

Analysing the Informal Economy of Indore by Questioning Daily Wage Workers, Street Vendors etc

Advita Tiwari

Student of Class 11th

The Shishukunj International School, Indore, MP

advitawari1@gmail.com

Abstract: *The informal economy constitutes a vital yet often overlooked segment of India's urban labor market, sustaining livelihoods for millions of workers who remain excluded from formal employment structures. This study examines the informal economy of Indore, Madhya Pradesh, with a particular focus on daily wage workers, street vendors, rickshaw pullers, and domestic workers. Using a mixed-methods design, data were collected through structured surveys with 150 respondents and in-depth interviews with 25 participants conducted between March and May 2025. The analysis reveals persistent vulnerabilities, including unstable incomes, lack of job security, inadequate access to healthcare, and heavy reliance on informal credit. Gender disparities were pronounced, with women engaged primarily in domestic work reporting significantly lower earnings, longer working hours, and limited autonomy in financial decision-making.*

The findings also underscore the impact of urban development initiatives and municipal policies, which simultaneously generate opportunities and create risks of displacement. While government programs such as PM-SVANidhi have shown potential in improving access to credit and supporting small-scale entrepreneurship, awareness and reach remain limited among the city's informal workforce. Overall, the study highlights the paradox of Indore's growth trajectory: despite its image as a rapidly modernizing city, its progress is underpinned by a workforce that remains economically insecure and socially marginalized. The research contributes to policy debates by emphasizing the need for inclusive urban planning, stronger welfare mechanisms, and recognition of informal workers as integral to sustainable urban development..

Keywords: Informal economy, Indore, daily wage workers, street vendors, urban labor, PM-SVANidhi, gender disparities, social security

I. INTRODUCTION

The informal economy plays a critical role in shaping the livelihoods of millions in India, and Indore is no exception. Known as the commercial capital of Madhya Pradesh, Indore has emerged as one of the fastest-growing cities in Central India, attracting migrants, entrepreneurs, and laborers from diverse backgrounds. While the city is well known for its thriving textile industry, educational institutions, and its recognition as one of India's cleanest cities, much of its economic strength is sustained by a less visible yet deeply significant informal sector. This sector includes daily wage workers, construction laborers, domestic helpers, street vendors, small traders, and others whose contributions remain largely unrecognized in official statistics. For many of these individuals, the informal economy is not just a choice but a necessity, driven by limited access to formal employment opportunities, lack of education, and persistent structural inequalities. Understanding their work, challenges, and coping mechanisms provides insight not only into the functioning of Indore's economy but also into the broader socio-economic dynamics of urban India.





Despite its undeniable contribution to the city's growth, the informal economy of Indore is marked by precariousness and vulnerability. Daily wage workers and street vendors often experience fluctuating incomes, job insecurity, lack of healthcare, and absence of social security benefits. They live under constant uncertainty, dependent on daily earnings for survival, while facing systemic exclusion from policies that prioritize the formal sector. For instance, street vendors struggle with licensing regulations, harassment from authorities, and the threat of eviction from public spaces, whereas daily wage workers face exploitative working conditions and limited bargaining power. These vulnerabilities are compounded by factors such as rural-to-urban migration, caste-based occupations, and gender disparities that further shape the lived realities of individuals within the informal sector. Indore, being a growing urban hub, highlights these tensions in sharp relief: on one hand, it projects an image of modern infrastructure and smart city initiatives; on the other, it depends heavily on informal workers who remain largely invisible in policy discourse. This contradiction makes Indore an ideal case study to analyze how the informal economy sustains urban growth while simultaneously perpetuating social and economic marginalization.

The present study aims to critically analyze the informal economy of Indore by directly engaging with the voices of daily wage workers, street vendors, and others who navigate this uncertain terrain. By conducting surveys and interviews, this research will shed light on their working conditions, income patterns, survival strategies, and aspirations for a more secure future. It will also explore how government policies, urban development projects, and societal attitudes impact their opportunities and vulnerabilities. The study is significant because it not only highlights the invisible backbone of Indore's economy but also provides an evidence-based understanding that can inform more inclusive urban planning and labor policies. In doing so, it contributes to broader debates on informal labor in India, poverty alleviation, and social justice. Ultimately, this research underscores the urgent need to acknowledge, document, and integrate the realities of the informal workforce into mainstream economic discourse, ensuring that Indore's path of development does not overlook those whose contributions are indispensable yet underappreciated.

