

# INFORMAL SECTOR: A RESTRICTION AND LIVELIHOOD FOR SLUM DWELLERS OF JAMMU CITY

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*Informal employment represents a large share of total employment in India. More than 90 percent of workforce and 50 percent of National Product are accounted for by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. There is also a crucial links between informal employment, poverty and human development. Nevertheless, the unavoidable role of education in getting better employment opportunities is well known. Vulnerable workers migrated from villages with low education are mostly absorbed in precarious activities of informal sector and thereby exposing them to overall risk of poverty. This paper will discuss the importance of education with respect to employment. Higher education holds high rate of returns including opportunity cost (foregone earning of students while in educational institutions) involved in getting it. Underprivileged class of slum dwellers cannot bear opportunity cost of education due to poverty and opt for early-age employment with low level or zero level of education. This results in their absorption in informal sector employment which becomes crucial source of their livelihood and for their survival in the urban areas. Therefore, this paper unveils the low education of slum dwellers of Jammu city as a restriction that force them to join informal employment side by side it also shows informal sector as the only mean for their livelihood. A total 250 households has been selected from 10 slums of Jammu city to show the results. A total 611 of working population including 179 women, 272 men and 160 children has been surveyed.*

**Keywords:** poverty, slum dwellers, education, employment.

## INTRODUCTION

Employment is the primary source of reducing poverty. With economic growth, employment opportunities expand and benefits of growth will be broadly shared. In modern times, employment is distributed in two sectors i.e. Formal and Informal. At one time, no attention was given by economists to economic activities carried out outside the formal framework of the economy. Sociologists and anthropologists were the only ones who even seemed to consider the existence of such activities. In the 1950s and 1960s, however, the informal dimensions of organizational, life became increasingly recognized as important and were accepted as a commonplace topic for research (Blau and Scott, 1963; Gouldner, 1954). Hart (1973) seems to have been one of the first to use the terms 'formal and informal' with respect to employment. Hart characterized wage employment in the organized or registered sectors as formal employment. Workers who are enumerated by "surveys of establishments" are included in the formal sector. The remaining who is not covered by such surveys belongs to the informal sector. Thus, informal employment is viewed as a numerically large and heterogeneous residual category. In short, from the individual worker's point of view, informal jobs act as a 'buffer' against unemployment, while in the aggregate, the informal urban sector serves to take up "some of the slack created by inadequate rates of growth in the modern sector.

Actually, access to formal employment is not equally shared therefore, presence of informal sector also holds its importance for providing employment and thereby making everyone economic viable. With urbanization, there is an alarming increase in the number of migrating labour from

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rural areas, generally illiterate or completed primary education, have been forced to join informal sector as semi skilled and unskilled workers. They usually involve themselves in various informal activities. Indian economy has preponderance of informal and unorganized sector both in terms of number of workers and enterprises. There are indications of growing inter-linkages between informal and formal economic activities. There has been new dynamism of the informal economy in terms of output, employment and earnings. Faster and inclusive growth needs special attention to informal economy. Sustaining high levels of growth are also intertwined with improving domestic demand of those engaged in informal economy, and addressing the needs of the sector in terms of credit, skills, technology, marketing and infrastructure (Report of the Committee on Unorganized Sector Statistics, 2012). The terms 'unorganized' and informal sectors are often used interchangeably. The informal sector may be broadly characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the person concerned.

