

Economic Reforms in India Post 1991 and Its Impact on Unorganised Labour in Bhagalpur District of Bihar

Dr. Md Imran Alam

Department of Economics
L. N. Inter School Malikpur
Pirpanti, Bhagalpur, Bihar

Abstract:

This study explores the impact of India's 1991 economic reforms on unorganised labour in Bhagalpur, a region known for its traditional industries. It critically examines shifts in employment patterns, working conditions, and the socio-economic challenges faced by informal workers in the post-reform period. The research highlights issues such as job insecurity, wage disparity, and lack of social protection. Structural vulnerabilities within Bhagalpur's economy are analyzed to understand their effect on labour resilience. Based on field insights, the study offers policy-oriented recommendations aimed at promoting inclusive growth, strengthening social protection, and improving livelihoods in the unorganised sector.

Keywords: Economic reforms, unorganised labour, Bhagalpur, informal economy, employment patterns, social protection, inclusive growth.

1.0 Introduction

1.1 The Meaning of Terms: The major economic reforms introduced by the Indian government in 1991 impacted informal workers in the Bhagalpur region of Bihar. These reforms commonly referred to as Liberalization, Privatization, and Globalization (LPG) were designed to reduce state control over the economy, promote private sector participation, and integrate India more deeply into global markets (Ahluwalia, 2002; Panagariya, 2008). While these reforms significantly boosted national economic growth and industrial development, their effects on the unorganised labour sector comprising workers without formal employment contracts, job security, or social protection were uneven (Dev, 2012). In cities like Bhagalpur, known for traditional industries such as silk weaving and agriculture, a large proportion of the workforce continues to be employed in informal settings marked by low wages, poor working conditions, and minimal regulation (NCEUS, 2007). This study investigates how the LPG reforms influenced employment opportunities, income levels, and labour conditions in Bhagalpur's informal economy, highlighting the regional disparities and persistent vulnerabilities that exist within India's broader labour market.

1.2 Background: Unorganised labour refers to workers employed outside the formal employment system who typically lack job security, written contracts, health benefits, or access to social security

schemes (NCEUS, 2007; ILO, 2018). These workers are commonly engaged in sectors such as agriculture, construction, domestic services, street vending, and small-scale manufacturing, where working conditions are poor and wages remain low (Papola, 2013). In Bhagalpur, a region with a historically significant informal economy, unorganised labour constitutes a large portion of the workforce but continues to face systemic exploitation due to limited legal protections and inadequate access to government welfare programs (NCEUS, 2007).

This study critically explores the impact of India's post-1991 economic reforms on unorganised labour in Bhagalpur. While the reforms contributed to accelerated national economic growth, trade expansion, and foreign investment (Ahluwalia, 2002; Panagariya, 2008), their benefits did not reach informal workers uniformly. The research focuses on how liberalisation has affected employment patterns, wage levels, working conditions, and access to welfare in Bhagalpur's unorganised sector. The objective is to assess both the opportunities and inequalities that have emerged for these vulnerable groups and to recommend policy interventions that support inclusive development (Dev, 2012).

The economic reforms introduced in 1991 marked a decisive shift from a state-led developmental model to a market-driven approach through the pillars of liberalisation, privatisation, and globalisation (LPG). These reforms reduced industrial licensing, promoted private and foreign investment, and disinvested public sector undertakings to improve efficiency (Ahluwalia, 2002). Further reforms included financial liberalisation, simplification of the tax system, and the implementation of the Goods and Services Tax (GST), all of which aimed to modernise the Indian economy. However, while these changes enhanced overall economic efficiency and global integration, they also contributed to widening disparities by overlooking the needs of informal sectors and backward regions like Bhagalpur (Nayyar, 2006; Jhabvala & Kanbur, 2002).

Bhagalpur, famously known as the "Silk City of India," has an economic base grounded in silk weaving and agriculture. The region's economy heavily relies on informal activities such as traditional handloom production, small-scale farming, handicrafts, and agro-processing (Singh, 2015). These sectors remain undercapitalised, technologically outdated, and dominated by informal labour lacking formal job contracts and employment benefits (NCEUS, 2007). The unorganised workforce of Bhagalpur includes weavers, agricultural labourers, construction workers, street vendors, and seasonal migrants, most of whom endure low wages, job insecurity, and poor working conditions.

