Urban Poverty and Informality: A Case Study of an Assembly Constituency in Delhi

(*The paper is part of a research on informal labour by AMAN Trust, Delhi.)*

Introduction

The concept of informality became current in economic and social thought in the early 1970's. It has since been re-considered and re-interpreted. The idea that the informal sector presented a liminal space for workers waiting to be absorbed by the formal sector, has been negated. Instead, current trends suggest that a majority of the Indian work force (approx.92%) labour under short-term informal contracts.

It is imperative that we recognize that the largest proportion of the urban poor are engaged in the informal sector. Urban poverty cannot be comprehended without an analysis of urban informal labour and its attendant ramifications. Interrogating the issues concerning urban poverty would in a sense, entail a questioning of urban livelihoods, the lives and experiences of workers engaged in them and of the policies and practices of governance which are increasingly pushing these occupations and the workers beyond the margins of the city and into poverty.

The informal economy has been described as "the economy not covered by official data on registered enterprises" and therefore not registered for the purpose of taxation and/ or regulation by the state. (Harris-White, 2003). The fact that it is not officially regulated does not imply a complete absence of regulation. There are many unofficial means of regulation. Quite often activities that do not possess registration and legal sanction get denoted as informal or 'underground'. This practice results in the official erasure of the economic value of the goods and services produced therein. It also serves the purpose of masking the over-exploitation and socially-levered extortion to which the most unprotected and vulnerable members of the working class are subjected. (Breman, 2004).

This paper will be centered around our empirical research conducted on the informal economy, in the Okhla assembly constituency of South Delhi. During our research we interviewed 152 workers engaged in four occupations. They included 30 rickshaw pullers, 45 casual labourers, 27 rag pickers; and 50 bus drivers and conductors. A rough estimate of the total numbers of the categories involved would be: rag pickers 1000, private bus drivers 500; rickshaw pullers 3000; and casual labourers 1500, i.e., a total of 6000 informal workers. An estimate of the total informal labour population of the region studied is approximately 50,000 (We should add that the informal nature of these labour processes imposes a barrier to statistical precision in surveys like these). Our understanding of urban poverty has been informed by the subjective experiences of the workers we interviewed. The paper is based upon those experiences, and proposes to examine urban poverty, livelihoods, migration, citizenship and urban governance through the prism of informal labour. We shall examine these issues along the following three parameters:

- Livelihoods, governance and interaction with the State
- The links between political and civic status (citizenship) and informality
- The marginalizing functions of multiple forms of oppression and exclusion

Some Elements of Informality

The articulation of urban poverty is most significant among urban informal workers. It is visible in the work they do, the harassment they face, their conditions of life and work and on their bodies. In the current context of urban development, the space for informal urban livelihoods is fast shrinking. It is indeed ironic that the workers who are building these vast, modern city spaces are the first to be dispossessed within the cities they have built.

Categorizing the informal economy is problematic. The divide between the formal and the informal sectors is fluid and porous and there are multiple and varied points of transaction between the two. Not only has this ambiguity served to mystify the concept of informal labour, it has also made workers of either sector virtually indistinguishable from each other. For instance, although production and employment arrangements in the informal sector are often semi-legal or illegal, most informal workers and enterprises produce and/or distribute goods and services that are quite legal. Our research indicates that the state functions as a crucial pillar of informality. Not only is it one of the largest employers of informal workers, but it is also instrumental in legitimising the harassment meted out to them.

The paper will also deal with the question of gender and violence within the working class.
Informal sector workers in Delhi have to deal with social vulnerability, poverty and violence in their everyday lives. This unholy trinity continually re-inforces itself. The workers who regularly negotiate the fine line between legality and illegality, have to contend with everyday acts of violence as well as the practices of urban governance which serve to make them the city's most dispossessed and vulnerable inhabitants. The multiple levels of violence and abuse that they face serve to perpetuate their poverty.

