

Subjective Well-Being, Decent Work and Social Capital of the Informal Workers from Hooghly District of West Bengal

Synopsis of the Thesis
Submitted to Jadavpur University
For the Degree of
Doctor of Philosophy (Arts)

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This study is an attempt to understand well-being of informal workers using alternative non-monetary concepts of evaluating well-being. Informal workers constitute the majority of global labour force, and around 90% of Indian labour force according to the 2018 estimate of ILO. According to 17th ICLS, informal employment comprises own account workers working in informal and household sectors, employers in informal sector enterprises, contributing family workers, employees holding informal employment and members of producers' cooperatives in informal sector. While informality keeps providing a safety net as well as growth opportunities for a huge population, lack of protection of labours' rights and well-being in informal/non-formal employments will result in deepening inequality (as it will hurt more the marginalized section with lesser bargaining power). Hence there will be decline in collective well-being of society and ultimately it will end up offsetting the short-run benefit of profitability and employment opportunities generated through flexibility and limited liabilities. Hence well-being of informal workers is crucial to any discourse about development. Informal workers' well-being is subject to a complex network of socioeconomic systems which cannot always be separated. Therefore the most obvious way of accounting for well-being from non-monetary perspective is to use the concept of subjective well-being i.e. self-reported evaluations of well-being. Since our concern is informal workers and therefore 'work' is an integral part of their existence, we can broadly divide the complex network of socioeconomic systems into work related and non-work related strands. To account for the work related well-being we have considered the concept of decent work. For the rest, we have considered the concept of social capital. Although these two concepts are far from being exhaustive in capturing every aspect of individual well-being, together they cover a significant portion. Both decent work¹ and social capital² are necessary for sustainable well-being. Based on data from a primary survey in the rural and urban areas of Hooghly district, West Bengal, India, we have attempted to construct individual-level indices to evaluate these three aspects of well-being for 542 informal workers. Then we have tried to see how they are interrelated and how the latter two influence overall well-being. The main research objectives addressed in the thesis are: Enquiring

¹ Decent work is an idea of 'good work' which aims to improve an worker's life through employment, social security, workers' right and social dialogue. Decent work is considered 'fundamental dimension of the quality of life' (Anker et. al, 2002).

² Social capital is understood as an intangible form of capital derived individually and collectively from the social environment we live in. Social capital does not always automatically translate into well-being for all , but it closely influences them.

the state of overall well-being of the informal workers in terms of subjective well-being, enquiring the quality of work of the informal workers in terms of decent work condition and enquiring the state of social capital of the informal workers. Chapter 2-4 of the thesis discuss the general concepts used in the thesis, general overview of the literature and research objectives of the study.

Chapter 5: Methodology

The primary survey was carried out in Hooghly district, an old settlement at the bank of Ganges with the geographically-favored location for agriculture and allied activities, a history of industrialization based on the French and Dutch colonial townships, and presence of a huge number of informal labour due to the coexistence of traditional and modern sectors. One municipal corporation and two gram panchayets were randomly chosen from a total 13 corporation/municipalities and 18 blocks under four sub-divisions. Due to lack of secondary data required to perform a simple random sampling, quota sampling technique was applied for an exogenously decided sample size. To decide for the quotas (proportions for each informal activity in the sample) an extensive pilot survey was performed before final survey. 22 significant informal activities were identified and the quotas for each survey area were determined based on the available beneficiary data and information from pilot survey regarding the rough structure of local informal workers' populations. Only one responder was surveyed from any household. Additionally it was made sure that household of the responder must not have any formal worker and must be supported by informal economic activities, and the responder was at least a regular and substantial contributor to household expenditures. A final 542 responders from the total 550 number of responders (350 urban and 196 rural responders) were retained for empirical analysis after data-cleaning. Majority of the responders are male (74.4 %), Hindu (68.5 %) and general caste (60.3 %). The sample has only two religious groups-Hindu and Muslim, and only three caste groups-general, schedule cast (SC) and other backward classes (OBC). The responders are aged between 16 years to 76 years, median age being 38 years and average age being 39 years approximately. At the time of survey, 84.65 % responders were married and living with their spouse and 47.23 % responders had children. Approximately 35 % of the responders never have gone to school. While the percentage is 25 % for rural responders, for the urban counterpart the number rises to 40.5 %. The 22 main occupations have been categorized under three broad groups- self-employed (36.53%), regular

wage-earner (33.39%) and casual labour (30.07 %) using ‘usual principal activity status’ approach i.e. what has been the main economic activity of the responder in last 365 days or one year.

Responders were asked about information on their demographic profile, psychological well-being, life-satisfaction, decent work conditions and social capital indicators in face-to-face interviews. For each concept (subjective well-being, decent work, and social capital), the broad dimensions and relevant indicators under those dimensions are chosen based on conceptual framework guided by literature. The process of index construction generally has two steps: 1) aggregate the indicator scores under their respective dimensions to get the sub-indices for each responder and 2) aggregate the sub-indices to get the composite index for each responder. Equal weight has been given to each dimension i.e. all are deemed equally important.

Chapter 6: Subjective well-being of informal workers

In this chapter the concept of subjective well-being has been used to evaluate well-being of informal workers.

Research objectives

This chapter addresses two main problems- evaluation of subjective well-being of informal workers and discovering the major factors that influences their state of subjective well-being .

Indicators of subjective well-being and construction of index

The indicators of subjective well-being have been selected following the framework proposed by E. Samman (2007) and Gallup Poll (2006). The theoretical framework identifies two broad dimensions of subjective well-being -life satisfaction and psychological well-being. A total 15 indicators are selected under these broad dimensions. Table 1 presents the description of the indicators.

