NGO does
Other schemes from the government	Different programmes (not specifically social security) that are available for informal workers
Social security schemes	Social security benefits from the government identified by respondents

Name	Description
from the government	
Social security schemes the from employer	Social security benefits provided by employers