Our research was conducted on four occupations in the Okhla assembly constituency. It is noteworthy that these occupations can be arranged in a hierarchy of labour, according to socio-economic and legal status. For instance, it was our observation that private bus drivers and conductors were placed at the very top of the hierarchy, with daily wage casual labourers after them, rickshaw pullers in the middle and waste pickers at the bottom. Since most workers in the informal sector in the area are migrants, their place of origin is a crucial determinant of their place in the labouring hierarchy. Their status in this spectrum in turn influences the severity of regulation.

Informal work arrangements provide the space for an organised and very structured system of corruption, or what is loosely termed 'informal payments'. These spaces are devoid of formal control or legal monitoring, and within them any form of bribery is considered 'normal' and any abuse of civic and human rights is considered legitimate. Corruption appears in the form of subtraction of wages, as it were; 'rent' to be paid to the authorities, simply for working. These 'rents' or informal payments should not be confused with a loose or haphazard system of bribery. Within the informal arrangement, there exists a tightly structured, highly formalized economy of corruption. The insidious system of corruption shrinks the earnings of workers thereby compounding urban poverty.

Given the vulnerability of urban workers, the issue of governance is crucial. Our research indicates that not only is there a parallel system of governance in place, the policies themselves are discriminatory. The dynamic of urban livelihood and official policy will also be analysed in this paper.

Livelihoods ,Governance and Interaction with the State:

Three significant questions pertaining to governance and urban livelihood emerged during our research. The first relates to the contract system as the common mode of employment across the informal sector;

the second to the mode by which corruption is sustained in informal arrangements; and the third to how workers engage with the state. These questions acquire clarity in points of transition on the wide spectrum of work statuses.

The contract system is a common mode of employment across the occupations studied. How it functions, the modes of recruitment, the incidence of harassment and the engagement of the workers with the state is distinct in different occupations. The contract system is compounded by corruption; each encourages and sustains the other. The complicity of the State in perpetuating these systems of informality has had a crucial and adverse impact on urban poverty.

The degree to which casual, informal labour is used in infrastructural construction work suggests a great reliance on informal labour for government work. Most government construction projects are sublet to contractors. Among contractors, there seems to be constant and intense competition for government contracts. These are considered prestigious and also lucrative. Though government tenders are allotted to the established contractors, small time operators are often sub-contracted. Among contractors there exists a hierarchy of employment as well as an aspect of territoriality.

The informal economy in Jamia Nagar appears to be pegged onto a system of informal payments. Since the Delhi Development Authority (hereafter, DDA) does not authorize construction in certain colonies of Jamia Nagar area such as Batla House, Zakir Nagar and Noor Nagar, corruption in these areas is rampant. It is alleged that for every construction in these areas, the police has to be paid Rs.10, 000 for every 50 yards. Apart from this all developers, owners or contractors have allegedly to pay DDA officials, Rs. 10,000 per 50 yards for every floor built. This payment is made threefold, since all three batches of officials have to be bribed. For goods to be allowed into these colonies, the policemen at the New Friends Colony Police Station allegedly have to be bribed every month, as a result of which building materials within these areas are more expensive than the market price. For construction in New Friends Colony, especially within the gated colonies, the police must allegedly be paid Rs1000-1500 per month for easy entry of building materials.
Patterns of informal payments and practices of official control bear similarities. Self-employed workers, rickshaw pullers, waste pickers and private bus drivers and possibly others, have to succumb to these arrangements of regulation in the informal economy.

Our understanding of the negotiated regulation of the informal sector will be substantiated by case studies.

Case Study 1:
There are 105 heavy and light weight vehicles operating as public transportation from the Jamia Nagar area. These vehicles are owned by around 50 people and employ approximately 500 drivers and conductors. To ply a bus as public transport, a permit from the State Transport Authority (hereafter STA) is required. In theory this decided by the drawing of lots. The winners have to pay an annual fee of a mere Rs 1100/- to renew the permit. However, the allotment of permits via lotteries leaves ample room for corruption.