Table 1: Description of subjective well-being indicators

Broad category	Variable name	Description	Measurement
Life satisfaction Domain specific satisfaction – personal and	Own financial condition	Perception about material well-being: satisfaction with personal financial (economic) condition.	Discrete ordinal variable, measured over a four-point Cantril ladder ³
	Own health	Perception about material well-being: satisfaction	

³Cantril ladder (Cantril 1965) kind of survey question asks the responder to rank their opinion in between potentially a worst state of life and a best state of life i.e. over a ladder of worst to best possibilities;

	Peaceful family environment	with present state of personal health. Perception about nonmaterial well-being: satisfaction with present family environment.	
	Own housing condition	Perception about material well-being satisfaction with their present housing condition.	
	Own social status	Perception about nonmaterial well-being satisfaction with their current social status.	
Domain specific satisfaction- community level	State of pollution in locality	Perception about locality –satisfaction with quality of local environment	Discrete ordinal variable, measured over a four-point Cantril ladder
	State of healthcare system in locality	Perception about local infrastructure(public goods and service)-satisfaction with overall local healthcare system (considering cost of healthcare, availability of medicine, healthcare facilities)	
	State of road and transport system in locality	Perception about local infrastructure(public goods and service)-satisfaction with overall local connectivity related to transport	
	Condition of water supply and electricity in locality	Perception about availability of basic amenities(public goods and service)-satisfaction with condition of water and electricity supply	
	State of education system in locality	Perception about local infrastructure(public goods and service)-satisfaction with overall education system (considering school availability, infrastructure and academic performance)	
	Security and safety condition in locality	Perception about locality-satisfaction with Physical safety and security condition of locality	
	Condition of business and economy in locality	Perception about locality-satisfaction with local economic condition	
Overall satisfaction	Overall life satisfaction ⁴	Perception of the responder about how satisfied they are with their present life as a whole.	Discrete ordinal variable measured over a four-point scale
Psychological well-being	Sense of competence	Perception about own competence or feeling competent	Discrete ordinal variable, measured over a four-point scale
	Presence of a meaning in life	A subjective measure of how clear or objective the responder is about their wish and aims in life.	Discrete ordinal variable, measured over a three-point scale ⁵

Source: Based on Samman (2007) and Gallup Poll (2006)

To construct the index, first PWB index and LS index are calculated separately by taking geometric mean of the indicator scores under each broad dimension. The dimension of life satisfaction is comprises of three sub-dimensions with 5, 7 and 1 indicators respectively. Therefore equal weights are

⁴Overall life satisfaction is not aggregation of the domain-specific satisfactions, for it also captures the part of life unexplained by the twelve chosen life-domains.

⁵ The responders were asked what they understand by ‘well-being’ in life. Three major themes emerged from the answers which are ordered with respect to their objectivity; code 3- achievement in one or more specific aspect of life, code 2- ‘I am good as I am now’ implying a abstract idea of wellness, code 1- no idea.

given to the sub-dimensions rather than all the 13 indicators. Hence the LS index takes the form of: $LS = ((x_1..x_5)^{1/5} * (x_6..x_{12})^{1/7} * x_{13})^{1/3}$ where x_i is an indicator score under the dimension of life satisfaction. The final subjective well-being (SWB) index is calculated by taking the geometric mean of the PWB index and LS index. Equal weights have been assumed while combining the two dimensions to construct the final index. The values of SWB index ranging from 1.48 to 3.47 indicate comparative ranks of the responders regarding their SWB achievements. The descriptive statistics reveal that rural workers tend to have higher value of composite index than urban workers although no clear pattern emerges among self-employed workers, wage-earners, and casual labours.

Econometric analysis

To investigate the effect of income on subjective well-being, two kinds of income have been considered: individual monthly income or average monthly income of the respondent and household per-capita monthly income (average monthly household income/adult equivalent family members of the household⁶). Apart from income, the following demographic variables are considered as the explanatory variables: rural or urban residential area, gender, religion, caste, age, education, marital status, participation in religious activity, property ownership, type of informal activity and access to social security. SWB (the composite index) as well as the sub-indices (PWB and LS) are considered as dependent variable (I_{WB}). The following main OLS regression model⁷ is considered for our investigation:

$$I_{WB_i} = a + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{10}(\text{rural})_i + c_{11}(\text{selfemployed})_i + c_{12}(\text{casual_labour})_i + c_{13}(\text{rural*female})_i + c_{14}(\text{rural*selfemployed})_i + c_{15}(\text{rural*casual_labour})_i + c_{16}(\text{female*selfemployed})_i + c_{17}(\text{female*casual_labour})_i + c_{18}(\text{muslim*SC})_i + c_{19}(\text{muslim*OBC})_i + c_{20}(\text{asset_holding*having_sss})_i + e_i \dots (1)$$

Table 2 describes the variables used in the model.

⁶Adult equivalent of a household= (Number of members below 14 years)*0.5 + (Total number of member-number of members below 14 years)

⁷ Instead of using income directly, a logarithmic transformation of income has been used in the model. It is consistent with the rule of perception suggested by Weber's law which implies that the perceived well-being changes only by proportion of the absolute change in the stimulus (Kahneman and Deaton, 2010). Income is the only explanatory variable in the model which can act as a direct quantitative stimulus for subjective well-being.

Table 2: Description of explanatory variables in equation 1

Quantitative variables		
Factor	Variable	Description
Income	ln(income)	Natural log of individual monthly income(Rs.) and household per-capita monthly income(Rs)
Age	age	Age of responder (years)
Education	schoolyear	Years of schooling of responder (years)
Categorical variables		
Category	Variable	Description
Marital status	unmarried	1 if unmarried, widow(er) or separated, 0 if married
Property ownership	asset_holding	Proxy for wealth, binary variable, 1 if responder owns house and/or land, 0 otherwise
Access to social security	having_sss	1 if responder is registered under any government social security scheme, 0 otherwise
Participation in religious activity	religious_participation	1 if responder has been directly involved in any personal/community religious function over last one year, 0 otherwise
Gender	female	1 if responder is female, 0 otherwise
Residing area	rural	1 if residing in rural area, 0 otherwise
Type of work (control group: regular wage-earners)	selfemployed	1 if self-employed, 0 otherwise
	casual_labour	1 if casual labour or piece-rate worker, 0 otherwise
Religious identity	muslim	1 if responder is Muslim, 0 otherwise
Caste identity (control group: general)	SC	1 if responder is SC, 0 otherwise
	OBC	1 if responder is OBC, 0 otherwise

Source: Calculated from primary survey

Equation 1 has been tested for both individual income and household percapita income, as well as for three different well-being indices. Further, two segregated analysis have been carried out across and work-categories and across residing areas. For segregated analysis (model 2 and 3), only SWB has been considered as dependent variable.