There are various factors acts behind the informal engagements. In United States of America, African Americans engage in informal economic activities for a variety of reasons. For some it is a necessity, their only option-a better alternative than low-wage formal employment. Others are involved in informal work as a choice – for personal fulfillment, social connection, or to supplement primary income. The advantages of being in informal sector in America includes being paid in cash without taxes being withheld, flexibility, controlling one's income and work environment, exercising creativity and self-expression, a way to build occupational skills, and best solution to temporary situation. In developing countries, the growth and scale of informal employment has been traditionally attributed to the displacement of workers into insecure forms of labour market attachment as the only feasible alternative to unemployment. The growth and scale of informal employment in many developing countries has been traditionally attributed to the displacement of workers into insecure forms of labour market attachment as the only feasible alternative to unemployment (Fields, 1975; Mazumdar, 1976). Informal sector constitutes a pivotal part of the Indian economy. More than 90 percent of workforce and about 50 percent of the national product are accounted for by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. The high level of growth of the Indian economy during the past two decades is accompanied by increasing informalization. There is a huge importance of informal sector for slum dwellers. Slum dwellers undergo a process of transition from a predominantly rural and agricultural economy and society to a predominantly urban and non-agricultural one. This paper will discloses informal sector as restriction (in the context of low educational level of slum dwellers) and as the only major source of livelihood for slum dwellers.

## DATA AND METHODOLOGY

The present survey used the sample population consisting of households of identified slums residing in Jammu city. The sampling frame for the present survey was constituted from the list of slums which was collected from Jammu Municipal Corporation. There are 11 identified slums in 71 wards under Jammu Municipal Corporation. 10 slums were selected randomly. After the selection of the slums, total 250 households were selected out of selected slums. 25 households were selected purposively from each slum. A total 250 households were selected and selection of the households was subject to presence of working male and women between the age group of 18-49 (reproductive age), presence of female child and presence of school going and working children. A total 611 number of working population has been surveyed out of 1,441 number of sample population (in 250 households). All types of relevant information were collected through the structured interview schedule specially designed for the study.

## URBAN SLUM POPULATION

The phenomenon of increased urbanization in India is facing one of its foremost challenges in the form of disparity between redistribution of economic opportunity and growth. The centre of poverty is gradually shifting towards urban centers and this situation is further worsened by already high population densities, poor infrastructure and a general lack of effective housing policy and provisioning for the poor (PRIA, 2013). According to Census of India (2011), 66 percent of all statutory towns have slums and around 17.4 percent of total urban households currently residing in slums. It is worth mentioning here that Census of India's definition of slum omitted a large proportion of households living in similar or poorer dwelling conditions. The Census of India defines slums as residential areas where dwellings are unfit for human habitation for reasons of dilapidation, overcrowding, faulty arrangements and design of such buildings, narrowness or faulty arrangements of street, lack of ventilation, light, or sanitation facilities or any combination of these factors that are detrimental to the safety and health. Problems of slums can be traced in the backdrops of structural inequalities of the society. Therefore, to put it in simple words, slums are originated out of poverty, social backwardness and unemployment of the people living in the villages. Majority of the slum dwellers are engaged in informal sector which characterized them as low-cost habitants of the marginalized people. According to Mitra (1994), the impact of rural urban population movement on the urban informal sector is the residual absorption of slum inhabitants in low productivity activities.

## EDUCATION AND EMPLOYMENT: A RELATION

Undoubtedly, education has a positive impact on employment as one has access to more employment opportunities. Around the world, the impact of illiteracy on personal income varies but it is clear that earning potential is limited. Illiterate people earn 30 percent to 42 percent less than their literate counterparts and do not have the literacy skills required to undertake further vocational education or training to improve their earning capacity (Literacy Centre Milford, Inc. and Martinez & Fernandez, 2010). The income of a person with poor literacy stays about the same throughout their working life. However, individuals with good literacy and numeracy skills can expect their income to increase at least two to three times what they were earning at the beginning of their careers. Young people who do not complete primary schooling are less likely to obtain jobs good enough to avoid poverty (Martinez & Fernandez, 2010).