Social and structural inequalities particularly those related to caste, gender, and the rural-urban divide further shape labour outcomes in Bhagalpur. Lower-caste workers are overrepresented in low-paying and hazardous jobs, while women, especially from marginalised communities, are concentrated in poorly paid and often invisible roles such as bidi rolling, domestic work, and home-based weaving (Deshpande, 2011). With limited mobility and access to education or vocational training, these workers struggle to transition into more secure employment. Seasonal migration, driven by insufficient rural employment opportunities, is a recurring pattern that reflects deeper economic vulnerabilities. Despite being essential to Bhagalpur's local economy, unorganised workers remain largely excluded from policy discourse and underrepresented in official labour statistics (NCEUS, 2007; Mehrotra, 2019).

Prior to 1991, the Indian economy was characterised by a highly regulated and centralised system commonly referred to as the “License Raj,” under which businesses were required to obtain multiple licenses and approvals from various government agencies to start or expand operations (Panagariya, 2008; Ahluwalia, 2002). Although this framework was originally designed to prevent monopolies and promote balanced development, it inadvertently fostered inefficiency, excessive bureaucracy, and corruption (Bhagwati & Desai, 1970). As a result, the economy experienced slow and stagnant growth, with the average annual GDP growth rate lingering around 3-4%, a trend often labelled the “Hindu rate of growth” (Krueger, 2002). The dominance of the public sector and restrictive economic controls also discouraged private entrepreneurship, foreign direct investment, and technological innovation, leading to low industrial productivity, inadequate infrastructure, and limited employment generation (Kochhar et al., 2006).

1.3 The Research Problem: In 1991, India faced a severe balance of payments crisis, with foreign exchange reserves barely sufficient to cover three weeks of imports. The crisis was triggered by a combination of factors including high fiscal deficits, mounting external debt, political instability, and rising oil prices due to the Gulf War. In response, India approached the International Monetary Fund (IMF) for emergency assistance, which came with the condition of implementing structural economic reforms. This moment marked a turning point in India's economic policy, prompting the government to initiate liberalisation, privatisation, and globalisation (LPG) measures to stabilise the economy and promote long-term growth.

1.4 Rationale of the Study: The 1991 economic reforms marked a significant shift in India's development trajectory, emphasizing liberalization, privatization, and globalization. While these reforms accelerated overall economic growth, their benefits were unevenly distributed, particularly in regions with a large unorganised labour force like Bhagalpur. Known for its traditional silk and handloom industries, Bhagalpur relies heavily on informal workers who often remain excluded from formal labour protections and welfare measures. This study is crucial to understand how macroeconomic changes have affected this vulnerable workforce at the local level. It aims to bridge the research gap by providing region-specific insights into the socio-economic realities of unorganised labour post-reforms and guiding more inclusive policy interventions.

2.0 Objectives of the Study:

- 2.1 To assess the impact of the 1991 economic reforms on the employment patterns and working conditions of unorganised labour in Bhagalpur.
- 2.2 To identify the key challenges faced by unorganised workers in Bhagalpur in the post-reform period, including issues related to job insecurity, lack of social protection, and wage disparity.
- 2.3 To examine the structural issues within Bhagalpur's local economy that affects the resilience of unorganised labour.
- 2.4 To propose practical recommendations for improving the working and living conditions of unorganised labour in Bhagalpur, with a focus on inclusive growth, policy reform, and social protection mechanisms.

3.0 Research Methodology and Data

3.1 Methods: This study adopts a mixed-methods approach, combining both quantitative and qualitative methods to analyse the impact of economic reforms on unorganised labour in Bhagalpur. The research is both descriptive and analytical in nature, aimed at understanding structural issues, challenges, and possible policy solutions concerning informal workers in the region.

3.2 Data Sources: The research is based on both primary and secondary data to ensure a comprehensive analysis of the topic.

3.2.1 Primary Data: Primary data for the study were collected through a combination of structured interviews and questionnaires administered to 100 unorganised workers in Bhagalpur, covering sectors such as handloom weaving, agriculture, construction, domestic work, and street vending. To gain deeper qualitative insights, focus group discussions (FGDs) were conducted with local labourers, community leaders, and trade union representatives. Additionally, key informant interviews with local government officials, representatives of NGOs, and industry stakeholders were held to gather diverse perspectives on the challenges and policy impacts affecting unorganised labour in the region.

3.2.2 Secondary Data: The secondary data for this study were collected from a variety of credible sources. These included government reports and statistics from the Ministry of Labour and Employment, NITI Aayog, and the National Sample Survey Office (NSSO), which provided insights into national-level trends in employment and economic reforms. In addition, a review of scholarly articles, books, and working papers was undertaken to understand the theoretical and empirical dimensions of economic reforms, informal labour markets, and regional economic development. Local-level data were also sourced from the District Statistical Handbook of Bhagalpur, Bihar state government reports, and industry surveys, offering a detailed picture of Bhagalpur's labour and economic landscape in the post-reform period.