Model for work-categories:

$$I_{WBi} = a + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{10}(\text{rural})_i + c_{13}(\text{rural*female})_i + c_{18}(\text{muslim*SC})_i + c_{19}(\text{muslim*OBC})_i + c_{20}(\text{asset_holding*having_sss})_i + e_i \dots (2)$$

Model for residing areas:

$$I_{WBi} = a + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{11}(\text{selfemployed})_i + c_{12}(\text{casual_labour})_i + c_{16}(\text{female*selfemployed})_i + c_{17}(\text{female*casual_labour})_i + c_{18}(\text{muslim*SC})_i + c_{19}(\text{muslim*OBC})_i + c_{20}(\text{asset_holding*having_sss})_i + e_i \dots (3)$$

Results and conclusion

The results of model 1-3 and their implications can be summarized as follows:

- Income is a strong positive influencer of subjective well-being of informal workers as well as life satisfaction and psychological well-being when considered separately. The positive but decreasing effect of income on subjective well-being is consistent for both kinds of income and all models except for rural workers.
- Self-employed, and casual labours tend to have lower level of subjective well-being than regular wage-earners. Possible reasons for such result can be lack of job security and income uncertainty which are lowest for regular wage-earners. The effect reverses for female casual labours. Possible reasons can be decreasing effect of income uncertainty as they are often not the main earner of household. Also, prevalence of home-based workers can decrease the stress of managing work-home balance since women still play the role of primary care-giver in home.
- Among other factors, property-ownership has a positive effect on SWB scores. Owning a house or piece of land provides a sense of security and stability and supposedly enhances well-being, though when the components are considered separately, this effect is significant only in PWB and not in LS.
- When the factors (apart from income) affecting PWB and LS are compared, PWB is found to be influenced by property ownership and residing area while LS is influenced by age, years of schooling, gender, residing area and work-category.

- Workers in rural areas tend to have higher subjective well-being. Factors influencing subjective well-being also differ significantly across residing areas. The most stark difference is that neither income nor property-ownership has any significant effect in SWB of rural workers, unlike their urban counterpart.
- The results provide a snapshot of the state of subjective well-being of informal workers of Hooghly district of West Bengal India, and indicate the importance of material well-being on their overall well-being.

Chapter 7: Decent work of informal workers

This chapter attempts to understand the different components of decent work achievements at individual-level for the rural and urban informal workers using seven work-based security dimensions based on People's Security Survey (Anker, 2002). It also explores the factors influencing decent work achievements. since this is a micro-level analysis, it discusses the individual-specific supply-side factors only with a focus on basic education.

Research objectives

The main problems addressed in this chapter are- evaluating decent work achievements of informal workers at individual-level to understand the pattern of decent work conditions of the group of responders, and finding out how supply-side factors like education influence decent work conditions of informal workers for the present study.

Overview of decent work index of the responders

The indicators have been selected under seven broad dimensions- labour market security (addressing the ability to find a job given market condition), employment security (addressing the conditions of having a secured and sustaining job after one finds it), work security (addressing the conditions under which one performs the job), job security (addressing the appropriateness of the job for the worker), income security (addressing the adequacy of the remuneration from the job), skill reproduction security (addressing the skill building, ease of skill-transfer and growth opportunity the job provides) and representation security (addressing the workers' voice and their representation in social dialogue).

The study mainly follows the methodological framework of Kantor et. al. (2006) for choosing the initial micro-level decent work indicators. Here is a brief descriptions of the indicators⁸.

Labour market security has the following indicator.

1. Potential underemployment: Two indicators have been used together to construct this composite indicator: whether the responder is working more than the standard decent working hour i.e. 48 hours per week, and whether the responder is willing to work extra hours given their present working hours. If one is working not more than 48 hours per week and doesn't want to work for more hours, it can be said that their present working hours is within the standard work-time and enough remunerative for their livelihood needs. For those who is working less than 48 hours per week and wants to work more, or working more than 48 hours per week and don't want to work more, it can be said that they are not able to find enough remunerative work-hours within the decent work-time standard that will be sufficient for their livelihood needs. Hence there can be potential underemployment. But if one is working more than 48 hours per week and still wants to work for more hours, then their work-time not only exceeds the decent work-time standard but also poorly rewarded for their livelihood needs. This is the worst case of potential underemployment. These three cases are scored 3,2 and 1 respectively, 1 being the worst case of potential underemployment.

Employment security has the following indicators.

1. Type of contract: Contract for payment/profit-share can be in written or verbal form if there is any contract at all. Though written contracts are often made informally, therefore no better than verbal contracts, we assume written payment contracts give the worker more bargaining power in case of any irregularity⁹. Type of contract is scored as 2 implies written contract, 1 implies verbal contract, 0 implies no contract.
2. Having license/registration/legal recognition: Although license or permit applies mainly to self-employed business owners or own-account workers, a legal professional recognition

⁸ Indicators below marked with * express decent work deficit, i.e. a negative answer implies achievement. Therefore the answers are reverse-coded: 'yes' is coded with 0 and 'no' with 1.

⁹ In case of no contract, payment is guided by some prevalent market rate and bargain takes place after the job is done.

is often mandatory for an informal worker to access different government benefits¹⁰. Having license/registration/legal recognition is scored in binary: Here 1 implies 'yes', 0 implies 'no'.