**Table – 1 : Composition of Male Workers aged 15 years and above by General Education Category**

Particulars	NSS Rounds	Rural				Urban			
		Self-employed	Regular	Casual	Total	Self-employed	Regular	Casual	Total
Not Literate	2004-05	51.96	3.48	44.56	100.0	47.29	20.34	32.37	100.0
	2009-10	46.43	2.87	50.70	100.0	42.86	18.77	38.37	100.0
Literate up to the middle level	2004-05	62.59	9.48	27.93	100.0	44.02	38.90	17.08	100.0
	2009-10	56.11	8.26	35.63	100.0	42.44	35.56	22.01	100.0
Literate up to the secondary level	2004-05	67.90	16.12	15.98	100.0	49.85	42.28	7.86	100.0
	2009-10	63.18	11.88	24.94	100.0	44.93	44.17	10.89	100.0
Graduate and above	2004-05	60.93	35.04	4.04	100.0	41.74	57.36	0.90	100.0
	2009-10	51.49	42.14	6.37	100.0	33.76	64.76	1.48	100.0

Source: Kumar and Sahu (2013). Employment Growth, Education and Skills in India: Emerging Perspectives. The Indian Journal of Labour Economics, Vol: 56, No: 1.

There is a positive relation between education and employment. Undoubtedly education is an extremely important factor in facilitating easier transition for young people to work (Lolwana, 2011). Various studies elaborated this relation by looking at the type of education that makes access to employment easier. Cloete (2009) analyzed that being educated has the most powerful effect for those who apply for jobs, especially if it is post-school education. It is clear from the above table that, as far as male workers are concerned, both in rural and urban area regularization of work increased with increase in education level.

**Table-2 : Composition of Female Workers aged 15 years and above by General Education Category**

Particulars	NSS Rounds	Rural				Urban			
		Self-employed	Regular	Casual	Total	Self-employed	Regular	Casual	Total
Not literate	2004-05	61.09	1.45	37.45	100.0	50.50	20.79	28.71	100.0
	2009-10	48.64	1.68	49.68	100.0	38.42	24.14	37.44	100.0
Literate up to the middle level	2004-05	67.04	3.56	29.40	100.0	53.42	27.35	19.23	100.0
	2009-10	58.55	6.99	34.45	100.0	46.72	30.43	22.85	100.0
Literate up to the secondary level	2004-05	73.68	14.14	12.17	100.0	50.00	45.97	4.03	100.0
	2009-10	56.86	16.84	26.29	100.0	46.25	43.19	10.56	100.0
Graduate and above	2004-05	43.65	55.42	0.93	100.0	24.53	75.09	0.38	100.0
	2009-10	24.74	73.53	1.73	100.0	14.21	84.89	0.90	100.0

Source: Same as for Table: 1

Above study also reveal the important relation between education and employment as far as female workers are concerned. The percentage in regular jobs is high at graduate and above level and percentage in casual work is high at minimal level of education.

Therefore, education is a vital to develop human resource as with increase in educational level, employment opportunities become more secured.

## **INFORMAL SECTOR: A RESTRICTION AND LIVELIHOOD**

In this era of development, developing countries are experiencing rapid development process whereby there is a shift of labour from rural to urban sectors leading to rapid pace of urbanization. Natural increment of population and rural to urban migration lead to a substantial increase in urban labour force. Undoubtedly, labour coming from rural areas is characterized with low educational level thereby unable to get absorbed in the formal sector and forced to find its own source of employment and livelihood in a variety of productive activities in urban centre's which constitute what is known as "informal sector". People migrate from rural sector to urban sector due to various pull and push factors. Mohanpatra (2013) study on 500 slum dweller households in Bhubaneswar, attached various reasons for their migration including better facilities in urban areas, education facilities, benefits from government policies related to slums, rural-urban wage differential, low agricultural productivity resulting in underemployment and less agricultural income. As discussed above, education has a positive impact on the type of employment of a person. The person indulge

in informal sector are poor, uncounted and invisible, lack assets, poorly educated and do not possess legitimate employment related documents (SEWA, UNDP, 2009).