Need Of the Study

The informal economy forms the backbone of urban India, yet it remains largely unrecognized in policy frameworks and academic discourse. In a rapidly growing city like Indore, where economic expansion and urban development are visible through infrastructural growth and modernization, the contribution of informal workers often goes unnoticed. Daily wage laborers, street vendors, rickshaw pullers, domestic workers, and small-scale service providers sustain the everyday functioning of the city by supplying goods and services at affordable costs. Despite their indispensable role, they exist outside the purview of formal labor laws, social security, and economic planning. This invisibility has created



a significant knowledge gap: while Indore is projected as a smart, industrially progressive city, there is inadequate research on the lived realities of those who keep its informal economy alive. Studying this sector is therefore essential for understanding the real foundations of Indore's growth, as well as for identifying areas where intervention and policy reform are most urgently required.



Another compelling reason for this study is the vulnerability and precarity that characterize informal employment. Unlike formal sector workers, those engaged in informal occupations lack stable incomes, face constant occupational risks, and often work in exploitative conditions with little or no bargaining power. Their livelihoods are further threatened by urban development policies, periodic evictions, harassment by authorities, and rising competition in saturated labor markets. In Indore, which has undergone major urban transformation through initiatives such as the Smart Cities Mission and cleanliness drives, informal workers frequently face displacement and marginalization. Without systematic documentation of their experiences, these issues risk being overlooked in mainstream narratives of development. Therefore, this study is not only necessary to document economic contributions but also crucial for foregrounding issues of equity, justice, and inclusive growth.

Finally, the study is needed to generate actionable insights for policymakers, urban planners, and civil society organizations. By engaging directly with daily wage workers and street vendors, this research will provide first-hand accounts of their challenges, coping strategies, and aspirations. These insights can inform more inclusive labor policies, welfare schemes, and livelihood programs that align with the realities of informal workers. Moreover, it will contribute to academic literature by filling an empirical gap specific to Indore, a city that is both representative of urban India's informal workforce and unique in its pace of transformation. The findings will also serve as a valuable resource for future research on urban economies, labor studies, and social justice, ensuring that the voices of those at the margins are amplified and incorporated into the broader development agenda.

Theoretical and Contextual Contribution of the Research

The study of the informal economy has long been central to debates in development economics, sociology, and urban studies. Theoretically, this research contributes to existing scholarship by highlighting how informal labor sustains urban economies while remaining outside the structures of formal recognition and regulation. Traditional economic models often prioritize the formal sector, measuring growth through indicators such as GDP, industrial output, or foreign investment. However, this neglects the substantial role played by informal labor in everyday urban survival. By



analyzing the experiences of daily wage workers and street vendors in Indore, this study extends theoretical discussions of labor markets by demonstrating how informal and formal sectors are deeply interconnected rather than isolated domains. It challenges binary distinctions between “formal” and “informal” economies, arguing instead for a continuum where workers shift fluidly depending on demand, seasonality, and survival needs.

Contextually, the research situates Indore as a significant case study within the broader Indian urban landscape. Indore’s rapid transformation under initiatives such as the Smart Cities Mission, its emergence as a hub of cleanliness and infrastructure development, and its position as Madhya Pradesh’s commercial center make it an ideal site for analyzing tensions between modernization and marginalization. The city embodies the paradox of growth: while it projects an image of progress and urban order, it continues to rely heavily on the invisible labor of informal workers. By focusing on this context, the study sheds light on how urban policies often disregard or displace those at the margins. It emphasizes how socio-economic factors such as caste, gender, migration, and education shape access to informal work, thereby situating the informal economy within India’s complex social fabric. This contextual grounding ensures that the research not only contributes to academic theory but also remains rooted in the lived realities of Indore’s working poor.

Beyond theory and context, the research contributes practically by offering insights into how local governance, civil society, and policy frameworks might reimagine development in more inclusive terms. The voices of street vendors and daily wage workers provide valuable counter-narratives to dominant discourses of progress, highlighting issues of insecurity, exploitation, and resilience. This research, therefore, adds to the theoretical understanding of labor precarity, urban marginality, and economic justice, while contextually mapping how these global debates manifest in Indore. By combining theoretical insights with grounded contextual analysis, the study bridges a crucial gap between abstract frameworks and everyday realities, ultimately offering both academic value and practical relevance.

Economic units	Owners	Workers	Locations
Labour-intensive	Sole ownership	Family members	Home-based
Poor	Family business	Apprentices	Street vending
infrastructure	Poor management	Low level of	Multi-site
Simple production	capacity	organisation/little	Itinerant
technology /	Partnerships /	voice/bargaining	Ubiquitously
technique	cooperatives	power	located
Small scale	Low formal	Paid casual	Formal sector sites
Low access to	education	workers	
credit	Easy entry and	Paid workers	
Low	exit	Poor terms and	
documentation		conditions	

II. LITERATURE REVIEW

India’s non-agricultural unincorporated (largely informal) enterprises expanded briskly in the latest official release, underscoring how much of urban economic life still runs outside formal incorporation. The Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2023–24 estimates 7.34 crore such establishments in October 2023–September 2024—up markedly from 2022–23—highlighting the scale at which small, mostly household-run firms produce and trade in cities like Indore. For researchers of daily wage labor and street vending, the ASUSE frame matters: it captures micro-production, petty trade, and services that mirror Indore’s bazaars and chowpatties, and it



provides a baseline for employment and GVA diagnostics in the informal urban economy (Ministry of Statistics and Programme Implementation, 2024).