3. Having social security: Social security system gives a safety net against income vulnerability caused by occupational mishap, health or other exogenous reasons. Social security is very relevant for informal workers who are particularly vulnerable towards income uncertainty as they often work on no-work-no-pay basis. This is also scored in binary: 1 implies 'yes', 0 implies 'no'.
4. Fear of losing job/being out of work*: Fear of being jobless reflects the perceived market uncertainty as well as how likely a person can keep their job. It is reverse-scored in binary: 0 implies 'yes', 1 implies 'no'.

Job security has the following indicators.

1. Satisfaction with present job: Measured with a four point scale, satisfaction with present job implies workers' perceived sense of meaningful/quality job. The scores are: 4 implies 'very satisfied', 3 implies 'satisfied', 2 implies 'not satisfied', 1 implies 'not at all satisfied'.
2. Can the present job help get a new job?: This reflects the degree of skill-transfer the present job offers. But it also implies a possible professional growth of worker i.e. they are not stuck in a dead-end job. It is scored in binary: 1 implies 'yes', 0 implies 'no'.
3. Willingness to stay with present job: Willingness to stay in present job implies agreeability and desirability of the job. It is scored in binary: 1 implies 'yes', 0 implies 'no'.

Work security has the following indicators.

1. Job affecting health*: An indicator of the job perceived as hazardous, it is reverse-scored in binary: 0 implies 'yes', 1 implies 'no'.
2. Relationship with co-workers/professional acquaintances: Amicable relation with co-workers, business-owners, employers, partners and other professional acquaintances (like suppliers, contractors, local administrative personnel and law-enforcers) indicates a

¹⁰ One such recognition is 'samajik mukti card' for unorganised sector workers in West Bengal which comes under the SASPFUW scheme.

cooperative and stress-less work environment. This is scored over a four-point scale: 4 implies ‘very good’, 3 implies ‘good’, 2 implies ‘bad’, 1 implies ‘very bad’.

3. Harassment faced during work*: This further indicates upon safety of the working place. It is reverse-scored in binary: 0 implies ‘yes’, 1 implies ‘no’.
4. Feeling lack of time in a day*: Feeling lack of time in a day indicates probable presence of time poverty and adverse effect on work-family balance. It is reverse-scored in binary, 0 implies ‘yes’, 1 implies ‘no’.
5. Access to basic amenities: Basic amenities at working place i.e. adequate availability of food, water and sanitation facility is a precondition of a healthy working environment. But working places for informal workers range from own home to public places like road, field or public transport. For workers operating outside home, the informal enterprises often lack steady settlements or scale of operation big enough to be provided with these facilities cost-effectively. Therefore for workers outside home¹¹, access to food and water during work is ranked as follows: 3 implies ‘accessed from working place’ (from own work settlement/provided by employer), 2 implies ‘accessed from public facilities’, 1 implies ‘brought from home’, 0 implies ‘inadequate access’. Access to sanitation facility is coded as: 2 implies ‘from working place’, 1 implies ‘public facility’, 0 implies ‘inadequate facility’. In case of multiple access, average of the access codes is taken, giving equal weightage to all the sources. For example, if the responder accesses food from working place as well as from home, then the score for access to food will be average of 3 and 1 i.e. 4. In case of home-based workers¹², the three basic amenities scores are taken to be the average scores of rest of the responders belonging to the same profession. Score for ‘access to basic amenities’ is the sum of all three scores for food, water and sanitation.

Skill-reproduction security has the following indicators.

1. Received any vocational training for present job: Receiving formal vocational training is an indicator of skill-development. It also enhances ease of skill-transfer i.e. being treated as a

¹¹We assume that a person always opts for the most adequate provision and choosing a lower code implies the better option is not adequate. For example, a person will carry water only if the provision of water from working place and public facility is not satisfactory or insufficient.

¹²Total 88 % of the responders are engaged in work outside home and the rest are in home-based jobs (including farming in own home-adjacent lands).

skilled professional¹³ while searching for new job. It is scored in binary, 1 implies ‘yes’, 0 implies ‘no’.

Income security has the following indicator.

1. Hourly income: The earning rates and payment schedule of informal workers vary hugely across professions. To avoid the problem of comparability all incomes have been converted to hourly wage rate. Scores: 1 implies ‘less than Rs. 25 per hour’, 2 implies ‘Rs. 25 to Rs.50 per hour’, 3 implies ‘Rs.50 to Rs.75 per hour’, 4 implies ‘Rs. 75 to Rs.100 per hour’, 5 implies ‘more than Rs. 100 per hour’.
2. Having personal debt*: Personal debts (excluding business loans) are an indicator of inadequate earning. It is reverse-scored in binary, 0 implies ‘yes’, 1 implies ‘no’.
3. Having non-wage benefits (for casual labour/wage-earner)¹⁴: Among non-wage benefits, having paid leaves, getting bonus and having sick leave/medical assistance/other assistance have been considered separately. All three are scored in binary, 1 implies ‘yes’, 0 implies ‘no’.

Representation security has the following indicator.

1. Member of any union/association related to present job: Being member of a professional union or association not only helps a worker voicing their rights but also help them build network of information dissemination. It is scored in binary, 1 implies ‘yes’, 0 implies ‘no’.

For each responder, the sub-index for a security dimension has been calculated by taking simple arithmetic mean of the indicator scores under that dimensions. Since some indicators may not be applicable for some particular work-group, only the average of applicable indicators has been taken to

¹³ However, certain professions of unorganised sectors (like fishing, pottery, idol making, embroidery, carpentry) are often practiced by traditional communities. Workshops and training programs are being developed for some of such professions to keep these traditional industries alive among the youth and integrating them to global market. But the specific sets of skill required for these professions are mostly passed within the communities across generations. This culturally-rooted informal method of skill-reproduction is no less rich than the formal vocational trainings. But due to the problem of standardization and comparability, this aspect has not been covered in present study.