Hence, informal sector work as a livelihood for a large number of people those who are force to migrate from rural sector to urban sector. Indubitably, Indian agriculture sector is predominantly characterized with disguised unemployment whereby marginal productivity of agricultural labour is zero. They are more or less unemployed. Therefore, it is a need for them to leave their villages in search of jobs and move to urban areas for better livelihood. As discussed above, this kind of migration is usually characterized with illiterates, semi skilled and unskilled labourers. So, they are restricted to informal sector. This paper will highlights the informal sector as livelihood for slum dwellers of Jammu city as majority of slum dwellers are indulge in informal employment. Addition to it, it discusses the education of slum dwellers as one of the basic restriction that lead to high labour participation in informal sector.

**Low Education as Restriction:** Expenditure on education is a kind of investment leading to the formation of human capital, either for the individual or for society at large. Positive spillover or “human capital externality” through education is quite large. A literate person enjoys a higher lifetime consumption path (Psacharopoulos, 1984). Unfortunately, many developing countries are far behind in providing basic education to its citizen particularly lower section of the society. For slum dwellers, low education is a constraint to absorb them in formal sector. This study will throw light on the role of education as a restrictive factor responsible for their low paid jobs in informal sector.

**Table – 3 : Educational Level of Slum Dwellers**

Number of slums	Educational Profile of Labour Force						Total labour force
	Illiterates			Up to Primary			
	Male	Female	Children	Male	Female	Children	
Dhounthly	16(25)	17(26.5)	4(6.3)	9(14)	--	4(6.3)	64
Bawe Basti	21(30)	18(25.7)	13(18.5)	2(2.8)	2(2.8)	3(4.2)	70
Kabir Colony	12(24)	8(16)	4(8)	5(10)	2(4)	1(2)	50
Rajiv Colony	10(18.2)	14(25.5)	7(12.7)	5(9.1)	4(7.3)	1(1.8)	55
Opposite Hotel Ravera	22(31)	18(25.4)	17(24)	2(2.8)	4(5.6)	4(5.6)	71
Gole Panjpeer	15(27.3)	6(11)	20(36.3)	2(3.6)	--	--	55
Qasim Nagar	14(21.5)	18(27.7)	3(4.6)	9(13.9)	1(1.5)	5(7.7)	65
Kalika Colony	14(26)	15(27.8)	3(5.6)	4(7.4)	--	2(3.7)	54
Muthi Bridge	13(25)	12(23.1)	6(11.5)	9(17.3)	--	7(13.5)	52
Rajiv Nagar	20(26.7)	22(29.3)	14(18.7)	1(1.3)	3(4)	3(4)	75
Total	157(25.7)	148(24.2)	91(14.9)	48(7.9)	16(2.6)	30(4.9)	611
	64.8 %			15.4 %			

	Up to Secondary			Up to Higher Secondary			Total labour force
	Male	Female	Children	Male	Female	Children	
Dhounthly	8(12.5)	--	4(6.3)	2(3.1)	--	--	64
Bawe Basti	3(4.2)	2(2.8)	4(5.7)	2(2.8)	--	--	70
Kabir Colony	13(26)	2(4)	--	1(2)	--	--	50
Rajiv Colony	6(11)	--	2(3.6)	3(5.4)	--	3(5.4)	55
Opposite Hotel Ravera	2(2.8)	--	1(1.4)	1(1.4)	--	--	71
Gole Panjpeer	6(11)	3(5.4)	1(1.8)	2(3.6)	--	--	55
Qasim Nagar	1(1.5)	3(4.6)	11(17)	--	--	--	65
Kalika Colony	7(12.9)	4(7.4)	5(9.2)	--	--	--	54
Muthi Bridge	2(3.8)	1(2)	2(3.8)	--	--	--	52
Rajiv Nagar	5(6.7)	--	6(8)	1(1.3)	--	--	75
Total	55(9)	15(2.5)	36(5.9)	12(1.9)	--	3(0.5)	611
	17.3 %			2.5 %			