3.3 Sampling Technique: A purposive sampling method was used to select unorganised workers from different occupational groups and social backgrounds to ensure representation of key sectors and vulnerabilities within Bhagalpur's informal economy.

3.4 Tools of Analysis: The collected data were analysed using a combination of quantitative and qualitative methods. Quantitative data were examined through descriptive statistics such as percentages and averages to identify patterns and trends in income levels, employment status, and working conditions among unorganised labourers. For the qualitative data, a thematic analysis approach was employed to explore recurring issues, including the challenges faced by workers, their perceptions of policy impacts, and their lived experiences in the post-reform period. Additionally, a comparative analysis was conducted using available secondary data to evaluate changes in the socio-economic conditions of unorganised labour before and after the 1991 economic reforms.

3.5 Study Period: The fieldwork and data collection were conducted over a three-month period, from March to May 2025. Secondary data covering the period from 1991 to 2024 were reviewed to understand long-term trends.

4.0 Findings

Findings to the objective 1: Based on an analysis of 100 unorganised labourers across sectors such as handloom weaving, agriculture, construction, and street vending in Bhagalpur, the findings reveal that the 1991 economic reforms triggered significant structural changes that largely failed to benefit the informal workforce. Although liberalisation resulted in increased subcontracting and a rise in informal employment driven by industry cost-cutting and labour flexibilisation, over 70% of respondents reported a decline in job quality. Traditional sectors like handloom weaving, once the backbone of Bhagalpur's economy, experienced a notable decline in formal employment, pushing many artisans into informal, low-paying jobs lacking job security, written contracts, or social protection. The market-driven shift intensified competition, but in the absence of targeted skill development or technological support, unorganised workers remained trapped in precarious conditions. Over 80% of surveyed workers reported working without access to welfare benefits, while a significant number lacked awareness of schemes intended for their support. These findings underscore a widening gap between economic policy objectives and the lived realities of informal labourers in post-reform Bhagalpur.

Findings to the objective 2: Based on the analysis of 100 unorganised labour samples from Bhagalpur, the study highlights a pattern of deep-rooted and intersecting vulnerabilities. A significant majority of respondents were found to be engaged in casual or seasonal work, reflecting high levels of job insecurity and unstable income sources. Over 80% of the workers lacked access to essential social protection measures such as health insurance, pensions, or government welfare schemes. The data also revealed that more than two-thirds of the respondents earned below the statutory minimum wage, despite working long hours, often under physically demanding and unsafe conditions.

Further, the absence of formal contracts or legal recognition under labour laws left these workers with no grievance redressal mechanisms or job security. Most respondents reported having little to no bargaining power, with minimal opportunities for skill development or career progression. This lack of upward mobility has entrenched cycles of poverty and exploitation, especially among marginalised social groups. The findings underscore that despite being integral to the local economy, Bhagalpur's unorganised workforce remains systematically excluded from the benefits of economic growth and legal protection.

Findings to the objective 3: An analysis of 100 unorganised labour samples in Bhagalpur reveals that the local economy remains heavily reliant on traditional, undercapitalised sectors such as agriculture and silk weaving. These industries continue to operate predominantly within the informal sphere, offering limited scope for stable or quality employment. The study highlights that over 75% of respondents were employed in sectors lacking formal structure, technological innovation, or institutional backing. This lack of industrial diversification has restricted Bhagalpur's economic growth and resilience.

Moreover, the region suffers from inadequate infrastructure and a shortage of formal sector jobs, further exacerbating unemployment and underemployment. The study also found that a majority of the

workforce had limited access to skill development or vocational training, leaving them ill-equipped to benefit from the new economic opportunities that emerged post-1991 reforms. As a result, structural unemployment persists, with workers trapped in low-paying, insecure jobs that offer little chance for upward mobility or economic security. These findings point to an urgent need for targeted policy interventions to modernise traditional industries and enhance human capital in Bhagalpur.

Findings to the objective 4: Based on the analysis of 100 unorganised labour samples in Bhagalpur, the study recommends a comprehensive, multi-pronged strategy to address the persistent vulnerabilities faced by informal workers. A key recommendation is the formalisation of informal employment through worker registration, legal recognition, and strict enforcement of minimum wage and labour rights. Over 80% of respondents lacked any form of job documentation or legal safeguards, underscoring the need for targeted legal and institutional reforms.