According to estimates gathered from our interviews, informal payments allegedly made to police and transport authority officials by drivers and conductors of one bus is in the vicinity of Rs 2000/- per month, or Rs 24,000/-annually. Apart from this, the owner makes further informal payments to the STA for permits, fitness certificates and other qualifications.

On the basis of these figures we can make a rough monthly and yearly estimate of the total informal

payment allegedly made by drivers and conductors to the police and municipal authorities alone. There are approximately eight thousand heavy and light weight private public transport (road) vehicles plying in Delhi. If each vehicle yields Rs 24,000/- a year, 8000 vehicles must contribute Rs 19.2 crores or 4,571,428 US dollars annually. This does not include payments made by owners to the STA.

To understand the informal economy better, it is imperative to read the above figures with those that reflect the material conditions of the owners, contractors and drivers and conductors. Thus, depending on the condition of the vehicle and the route it plies, an owner of a bus sublets it to a contractor for a daily rent ranging from Rs 1200-2000. A contractor in turn sublets the bus to drivers and conductors for Rs 1400-2200, on a daily profit of Rs 200. Occasionally the contractors themselves could be drivers (or conductors). The logistics of sub-contracting depends largely on the status, rapport and the influence of the owner and the dependability of drivers and conductors. So if a person owns a bus s/he could earn between Rs 36,000/- to Rs 54,000/- per month or Rs 4,32000/- to Rs 6,48,000/- annually depending on the vehicle's condition. These figures take into account the approximate amount that the owner must spend on repairs and maintenance.

Drivers work for eight to ten hours a day and earn between Rs 200-250. Similarly a conductor earns Rs 100-150 a day. This earning is over and above the informal payments they make to the police and the STA. Hence drivers and conductors earn around Rs 4000-5000 and Rs 2500-3000 respectively per month. They are allowed about five days unpaid leave in a month. As their incomes depend upon the number of passengers they pick up, they invariably work extra hours and compete with each other by over-speeding, overloading and disobeying traffic rules such as lane-driving and red lights.

The above system of wage payment and rent and the subsequent generation of an informal economy raises questions concerning the links between the subtraction of wages, state regulation and poverty. In the hierarchy of any production or service process the workers are the most vulnerable and among the workers, those with limited or no skills are even more so. In the above case it is the drivers and conductors who are the most exploited. The violation of traffic safety is necessitated by the low and piece-rated remuneration of the operatives; and this violation is overlooked by the police in return for a bribe. (Even larger unavoidable criminal cases in the transport business are settled via impersonation and bribery). The need to bribe the constabulary further depresses the workers' earnings, motivating them to drive even more rashly. Wage rates are (at least in part) kept at low levels on account of the payments that contractors and owners need to pay to the official regulators. The entire system is kept afloat by lax regulation and piece-rates. This particular labour-process causes excessive stress and substance abuse by workers, along with one of the highest rates of traffic accidents in the country. It also yields an informally augmented income for the hierarchy of state and elected officials.

Case Study 2:

A similar pattern of contracting and corruption is present among the rickshaw pullers. More than 90% of rickshaw pullers in Delhi ply their rickshaws on lease. Out of 3020 cycle rickshaw in this area, 2700 are unauthorised. The licensing regime under the Cycle Rickshaw By-Laws (1960) under Delhi Municipal Corporation Act, prescribes strict regulation under which a rickshaw puller should own the cycle rickshaw, and have a license for that particular cycle rickshaw. It further stipulates that no one can be granted more than one such license (widows and handicapped persons excepted subject to a maximum of five licenses). However in Jamia Nagar region, two contractors own more than two hundred rickshaws each and eight rickshaw contractors around a hundred rickshaws each. All of these rickshaws are let out to the pullers on the payment of a daily rent. Despite being contrary to the Municipal Corporation of Delhi (hereafter MCD) rules, this is made possible by the informal payments to the MCD officials. Our findings from the field have shown that most cycle rickshaw pullers ply

cycle rickshaws owned by somebody else which immediately pushes them into a space of illegality. As per article 16 of the MCD cycle rickshaw bye laws of 1960, a license is not transferable. However we came across many cases of the sale and purchase of licenses.