Note: Figures in parentheses indicate percentage

Source: Field Survey

Above table discloses the educational level of workers including men, women and children. It has been observed that around 64.8 percent of workers are illiterates which include 25.7 percent of illiterate male, 24.2 percent of illiterate women and 14.9 percent illiterate children. Further it has been also noticed that around 15.4 percent of workers (including 7.9 percent of male, 2.6 percent of female and 4.9 percent of children) have attained education up to Primary level. Interestingly, 17.3 percent of workers have attained education up to Secondary level which include 9 percent of male, 2.5 percent of female and 5.9 percent of children whereas a very meager percentage of workers have attained education up to Higher Secondary i.e. 2.5 percent which include only 1.9 percent of male and 0.5 percent of children. It is worth mentioning here that no female worker have entered school after Secondary level.

To conclude, there is no doubt that low education status of slum dwellers became a hindrance for them to get high paid jobs or enter into formal employment but along with this status of women residing in these slums appears to be more vulnerable. Hence, because of their low education status slum dwellers are absorbed into informal sector.

**Informal Sector as Livelihood:** The size of informal sector in India is quite large, and it is highly heterogeneous in nature. By and large the informal sector is seen to absorb residually in low productivity activities the surplus labour relative to the demand in high productivity activities, and those who cannot afford to remain unemployed for long (PRIA, 2013). The popular view of informal sector activities is that they are primarily those of petty traders, street hawkers, shoeshine boys and other groups “underemployed” on the streets of the big towns. Informal sector employment offers virtually the full range of basic skills needed to provide goods and services for a large though often

poor section of the population (Meier and Rauch, 2000). The present study in Jammu city reveals the various economic activities of slum dwellers. Except 1.1 percent of workers, rest is involved in various informal sector activities.

**Table – 4 : Distributions of Households by Their Income Source**

Number of slums	Various income sources							Total number of workers
	Petty Trade	Self employed services (Carpenter, Craftsman etc.)	Salaried employee	Rack picker	Labourer	Gardener	House maid, Nanny	
Dhounthly	26(40.6)	--	--	3(4.7)	33(51.6)	--	2(3.1)	64
Bawe Basti	4(5.7)	1(1.4)	--	2(2.9)	60(85.7)	--	3(4.3)	70
Kabir Colony	30(60)	3(6)	1(2)	--	15(30)	--	1(2)	50
Rajiv Colony	11(20)	3(5.5)	2(3.6)	--	36(65.4)	--	3(5.5)	55
Opposite Hotel Ravera	9(12.7)	10(14.1)	--	1(1.4)	50(70.4)	--	1(1.4)	71
Gole Panjpeer	--	3(5.5)	--	34(61.8)	14(25.4)	1(1.8)	3(5.5)	55
Qasim Nagar	13(20)	4(6.2)	1(1.5)	4(6.2)	38(58.4)	--	5(7.7)	65
Kalika Colony	5(9.3)	6(11.1)	3(5.5)	--	40(74.1)	--	--	54
Muthi Bridge	18(34.6)	--	--	5(9.6)	21(40.4)	--	8(15.4)	52
Rajiv Nagar	44(58.7)	6(8)	--	1(1.3)	22(29.3)	--	2(2.7)	75
<b>Total</b>	<b>160 (26.1)</b>	<b>36 (5.8)</b>	<b>7 (1.1)</b>	<b>50 (8.2)</b>	<b>329 (53.8)</b>	<b>1 (0.2)</b>	<b>28 (4.6)</b>	<b>611</b>

Note: Figures in parentheses indicate percentage

Source: Field Survey

As we have discussed earlier that 98.9 percent of the working population are engaged in informal sector therefore various income generating activities has been noticed during the survey. Sample population are found involved in economic activities like petty trade (includes selling of fruit, bed sheets, mobile accessories, socks, bangles, carpets, glucose and making momos), self employed services (includes tailor, carpenter, craftsman and painter), salaried employee, rack picking, labourer, gardener and housemaid/nanny. Labourers are engaged in construction work, working in shops and breaking of walnut.