The study also highlights the urgency of expanding social protection measures, including access to healthcare, old-age pensions, and unemployment insurance, which were virtually absent among the sampled population. Furthermore, investment in skill development and vocational training emerged as a critical area, as the majority of respondents reported low educational attainment and limited employability in emerging sectors.

To ensure long-term improvements, the study suggests that local economic planning should prioritise diversification beyond traditional sectors like weaving and agriculture, and support the growth of small and medium enterprises (SMEs) capable of offering more stable employment. Finally, the empowerment of labour unions and the establishment of robust institutional mechanisms are essential to safeguard the rights, dignity, and economic security of Bhagalpur's unorganised workforce in the post-reform era.

5.0 Discussions

Employment Shifts and Job Insecurity: Post-1991 economic reforms caused a major shift in Bhagalpur's employment landscape, moving labourers from traditional sectors like weaving and agriculture into informal jobs in services, logistics, and construction. While this transition created new opportunities, it came at the cost of job security. The majorities of these new jobs are casual, short-term, and lack social security, contributing to unstable livelihoods.

Decline of Traditional Industries: Bhagalpur's historic silk industry, once a source of stable employment, has declined due to global competition, outdated techniques, and lack of institutional support. Many artisans have left the trade, unable to survive on stagnant wages and without access to market modernisation or government assistance.

Poor Working Conditions and Wage Inequality: Wages in the unorganised sector have largely remained below the legal minimum. Vulnerable groups including women, lower castes, and migrants are the worst affected. These workers face long hours, hazardous conditions, and no job benefits or protections. The informal nature of their employment excludes them from upward mobility or meaningful redress mechanisms.

Limited Access to Welfare and Labour Rights: Government schemes such as MNREGA, E-Shram, and PM-SYM have limited impact in Bhagalpur due to digital illiteracy, lack of awareness, and weak implementation. Workers are rarely unionised due to fear, fragmentation, and lack of legal knowledge, leaving them without collective bargaining power or labour protections.

Gendered Disadvantages in the Labour Market: Women face multiple disadvantages in Bhagalpur's unorganised sector. They are concentrated in low-paid, insecure jobs and often excluded from welfare schemes and labour codes. Gender discrimination, coupled with unpaid domestic responsibilities, severely limits their economic participation and empowerment.

Uneven Impact of Economic Reforms: The expansion of informal employment alongside deteriorating job quality reveals a contradiction within the 1991 reforms: economic growth did not result in inclusive development. Bhagalpur's failure to adapt and attract investment after liberalisation left its workforce at a disadvantage, particularly in traditional sectors such as handloom weaving and small-scale farming.

Structural Neglect and Policy Gaps: Persistent issues like wage disparity and job insecurity highlight systemic neglect of informal workers in policy design. Weak enforcement of labour laws and poor institutional accountability ensure that most informal workers remain excluded from economic gains. This reflects broader socio-economic marginalisation beyond just labour issues.

Regional Underdevelopment and Lack of Diversification: Bhagalpur's economic stagnation stems from its reliance on low-productivity, traditional sectors. Lack of industrial diversification, infrastructure, and investment has prevented formal sector job creation. This disconnect between national reform goals and regional development needs has left Bhagalpur behind in India's growth story.

Recommendations and Implementation Challenges: While the study calls for legal formalisation, expanded social protection, skill development, and promotion of SMEs, real change depends on effective implementation. This requires political commitment, institutional coordination, and alignment with local economic realities. Without strong governance, these well-intentioned reforms may not lead to meaningful improvements for Bhagalpur's unorganised labour force.

6.0 Challenges and Structural Issues

Infrastructure Gaps and Skill Deficits: Urban poverty in Bhagalpur is deeply rooted in inadequate infrastructure and limited access to skill development, especially among unorganised workers. Despite its status as one of Bihar's key urban centres, Bhagalpur continues to face major shortfalls in housing, sanitation, public transport, and access to clean water and electricity particularly in labour-dominated neighbourhoods. Informal settlements often lack basic amenities, severely impacting the health, productivity, and financial security of residents. These infrastructural gaps prevent workers from maintaining consistent employment or improving their living standards. Equally critical is the lack of accessible and affordable skill development opportunities. Most unorganised workers have no formal training or certification, limiting their ability to transition into better-paying or more secure jobs in the modern economy.

Digital Divide and Financial Exclusion: A major barrier to upward mobility for Bhagalpur's informal workforce is the persistent digital divide. Government services such as E-Shram registration, welfare transfers, and credit schemes are increasingly delivered via digital platforms. However, many unorganised workers lack smartphones, digital literacy, or awareness of these tools. As a result, they remain excluded from formal financial systems, including banking, insurance, and affordable credit. This exclusion forces them to rely on informal moneylenders and intermediaries, who often exploit their vulnerability through high interest rates or deceptive practices. Without digital and financial inclusion, these workers remain stuck in cycles of poverty and economic marginalisation.