¹⁴ The reason of not clubbing these benefits under one category is to differentiate among these benefits and get more weightage for the worker who receives more than one such benefits. It is noticed that while bonus before a major holiday is a common practice, paid leave and medical assistance are rare.

avoid negative bias¹⁵ due to ‘not applicable’ indicator scores. The seven sub-indices are normalized¹⁶ using the following formula to nullify the effect of different scales of measurement: For the i-th responder,

$$(\text{Normalized index value})_i = ((\text{Actual index value})_i - \text{Minimum value}) / (\text{Maximum value} - \text{Minimum value})$$

The final decent work index is calculated by taking the sum of all the seven normalized sub-indices.

Econometric analysis to investigate the effect of select supply side factors on decent work

For this study, formal education (years of schooling) has been considered as the primary supply-side factor. Additionally two other supply-side factors have been considered- property ownership (asset_holding) and dependency ratio (number of household member¹⁷ per earning member). Overall decent work condition has been measured by the composite decent work index (DWI) and education has been measured by the years spent in formal schooling. Two sets of OLS models have been constructed to see whether the effect of education¹⁸ differs across residing areas and across gender. The first set of models investigates the effects for the entire sample, combining all the three work-categories. The models are described below:

Model 4A (effect of education across work-categories and residing area):

$$\begin{aligned} DWI_i = a + & b_1(\text{schoolyear}_i) + b_2(\text{schoolyear}_i)^2 + c_1(\text{asset_holding})_i + c_2(\text{dependency_ratio})_i \\ & + d_1(\text{wage_earner})_i + d_2(\text{casual_labour})_i + d_3(\text{wage_earner} * \text{schoolyear})_i \\ & + d_4(\text{casual_labour} * \text{schoolyear})_i + d_5(\text{rural})_i + d_6(\text{rural} * \text{schoolyear})_i \\ & + d_7(\text{rural} * \text{wage_earner})_i + d_8(\text{rural} * \text{casual_labour})_i + e_i \end{aligned}$$

Model 4B (effect of education across work-categories and gender):

¹⁵ For example, in case of self-employed workers, scores regarding benefits from employer will not be applicable. But that should not lessen the income security index compared to employed workers.

¹⁶ To avoid the zero scores of responders reporting minimum values, minimum values are taken to be zero for all responders while normalizing the sub-index values.

¹⁷ Household members are counted as adult equivalent: adult equivalent of a household= (Number of members below 14 years)*0.5 + (Total number of member-number of members below 14 years).

¹⁸ A quadratic term is added to see how the impact of education changes, if at all, with more years spent in formal education.

$$\begin{aligned}
DWI_i = & a + b_1(\text{schoolyear}_i) + b_2(\text{schoolyear}_i)^2 + c_1(\text{asset_holding})_i + c_2(\text{dependency_ratio})_i \\
& + d_1(\text{wage_earner})_i + d_2(\text{casual_labour})_i + d_3(\text{wage_earner} * \text{schoolyear})_i \\
& + d_4(\text{casual_labour} * \text{schoolyear})_i + d_5(\text{female})_i + d_6(\text{female} * \text{schoolyear})_i \\
& + d_7(\text{female} * \text{wage_earner})_i + d_8(\text{female} * \text{casual_labour})_i + e_i
\end{aligned}$$

The second set of models tests the effects for each of the work-categories separately. The reduced models become:

Model 5A (effect of education across residing area):

$$\begin{aligned}
DWI_i = & a + b_1(\text{schoolyear}_i) + b_2(\text{schoolyear}_i)^2 + c_1(\text{asset_holding})_i + c_2(\text{dependency_ratio})_i \\
& + d_1(\text{rural})_i + d_6(\text{rural} * \text{schoolyear})_i + e_i
\end{aligned}$$

Model 5B (effect of education across gender):

$$\begin{aligned}
DWI_i = & a + b_1(\text{schoolyear}_i) + b_2(\text{schoolyear}_i)^2 + c_1(\text{asset_holding})_i + c_2(\text{dependency_ratio})_i \\
& + d_1(\text{female})_i + d_6(\text{female} * \text{schoolyear})_i + e_i
\end{aligned}$$

Results and conclusion

The results of this chapter can be summarized as below:

- Income, skill-reproduction and representation security have the minimum average contributions towards overall decent work achievement of the responders (21.3% together). This is evident as 51% of the workers earn less than Rs. 25 per hours, 54.6% of the workers can't make any monthly savings (22.4% for rural workers, 72.8% for urban workers), 86.7% of the workers are not unionized, and 82.5% of the workers do not have any formal training.
- Self-employed workers are the most disadvantageous among the three work-categories regarding decent work condition. Although self-employment gives freedom and autonomy over work, working excessive hours with low return, precarious working condition and lack of protection against job uncertainty tend to outweigh those advantages.
- The decent work condition of rural workers is worse than urban workers, a possible reason can be higher concentration of agriculture and allied activities.
- The results show that composite decent work index decreases at an increasing rate with years of schooling, strengthening the idea that for the people who are likely to end up in unskilled and semi-skilled employment sectors, the short-run cost of acquiring basic education exceeds its long-run benefits

Chapter 8: Social capital of informal workers

This chapter attempts to evaluate social capital of the responders at individual level using the structural-relational-cognitive construct of social capital developed by Nahapiet and Ghoshal (1998). Then it revisits the relationship of social capital with income.

Research objectives

Social capital has been widely considered as a tool for development and poverty alleviation despite the claims of its possible limitation due to existing socioeconomic constraints. The two research objectives of this chapter are- constructing an individual-level social capital index for informal workers, and investigating the effect of social capital index on income.

Description of the social capital index

The social capital indicators under the three broad dimensions have been selected following the studies of Healy(2002) and Acquaaah et al. (2014). Under Structural social capital. 15 indicators have been used. The first seven indicators enquire the responder's contacts which they can use to get information, benefit or help when needed. The next four indicators (8-11) are the responder's membership in different formal/semi-formal groups or organizations. No differentiation has been made about how active the responder is within the group. Last four indicators (12-15) are about the responder's community and civic engagement. All answers are in binary, 1 stands for 'yes', 0 otherwise.