Un-initiated rickshaw pullers usually obtain rickshaws on lease on the recommendation of those familiar to the contractors. A day's rent for a rickshaw ranges from Rs.20-25. If the puller is unable to fulfill the lease agreement he is subjected to brutal physical and verbal abuse. The cost of a new cycle rickshaw is about Rs 3500/- and a used one Rs 1500/- to Rs 2500 depending on the condition of rickshaw. Given that the lease of rent for one day is Rs 25, the rickshaw puller would be able to buy a used rickshaw with the lease amount for two and a half months, and a new one in five months, should he so want. Despite this, very few actually own the rickshaws they ply. Rickshaw pullers do not want direct dealings with MCD officials, to avoid which they prefer to earn less and be associated with contractors, who apart from providing employment are also often seen as benefactors.

Officials conduct regular raids to seize unauthorized rickshaws, as per MCD guidelines. For authorized rickshaws seized rickshaw pullers have to pay a penalty of Rs 300 plus Rs 25/- per day for storage. Seized unauthorised rickshaws are disposed of by public auction after dismantling and smashed to scrap. The sale proceeds of the public auctions, after deducting the expenses of the auction and after departmental charges/dues, are distributed equally amongst the owners of the seized cycle rickshaws. In case no owner claims the amount within 30 days, then sale proceeds are deposited in the municipal treasury. MCD officials often release unauthorised cycle rickshaws for bribes of upto Rs 500/- from the rickshaw puller/contractor.

If each unauthorised cycle rickshaw provides Rs 600/- of informal payment per year, 2700 rickshaws must contribute Rs 16.2 lakhs or 36,818 US dollars per year. Apart from this, an average of 80 unauthorized cycle rickshaws are seized by MCD officials in a month and released after taking an average of Rs 300 per rickshaw. 80 cycle rickshaws would then contribute Rs 2.88 lakh / or 6545/- USD per year. The total informal payment to MCD officials from Jamia Nagar region is Rs 19.08 lakh / or 43,363/- USD per year.

A conservative estimate of the number of rickshaws in Delhi puts the figure at six lakh (600,000) of which about five lakhs are unauthorised. If each rickshaw makes an informal payment of Rs 600/- per year, 500,000 rickshaws would yield Rs 30 crore or $ 681,818 USD per year to MCD officials.

The lives of rickshaw pullers in Delhi are arduous enough. The recent Delhi High court directive banning the plying of rickshaws on arterial roads will further shrink their spaces of work. As is evident from the above, there is an indelible link between contracting, governance and poverty. With each subsequent layer of contracting or sub-letting, wages are further diminished. Practices of governance, unlawful as they may be, also reduce the workers' earnings considerably. This phenomenon was observed among all the occupations we researched.

Case Study 3:
In the context of waste picking, there are two key players. The first are the waste collectors and the second are those who buy the collected recyclable material and put them to use. The State through the MCD, engages people to collect waste and help keep the city clean. But the inherently saleable and recyclable character of waste gives birth to the second category and to the waste business. It is also here that the exploitation and extortion move in.

Within the first category, it may be seen that there are two kinds of waste pickers. The first category are

those who are unorganized and wander around alone or in pairs, to pick up recyclable material from the roadside or from homes. It is in this category that a great proportion of child labour is observed. Some also collect waste from roadside MCD dustbins, for which they allegedly pay around Rs. 400/- to Rs. 500/- to per month MCD sweepers and employees in charge of that area dustbin.

In the above mentioned cycle MCD officials play a significant role. The officials are responsible by law for collection of garbage. They use their status to charge an informal monthly fee for allowing the contractors access to waste generated in the city. MCD sweepers also extract money from the rag-pickers for allowing them to rummage through dustbins. This indicates that the informal payments made to the MCD employees are not only a payment for protection against harassment, but also *a rent extracted from the workers* for the privilege of performing an essential service for the state machinery. Thus the officials in charge of social regulation earn an illegal income for their deliberate incompetence.