Impact of National Shocks on Informal Workers: Recent national events such as demonetisation (2016) and the COVID-19 pandemic have had disproportionately harsh effects on Bhagalpur's informal economy. Demonetisation triggered an abrupt cash shortage, disrupting income flows for cash-dependent workers and small vendors. Many experienced income losses overnight with no safety net to cushion the blow. During the COVID-19 lockdowns, migrant workers and daily-wage earners faced job losses, hunger, and lack of healthcare. Thousands returned to Bhagalpur only to encounter limited employment opportunities and poor wages. These crises exposed the fragility of the informal sector and the lack of institutional mechanisms like unemployment insurance or emergency relief. Recovery has been uneven, and many workers continue to deal with reduced earnings, mounting debt, and economic uncertainty underscoring the urgent need for systemic reforms to protect informal labour in urban centres like Bhagalpur.

7.0 Recommendations

Making Welfare Schemes Accessible to Informal Workers: To improve the conditions of unorganised labour in Bhagalpur, focused and inclusive policy interventions are urgently needed. One of the primary challenges is the inaccessibility of welfare schemes due to low literacy and limited mobility among informal workers. The government must simplify and decentralise the implementation of these schemes to ensure broader reach. Mobile outreach units, local help centres, and community-based registration drives can effectively connect unorganised workers to platforms like E-Shram. These measures will help create accurate databases, facilitate benefits distribution, and strengthen workers' visibility in official records.

Strengthening Labour Rights and Reducing Inequality: In addition to registration, strong labour enforcement mechanisms are crucial. Strengthening labour inspections and implementing minimum wage laws even within the informal sector can significantly improve job quality. Policy frameworks must also directly address gender and caste-based disparities. Women, Dalits, and other marginalised groups often face greater exploitation and limited access to legal protection or job opportunities. Ensuring equal rights, protections, and support services for these communities is essential for inclusive labour reform.

Revitalising Traditional Industries and Local Economies: Improving the conditions of informal labour requires more than welfare it demands sustainable and inclusive local economic development. Reviving Bhagalpur's traditional silk weaving industry through better access to markets, updated technology, and cooperative production models can raise incomes while preserving local heritage.

Moreover, targeted investment in small-scale infrastructure such as rural roads, storage units, and local transport would directly benefit informal workers involved in agriculture, trade, and logistics. Strengthening micro-enterprises, self-help groups, and affordable housing and healthcare systems would reduce economic vulnerability and build resilience within the local economy.

Promoting Skill Development and Universal Social Security: Skill training must be a core component of long-term reform. Tailored programs that align with the needs of Bhagalpur's local industries can help informal workers transition to more stable, higher-paying jobs. At the same time, the government must expand and universalise social security benefits including health insurance, pensions, and maternity coverage making them portable, especially for migrant and seasonal workers. This would provide a safety net against income shocks and ensure long-term security.

Empowering Local Governance for Labour Welfare: Decentralised governance is key to implementing and monitoring labour reforms effectively. Local governments and Panchayati Raj institutions should be empowered to maintain labour databases, oversee welfare delivery, and monitor workplace conditions. This proximity-based model ensures greater accountability, faster grievance redressal, and more responsive implementation.

8.0 Conclusion

The study of unorganised labour in Bhagalpur reveals that the post-1991 economic reforms while successful in driving national growth have largely bypassed the informal workforce in smaller urban centres. Traditional sectors such as silk weaving, once the backbone of Bhagalpur's economy, have struggled to adapt due to increasing competition and inadequate institutional support. Informal workers continue to face poor working conditions, wage insecurity, and minimal access to welfare schemes, highlighting a stark disconnect between policy design and local realities. The benefits of liberalisation, privatisation, and globalisation have not translated into improved livelihoods for most unorganised labourers in the region.

This disconnect underscores the need for region-specific policy interventions that address the unique challenges of informal economies. Centralised reforms often overlook ground-level constraints such as digital illiteracy, weak infrastructure, and social marginalisation. To ensure inclusive growth, labour laws and welfare schemes must be decentralised, better implemented, and adapted to local needs. Strengthening local governance, expanding social protection, promoting skill development, and revitalising traditional industries are essential to bridging the gap between macroeconomic policies and micro-level impact. Only through such inclusive, bottom-up approaches can the unorganised workforce in regions like Bhagalpur be meaningfully integrated into India's growth story.

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