1. Having a friend in course of work
2. Having a relative to rely on emergency
3. Having someone non-related to rely on emergency
4. Knowing a government personnel
5. Knowing a medical person
6. Knowing a police person
7. Knowing a law person
8. Membership of union/ political party
9. Membership of any self-help group
10. Membership of any local club/festival committee
11. Membership of any NGO/welfare committee

12. Been on a trip in last one year
13. Participating in political activities in last one year
14. Participating in local community welfare activities in last one year
15. Voted in last election

For relational social capital, 13 indicators have been selected. The first three indicators enquire the responder's ability to rely on their friends and family regarding non-material personal problems. The next two indicators (4-5) are about responder's family relations. The next six indicators (6-11) are about sociability. The last two indicators are about community relation. Different scales have been used to measure the responses.

1. Shares emotional stress with a relative (binary scale, 1 for 'yes', 0 otherwise)
2. Shares emotional stress with someone non-relative (binary scale, 1 for 'yes', 0 otherwise)
3. Extent of sharing emotional stress (four-point scale: 4= always shares, 3= shares sometimes, 2=does not share if not something crucial, 1= never shares)
4. Have a say in household decision-making (four-point scale: 4= always have a say, 3= have a say most of the times, 2=do not have a say most of the time, 1= never have a say)
5. Spend family time in a day (binary scale, 1 for 'yes', 0 otherwise)
6. Number of times connecting with relatives outside home (five point scale: 5=daily, 4=weekly, 3=monthly, 2=yearly, 1=rare/irregular/no contact)
7. Number of times connecting with friends (five point scale: 5=daily, 4=weekly, 3=monthly, 2=yearly, 1=rare/irregular/no contact)
8. Number of times connecting with neighbours (five point scale: 5=daily, 4=weekly, 3=monthly, 2=yearly, 1=rare/irregular/no contact)
9. Attending social/family function in last one year (binary scale, 1 for 'yes', 0 otherwise)
10. Exchange gifts in last one year (binary scale, 1 for 'yes', 0 otherwise)
11. Participating in religious functions in last one year (binary scale, 1 for 'yes', 0 otherwise)
12. Likely to get financial help from a neighbor (binary scale, 1 for 'yes', 0 otherwise)
13. Likely to financially help a neighbor (binary scale, 1 for 'yes', 0 otherwise)

Five indicators have been selected for cognitive social capital reflecting the responder's perception about their community.

1. If the neighbourhood is cooperative in general (binary scale, 1 for 'yes', 0 otherwise)

2. Trust in police (four-point scale: 4=trusts always, 3=trusts most of the time, 2=does not trust, 1= does not trust at all)
3. Trust in local government (four-point scale: 4=trusts always, 3=trusts most of the time, 2=does not trust, 1= does not trust at all)
4. Safe to return home at night (binary scale, 1 for 'yes', 0 otherwise)
5. Communal problem in locality within last one year¹⁹ (binary scale, 0 for 'yes', 1 otherwise)

For every responder, arithmetic mean of the indicator scores under each of the three dimensions has been calculated. The sub-index for a dimension has been calculated by taking the normalized²⁰ values of the arithmetic mean. Therefore for the i-th responder, the sub-index of the j-th dimension will be,

(Normalized index value)_{ij} =

$((\text{Actual index value})_{ij} - \text{Minimum value}_j) / (\text{Maximum value}_j - \text{Minimum value}_j)$,

i=1,2...,542; j=1,2,3;

Hence, there are three sub-index values for each responder. Final composite social capital index is the sum of the three sub-indices²¹ i.e. structural, relational and cognitive social capital indices.

Econometric analysis to investigate the relationship of social capital with income

There have been ample amount of research on the role of social capital in income generation in general. But the role of socioeconomic parameters in determining and often limiting the ability of social capital to improve economic condition is not much discussed. not just the impact of social capital on income but also how that impact changes with difference in socioeconomic status of the

¹⁹ During our survey we saw that responders residing in the same neighbourhood have different answers to this question. Where a big turmoil is likely to generate a same answer for a locality, smaller clashes are often ignored or normalized by people who are not directly involved or suffered from such clashes.

²⁰ Normalized values are here considered because the scale of the indicators is not same. Here the minimum value is set to zero to avoid zero sub-index values.

²¹ Example: Suppose the arithmetic means of the three dimensions are 0.47, 1.85 and 2 respectively, and the maximum values under those dimensions are 0.8, 2.38 and 2.2 respectively. Then the sub-indices for each of those dimensions will be the normalized values of those arithmetic means. So the sub-indices become 0.58(=0.47/0.8), 0.77(=1.85/2.38) and 0.91(=2/2.2) and the final index becomes 2.26(=0.58+0.77+0.91)

responder. In our analysis we take Individual monthly income as measure of income. As the earning pattern and associated uncertainty vary across the residing areas and types of work, we have divided the responders into six groups: rural self-employed, rural wage-earner, rural casual labourer, urban self-employed, urban wage-earner and urban casual labourer. Then two indicators have been combined for existing socioeconomic condition or affluence - whether the responder owns any house/land or not (asset holding), and whether a responder's income lies above their group-average household percapita monthly income²² or not. If their income falls below the group-average then the responder is at the poorer side of income distribution. The variable for affluence thus becomes the product of household percapita income above average and asset-holding, i.e. the responder is considered to be affluent if their household percapita income lies above the respective group average and they own a house/land. Along with these variables, some other demographic factors are considered such as- age, years of schooling, types of activity, residing area, gender, religion, caste and marital status.