The legal frame-work also facilitates the structures of dominance that accompany informality. Section 351 of the Delhi Municipal Corporation Act, 1957 declares state ownership of all rubbish deposited in public receptacles, depots and other stipulated places. All such rubbish is said to be the property of the MCD. Most scavenging done by rag pickers would then amount to theft, because rag pickers are effectively taking away the property of the Corporation. Correspondingly, the same law places the onerous responsibility of cleansing of streets and the removal of rubbish and filth (Section 350) upon the Commissioner, MCD. The thrust of the 1957 legislation, Chapter XVII seems to be sanitation and public health with little concern for recycling. Regardless of what the reason might be, recycling remains conspicuously missing from the law. What then can be said of a class of labour that notionally steals from the MCD's property and at the same time takes upon itself the major part of the MCD's responsibility to remove garbage from the streets and in addition, performs the crucial but unstated task of recycling waste?

Harassment of workers in this sector is ironically the highest around days of national importance, such as Independence Day or Republic Day. They are not allowed to assemble at the Casual Labour Market; they are restricted from selling their wares freely and are also under stricter surveillance. Often when workers are arrested by the police the grounds for which they are unaware, the only way of being released is to pay a bribe. Informal payments not only save them from the violence of the more powerful but also ensure them limited freedom. What emerges is a system that makes workers pay for their own regulation. The regulatory mechanism for labour is funded at least in part by the labourers's own money.

Citizenship:

Issues of governance are closely implicated with questions of citizenship, especially with regard to informal sector workers. The practices of control exercised by the authorities are greatly influenced by the 'citizenship status' of the worker. Informal work by its very nature, places workers under the threat of harassment. The nature of the work, coupled with the political and economic status of the workers, serves to make them extremely vulnerable. Most waste pickers in Delhi are alleged to be Bangladeshis, although almost all possess Indian voter's identity cards and ration cards. Voting in elections becomes a means of proving Indian citizenship and residence in Delhi. By virtue of their 'illegal immigrant' status, they are subject to excessive harassment and exploitation. In recent times police vigilance has increased and so has their vulnerability. While the police are ostensibly arresting and deporting only 'illegal immigrants', it is also worth noting that border areas seldom have strong distinctions among their inhabitants when it comes to language, religion or culture. The strategy of identifying 'illegal

aliens' is perhaps faulty and the inadequacy of the legal machinery (and indeed the law) facilitates victimisation and unlawful deportation of innocent rag pickers. Moreover, because of perceived legal status, despite possessing Indian identification, they are unable to avail PDS, legal aid and other government schemes for those below the poverty line. They survive under a constant threat of police raids and learn to negotiate with their perpetrators of oppression – at a price. In spaces where ideas of truth and legality are so finely mediated, one is compelled to contribute to the informal payments and subject oneself to the parallel universe of informal governance merely to survive.

Since many waste-pickers have to live and function under threat of police action, most of them depend on 'their' contractor cum waste-dealers, or *kabariwalas* for protection. This initiates a relationship of patronage which has severe implications on for the worker. The dynamic of patronage and oppression is explained later.

The issue of citizenship may also be examined in tandem with details of migration

. Migration as a process is especially significant to the informal sector, since most of our respondents were migrants. The patterns of migration and the demographic composition of the different occupations are however, quite distinct. For instance, most bus drivers and conductors are from Western U.P. This occupation almost demands a high level of aggressive behaviour. The general social perception indicates that men from U.P. are more belligerent than others. Rickshaw pullers on the other hand are mainly from Bengal and are considered meek and timid. Waste pickers are often assumed to be Bangladeshis, even if they merely happen to be Bengali-speaking Muslims from India. Their rights as citizens are often questioned and they are far more vulnerable than other labouring communities.