Above table reveals all the economic activities through which these workers generate their family income. In Dhounthly slum, out of 64 workers, 51.6 percent, 40.6 percent, 4.7 percent and 3.1 percent are labourers, petty traders, rack pickers and housemaids/nanny respectively while in Bawe



Basti slum, out of 70 workers, 85.7 percent, 5.7 percent, 4.3 percent, 2.9 percent and 1.4 percent are labourers, petty traders, housemaids/nanny, rack pickers and self-employed respectively. Whereas in Kabir Colony slum, out of 50 workers, 60 percent, 30 percent, 6 percent, and 2 percent each are petty traders, labourers, self-employed, and salaried employees and housemaids/nanny respectively. In Rajiv Colony slum, out of 55 workers, 65.4 percent, 20 percent and 3.6 percent are labourers, petty traders, and salaried employees respectively while 5.5 percent each are self-employed and housemaids/nanny. In Opposite Hotel Ravera slum, 70.4 percent, 14.1 percent and 12.7 percent are labourers, self-employed and petty traders respectively while in Gole Panjpeer slum, 61.8 percent, 25.4 percent and 1.8 percent are rack pickers, labourers and gardener respectively and 5.5 percent each are self-employed and housemaids/nanny. As far as Qasim Nagar slum is concerned, out of 65 workers, 58.4 percent, 20 percent, 7.7 percent and 1.5 percent are labourers, petty traders, housemaids/nanny and salaried employees respectively while 6.2 percent each are self-employed and rack pickers. For Kalika Colony slum, out of 54 workers, 74.1 percent, 11.1 percent, 9.3 percent and 5.5 percent are labourers, self-employed, petty traders and salaried employees respectively and on the other hand for Muthi Bridge slum, out of 52 workers, 40.4 percent, 34.6 percent, 15.4 percent and 9.6 percent are laborers, petty traders, housemaids/nanny and rack pickers respectively. Lastly, in Rajiv Nagar slum, out of 75 workers, 58.7 percent, 29.3 percent, 8 percent, 2.7 percent and 1.3 percent are petty traders, labourers, self-employed, housemaid/nanny and rack pickers respectively.

In nutshell, out of 611 workers, 53.8 percent are labourers, 26.1 percent are petty traders, 8.2 percent are rack pickers, 5.8 percent are self-employed, 4.6 percent are housemaids/nanny, 1.1 percent is salaried employees and 0.2 percent is gardeners. Therefore, majority of slum dwellers in Jammu city are labourers. Addition to it, no skilled female worker has been noticed during the survey. However, in labour class, some male workers got promoted to mason from daily labour as they have developed their skills. But no case of switching from informal sector to formal sector has been seen during this study.

## CONCLUSION

Informal sector dominates Indian labour market. Low productivity in agriculture sector forces labour to migrate to urban sector in search of work. These migrants are usually absorbed into informal sector. Here the question arises why these slum dwellers end up with informal sector? The reason is simple as they are educationally deprived section and could not absorb themselves in formal sector. Being trapped in the vicious circle of poverty, slum dwellers automatically gives lesser importance to education and more importance to employment. As informal sector is usually unregulated and demand no formal education and skill, therefore, these slum dwellers easily get absorb into informal sector. This trend generates more supply of labour in informal sector which further result into proliferation of slums in urban sector. Indubitably, slum dwellers do not have that much exposure to learn or enhance their skills during work because of their job-instability. Majority of workers ready to accept whatever job is offered which restrict their ability to develop a particular skill demanded in labour market. Moreover, it has been noticed that slum women are at receiving end whether to talk about their access to education or employment opportunity in informal sector.

Therefore, there is much to do in order to provide opportunities for learning while earning to slum dwellers so that they can gradually shift from informal sector to formal sector. Government should understand the importance and loopholes involved in informal sector. As this sector is providing income to many poor households therefore, there is dire need to regulate it so that despite of low education, at least, gradually they enhance their skills and improve their earning by switching to formal employment from informal employment.



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