Equation 6 is the regression model for i-th responder:

$$\begin{aligned}
 (\text{Income})_i = & a_{11} + a_{11}(\text{Social capital index})_i + a_{12}(\text{Affluence})_i * (\text{Social capital index})_i + \\
 & a_{13}(\text{rural})_i + a_{14}(\text{wage_earner})_i + a_{15}(\text{casual_labour})_i + a_{16}(\text{female})_i + a_{17}(\text{schoolyear})_i + \\
 & a_{18}(\text{muslim})_i + a_{19}(\text{SC})_i + a_{110}(\text{OBC})_i + a_{111}(\text{unmarried})_i + a_{112}(\text{age})_i + e_{1i}
 \end{aligned}$$

A non-zero value of the coefficient a_{12} implies the impact of social capital on income is not independent of the existing socioeconomic condition. While b_{11} captures the effect of social capital indices on income when responder's income falls below respective group average income, $(a_{11} + a_{12})$ captures the effect of social capital indices on income when responder's income lies above respective group average income.

Further, three segregated analysis have been done to get better insights using smaller versions of equation 6- across residing areas, across work categories and across gender.

²² Household percapita monthly income= average monthly household income/adult equivalent family members of the household where adult equivalent of a household= (Number of members below 14 years)*0.5 + (Total number of member-number of members below 14 years)

Equation 7 (across residing areas):

$$\begin{aligned} (\text{Income})_i = & b_{1i} + b_{11}(\text{Social capital index})_i + b_{12}(\text{Affluence})_i * (\text{Social capital index})_i \\ & + b_{13}(\text{wage_earner})_i + b_{14}(\text{casual_labour})_i + b_{15}(\text{female})_i + b_{16}(\text{schoolyear})_i \\ & + b_{17}(\text{muslim})_i + b_{18}(\text{SC})_i + b_{19}(\text{OBC})_i + b_{110}(\text{unmarried})_i + b_{111}(\text{age})_i + e_{2i} \end{aligned}$$

Equation 8 (across work categories):

$$\begin{aligned} (\text{Income})_i = & c_{1i} + c_{11}(\text{Social capital index})_i + c_{12}(\text{Affluence})_i * (\text{Social capital index})_i \\ & + c_{13}(\text{rural})_i + c_{14}(\text{female})_i + c_{15}(\text{schoolyear})_i + c_{16}(\text{muslim})_i + c_{17}(\text{SC})_i \\ & + c_{18}(\text{OBC})_i + c_{19}(\text{unmarried})_i + c_{110}(\text{age})_i + e_{3i} \end{aligned}$$

Equation 9 (across gender):

$$\begin{aligned} (\text{Income})_i = & d_{1i} + d_{11}(\text{Social capital index})_i + d_{12}(\text{Affluence})_i * (\text{Social capital index})_i \\ & + d_{13}(\text{rural})_i + d_{14}(\text{wage_earner})_i + d_{15}(\text{casual_labour})_i + d_{16}(\text{schoolyear})_i \\ & + d_{17}(\text{muslim})_i + d_{18}(\text{SC})_i + d_{19}(\text{OBC})_i + d_{110}(\text{unmarried})_i + d_{111}(\text{age})_i + e_{4i} \end{aligned}$$

Results and conclusion

The results of this chapter can be summarized as below:

- Increase in social capital generally tends to enhance income for workers, but income gain from same amount of increase in social capital is much higher for workers with better socioeconomic condition. In fact, cost of increasing social capital can outweigh the economic benefit of increased social capital if existing socioeconomic condition is not adequate. Because not only the impact of social capital on income is heavily influenced by existing socioeconomic condition of responder, social capital can even have detrimental effect on income if those conditions are not favorable.
- When other factors are considered, increase in social capital tends to enhance income for workers (and more for workers with better socioeconomic condition) most in cases of- urban informal workers compared to rural workers, self-employed workers compared to other two work categories, and male workers compared to female workers.

Chapter 9: Relationship among subjective well-being, decent work and social capital

This chapter explores the relationship among subjective well-being, decent work and social capital by investigating three questions- whether there is any correlation present among the indices, whether a responder scoring high in one index scores high in other indices as well, and whether good quality of work and social capital also contribute to good state of overall well-being. Correlation analysis is applied to answer the first question. For the second question, quartile variables²³ of the indices are plotted against each other to see whether values belonging to higher quartile of one index have associated values of another index belonging to higher quartile. For the third question, the previous models (of investigating the relationship of subjective well-being with other relevant socio-economic factors) from chapter 6 have been considered to check whether adding decent work and social capital as additional explanatory variables improve the explanatory power of the model. The modified equations²⁴ are given below:

Equation 10 for i-th responder (modified equation 1 with decent work index as added variable):

$$I_{WBi} = a + a_1(\text{decent work index})_i + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i \\ + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i \\ + c_{10}(\text{rural})_i + c_{11}(\text{selfemployed})_i + c_{12}(\text{casual_labour})_i + c_{13}(\text{rural*female})_i + c_{14}(\text{rural*selfemployed})_i \\ + c_{15}(\text{rural*casual_labour})_i + c_{16}(\text{female*selfemployed})_i + c_{17}(\text{female*casual_labour})_i + \\ c_{18}(\text{muslim*SC})_i + c_{19}(\text{muslim*OBC})_i + c_{20}(\text{asset_holding*having_sss})_i + e_i$$

Equation 11 for i-th responder (modified equation 1 with social capital index as added variable):

$$I_{WBi} = a + a_2(\text{social capital index})_i + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i \\ + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i \\ + c_{10}(\text{rural})_i + c_{11}(\text{selfemployed})_i + c_{12}(\text{casual_labour})_i + c_{13}(\text{rural*female})_i + c_{14}(\text{rural*selfemployed})_i \\ + c_{15}(\text{rural*casual_labour})_i + c_{16}(\text{female*selfemployed})_i + c_{17}(\text{female*casual_labour})_i + \\ c_{18}(\text{muslim*SC})_i + c_{19}(\text{muslim*OBC})_i + c_{20}(\text{asset_holding*having_sss})_i + e_i$$

²³ Quartile variables take discrete categorical values representing the number of quartiles (four in this case). For instance, index value belonging to fourth quartile takes the value 4 and so on.