Forms of Oppression and Exclusion:

Though urban labour functions within a modern capitalist frame work, the structural relations of production include primordial forms of dominance that are collapsed onto systems of informality. Caste, region, religion and gender have a bearing on recruitment and employment and are the key categories through which patronage is exercised. In such cases the contractor is most commonly the agent of patronage as well as of exploitation.

For instance, contractors play an important role in the waste-picking business. A majority of them are kabariwalas too. Once sorted, the recyclable goods are sold to the kabariwalas (who are at the second level of waste collection). Since many of the latter are either contractors themselves or have some fixed rag pickers attached to them, the waste collected is by default sold back to them. Those kabariwalas who are contractors, employ rag pickers for a monthly salary in lieu of which the waste-picker collects garbage and sells all recyclable material back to him. Sometimes kabariwalas engage women, children and infirm men at a rate of about Rs. 200/- a month for sorting and similar work.

The kabariwalas provide shelter for the waste-pickers' families, in return for which the waste pickers pay rent or just work at a reduced wage. The kabariwalas also loan money to 'his' workers. Indebtedness compels them to sell the collected waste at whatever price is offered, which often is lower than market rates. Thereby the level of obligation intensifies the exploitation.

Similar patterns of recruitment and exploitation exist in the other livelihoods. Bus drivers and conductors are almost uniformly from Western U.P. Regional ties play a crucial role not only in the choice of occupation but also in recruitment and work-process.

Most casual labourers interviewed recognised that their jobs were made possible by a kinsman. Often these ties translate into relationships of patronage. This is more evident among 'contract labour' (labourers who work for a particular contractor) than CLM workers (those who sell their labour at casual labour markets). The contractor recruits people from his own village. As with the labour at the CLMs, contract labour is also recruited on the basis of kinship. The system of patronage often transforms into a cycle of bondage, with the workers being economically tied to one contractor.

Contract labour or 'private labour' as they are called are paid much less than CLM workers - Rs 140/- for a skilled worker as opposed to Rs 200 and Rs 90 for a Beldar, instead of Rs 120. The difference in pay is justified by the fact that contractors also provide 'housing'. 'Housing' is a euphemistic term for sheds built on construction sites. There is neither sanitation nor electricity. Most workers have to use public toilets, railway tracks or the 'jungle' for their daily needs. ('Jungle' is a euphemism for any open space which can be used as a toilet.). CLM workers though bound by ties of kinship are however, free from any economic bondage to contractors.

The relationship between the contractor and the worker is therefore fraught and very finely mediated between patronage and exploitation. The several levels of contracting and the subordinate relationship shared with contractors is largely responsible for poverty among the urban informal labour. The structures of patronage sustain a cycle of indebtedness and stabilise systems of illegality and poverty.

Another critical concern of this paper has been the exploitation and exclusion of informal sector workers (women workers in particular) from urban spaces, public service and government schemes benefiting the poor. Not only does their vulnerability of life and livelihood perpetuate their poverty, it also limits access to schemes designed to give workers stronger bargaining power and assistance in alleviating poverty.

Recruitment to and participation in the informal sector is gendered. Some occupations we studied seemed to discourage the active participation of women. There are no women among rickshaw pullers, nor are there any bus drivers or conductors. It is apparent that occupations which demand a high level of aggression are closed to women’s participation. Those that value servility and meekness reserve the maximum space for women. None of the male workers that we interviewed were very appreciative of women working. It was repeatedly emphasized that a woman's place is at home and that the value of domestic work should not be negated. This suggests a social construction of the sort of work that women are expected to perform.

Even among casual labourers, where a high percentage are women, a gendered orientation of work and work spaces can be observed. Casual labour markets are a public space, but remain highly gendered in orientation. Almost no women gather at the CLMs, and the trend has been such for about 10 years. They prefer to work for contractors, at places such as construction sites where they work with their entire family for wages less than the market rate.

The world of work is unfriendly to women. There are no safe spaces to speak of. Women work in the least paying jobs. Their work as beldars (assistants) is not only the most physically demanding, but also the least paying. The demands of child care are another reason why women workers prefer this sort of employment. Construction sites offer some space for children to play under occasional observation.

Whereas all informal sector workers face a certain degree of harassment and abuse, there is often a correlation between the degree of harassment and the status of the particular occupation in the labour hierarchy. Abuse is directed at the occupation, and women are the most vulnerable targets. The

harassment of rag pickers for instance, is legitimized because they are assumed to be illegal immigrants. In the face of such institutionalized harassment, waste pickers have no space for protest.

Though there is some parity of employment and wages between the sexes among waste pickers, women are still often allotted the less paying work. The two most significant tasks that waste pickers perform are waste collection and waste sorting. The former involves collection from households and the latter, the article-wise segregation of the material collected. Waste sorting which is the less paying, sedentary task, carried out within the space of the slum in which they reside, is performed mainly by women and children.

The depressed status of their occupation, coupled with their political vulnerability serves to make waste pickers a “super low caste”. Since the legality of this occupation as well as the citizen status of the waste pickers are suspect, they do not have legal access to the public spaces of the city for their work. Entry to the city’s garbage dumps are sanctioned only when regular informal fees are paid to the MCD staff. Waste pickers are routinely harassed by the police and the MCD employees. It is only a very structured system of informal payments that allows them to perform the city’s essential services. And the atmosphere of fear and persecution that surrounds their lives makes it impossible for them to venture beyond their ghettos with any confidence.

While urban poverty is compounded by informality, corruption and faulty or anomalous policy, women in the informal sector are pushed further towards the peripheries of work. The ambiguity of work structures, substantiated by the law, serve to depress wages for the entire unorganised sector; and within this discriminatory scheme of things, women’s work is routinely under paid.

Apart from the exploitation and abuse they face at work, workers in the informal sector are routinely excluded from public services. The legal, social and economic status associated of their occupation dictates the access they have health care, schools and the legal machinery. Most do not visit government hospitals. They prefer to consult unaccredited doctors who practice in and around their slums. As a result many chronic diseases are left undiagnosed. Established doctors are consulted at the last stage of the illness, leading to a high mortality rate. Medical attention given to infants and children is discriminatory on the basis of gender. The average life span is low; most people die within the age of 50-55 and infant mortality is inordinately high. Asthma and T.B. are the most pernicious. As far as education is concerned, anyone who can afford it prefers to send their children to private schools. Government schools are thought to be undependable in providing education and their teachers irregular and under-qualified. There is a prevalent notion that private schools offer better education and consequently, better opportunities for upward mobility.

Conclusion:

Research on the lives and experiences of informal workers is daunting. Firstly, this sector exists because the formal economy functioning in a capitalistic framework leaves space for growth of such activities which are based on eroded employment relations, low productivity, and poor technology and operates beyond the realm of legal and official sanction. Because of this characteristic, it forms the space for all those not assimilated into the “formal” sector. Therefore the main methodological problems faced were the difficulties in being able to draw out neat categorical distinctions between the formal and the informal spheres, obtaining exclusive individual interviews, and in verification. Secondly, ascertaining the veracity of information was particularly difficult due to a persistent ambivalence in their testimonies. This ambiguity about origin, time of stay in the city, earnings per day or month, mode of earning and other aspects surrounding their daily life, is deliberately constructed and

maintained. It is so done to colour the worker's existence with an impression of fluidity, which may keep them hidden from the mainstream. Conducting interviews with women workers was especially problematic, since they were apprehensive of divulging any sensitive information about their family life.

It is a human tragedy and a scandal of governance that people earning a humble livelihood and performing an essential service to the community have to eke out their existences in utter destitution and sometimes within an aura of criminality. Given the size and significance of the informal economy in India and its links to poverty and growth, deepening our understanding of it is not only important but essential.

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