²⁴ Since decent work and social capital are found to high correlation between them (from correlation analysis), they are not incorporated in the same model to avoid multicollinearity.

Equation 12 for i-th responder (modified equation 2 with decent work index as added variable):

$$I_{WBi} = a + a_1(\text{decent work index})_i + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{10}(\text{rural})_i + c_{13}(\text{rural} * \text{female})_i + c_{18}(\text{muslim} * \text{SC})_i + c_{19}(\text{muslim} * \text{OBC})_i + c_{20}(\text{asset_holding} * \text{having_sss})_i + e_i$$

Equation 13 for i-th responder (modified equation 2 with social capital index as added variable):

$$I_{WBi} = a + a_2(\text{social capital index})_i + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{10}(\text{rural})_i + c_{13}(\text{rural} * \text{female})_i + c_{18}(\text{muslim} * \text{SC})_i + c_{19}(\text{muslim} * \text{OBC})_i + c_{20}(\text{asset_holding} * \text{having_sss})_i + e_i$$

Equation 14 for i-th responder (modified equation 3 with decent work index as added variable):

$$I_{WBi} = a + a_1(\text{decent work index})_i + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{11}(\text{selfemployed})_i + c_{12}(\text{casual_labour})_i + c_{16}(\text{female} * \text{selfemployed})_i + c_{17}(\text{female} * \text{casual_labour})_i + c_{18}(\text{muslim} * \text{SC})_i + c_{19}(\text{muslim} * \text{OBC})_i + c_{20}(\text{asset_holding} * \text{having_sss})_i + e_i$$

Equation 15 for i-th responder (modified equation 3 with social capital index as added variable):

$$I_{WBi} = a + a_2(\text{social capital index})_i + b_1 \ln(\text{income})_i + c_1(\text{age})_i + c_2(\text{schoolyear})_i + c_3(\text{unmarried})_i + c_4(\text{religious_participation})_i + c_5(\text{asset_holding})_i + c_6(\text{muslim})_i + c_7(\text{SC})_i + c_8(\text{OBC})_i + c_9(\text{female})_i + c_{11}(\text{selfemployed})_i + c_{12}(\text{casual_labour})_i + c_{16}(\text{female} * \text{selfemployed})_i + c_{17}(\text{female} * \text{casual_labour})_i + c_{18}(\text{muslim} * \text{SC})_i + c_{19}(\text{muslim} * \text{OBC})_i + c_{20}(\text{asset_holding} * \text{having_sss})_i + e_i$$

- The findings suggest a general positive association among all these constructs. Although the associations are often weak and insignificant except for social capital and decent work i.e. there is positive association between good quality of work and high social capital.

- The regression results suggest that social capital contributes to subjective well-being of informal workers when considered with other relevant socioeconomic factors. This finding is consistent with the existing literature. The impact of decent work is not pronounced.
- Our study generally indicates that even though quality work is often accompanied by high social capital, social capital has larger positive impact overall well-being than decent work achievement.

Chapter 10: Summary of findings and conclusion

The main takeaway from this study is that subjective measures of well-being tend to get influenced by material conditions and achievements of life and income is a strong influencer of well-being for informal workers who come from the poorer section of society. Some key points that emerge from the findings and their implications on research and policy related to well-being of informal workers and well-being in general:

- **Decent work and education:** one of the findings suggests a negative effect of years of formal schooling on decent work condition. Education is an important supply-side factor which helps formation of human capital. Therefore such finding is apparently counterintuitive. A possible reason identified by this study is the lack of vocational training and huge number of cases of early drop out (only 23% of the responders could continue study beyond eighth grade). Together they can make the short-run cost of getting formal education higher than the potential benefit it can generate in long-run from semi-skilled or unskilled occupations. There can be two ways of addressing this issue-reduction in cost of elementary education and vocationalization of education (which increase long-run benefit). The problem with vocationalization of education (that can benefit people likely to end up in semi-skilled/unskilled occupations) is that it has the potential of legitimizing child labour. Also, this kind of training can further reduce their social mobility and trap them within elementary occupations as future option. Therefore, a better way will be policies to reduce the money and resource cost of acquiring elementary education.
- **Social capital as a tool for poverty alleviation:** this study argues against notions like ‘social capital is the only capital available for poor people’ or considering social capital as a mean to alleviate poverty condition, because the potential of social capital to enhance income and

other economic outcomes are limited by the existing socioeconomics conditions. Poverty alleviation requires upward mobility of poor people while social capital mostly acts for them as a safety net against poverty and income/resource uncertainty. Also, since existing socioeconomic condition is often the result of historical and systematic oppression and marginalization, if development policies targeted towards building and maintaining social capital are not sensitive towards such realities, social capital can be detrimental towards livelihood and poverty condition of poor and marginalized people of society.

- **Subjective measures vs. objective measures of well-being:** this study has considered a completely subjective individual-specific measure of well-being along with two different concepts that can closely influence well-being-decent work (mix of subjective and objective indicators) and social capital (mostly subjective indicators). It is found that even though all of them indicate something ‘good’ and ‘beneficial’ about one’s life and in that sense, ‘well-being’ of an individual in some way or other, they do not necessarily go in the same direction simultaneously. Also, all of these subjective measures tend to get influenced by material conditions and achievements of life. Therefore two points become clear. Firstly, well-being is multi-dimensional and different concepts of well-being capture different non-substitutable constructs of well-being. Secondly, subjective measures of well-being do not exist in isolation and they interact with all the objective aspects of well-being. Moreover, because of their subjective nature, they are particularly sensitive to social conditioning to fulfill particular political agenda. Therefore, though subjective well-being provides valuable information that objective indicators miss, considering them without complemented by the objective measures can be misleading and harmful.

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