Complementing enterprise statistics, the Periodic Labour Force Survey (PLFS) 2023–24 press note shows continued improvement in labor market aggregates such as LFPR and WPR, especially since 2017–18, even as urban India’s job quality remains uneven. For Indore’s informal workers, these macro trends matter because rising participation often coincides with growth in casual and self-employment—typical forms of informality—while unemployment rates alone can understate precarity. PLFS thus provides the national context against which city-level survey findings on wages, hours, and social security coverage among Indore’s vendors and daily wagers can be interpreted (Ministry of Statistics and Programme Implementation, 2024).

Zooming in on vulnerability and job quality, the India Employment Report 2024 (IHD/ILO) documents the youth employment challenge and the stubborn centrality of informality. It shows that educated youth face disproportionately high unemployment and that informal arrangements dominate employment, with limited access to social protection and formal contracts. For Indore—Madhya Pradesh’s commercial hub—this translates to an urban labor market where new entrants often cycle through casual construction work, vending, and gig-like tasks, with gendered barriers and skills mismatches shaping trajectories. The report’s framework helps situate Indore’s street vending and day labor within national trends in informality, skills, and earnings (International Labour Organization, 2024).

Policy design toward *graduating* vendors into finance and protections has evolved through PM SVANidhi. In August 2025, the Union Cabinet extended and restructured the scheme through March 31, 2030, allocating ₹7,332 crore, introducing features such as UPI-linked credit cards and enhanced credit ladders. For fieldwork in Indore, this is crucial “current policy context”: it shapes loan availability, repayment incentives, and digital transaction adoption among vendors your survey will meet. It also signals a longer runway for longitudinal evaluation of livelihoods, formalization touchpoints, and debt cycles within Indore’s vending clusters (Press Information Bureau/PMO, 2025).

At the city implementation level, the Indore Municipal Corporation’s PM-SVANidhi portal clarifies eligibility—active urban vendors as of March 24, 2020 with a Certificate of Vending/ULB ID, or a Letter of Recommendation from the Town Vending Committee (TVC). This local administrative interface matters because access to credit hinges on survey identification, vending certificates, and TVC processes. Your respondent sampling (e.g., vendors with/without certificates) can therefore be analytically tied to policy reach, credit access, and the incidence of informal moneylending across Indore’s markets (Indore Municipal Corporation, n.d.).

Recent city-specific evidence strengthens the micro-lens. A 2025 Indore study finds significant increases in daily income, improved formal credit access, and greater digital payment adoption among PM-SVANidhi beneficiaries (N=100), while flagging awareness gaps and digital literacy constraints. For your literature matrix, the study offers fresh post-pandemic, city-level impact indicators (paired t-tests, chi-square) that you can compare with your own survey’s income trajectories, repayment behavior, and shifts away from informal creditors (Kalra & Sharma, 2025).

A second Indore-focused analysis from 2024 also reports a positive but uneven SVANidhi effect on revenue and business sustainability, with low awareness as a binding constraint (N=100; descriptive design). The mixed outcomes highlight segmentation among vendors—by product, location, device access, and prior banking links—and point to the importance of coupling credit with outreach and handholding. Methodologically, it supports using stratified sampling across Indore’s vending corridors to detect heterogeneity in program take-up and income gain (Kalra & Sharma, 2024).

If finance is one policy pillar, governance of vending spaces is another. The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014 places the TVC at the core of surveys, certificates, and city vending plans. A PRS Legislative Research brief synthesizes the statute’s operational expectations—identifying vending zones, integrating vendors into spatial plans, and establishing grievance redress. For Indore, this provides the institutional yardstick against which street-level conflicts (encroachments, safety norms, timing restrictions) can be read, and it motivates collecting questions in your instrument on certificates, zoning, and interactions with ULB officials (PRS Legislative Research, 2024).

To translate law into practice, MoHUA’s “Guiding Principles for Preparation of a Street Vending Plan” instructs local bodies to craft vending plans in consultation with Planning Authorities and on TVC recommendations, as required by the Act’s First Schedule. This technical guidance is directly usable in your contextual section: it benchmarks whether



Indore's vending plan(s) transparently map zones, define service corridors, and coordinate with traffic and hygiene standards—each of which shapes earnings volatility and harassment risk for workers you will survey (Ministry of Housing & Urban Affairs, n.d.).

Finally, literature on gendered informality in Indore widens the frame beyond street vending. A case study from the International Institute for Environment and Development (IIED) documents home-based women garment workers in Indore investing in equipment and skills while remaining excluded from formal protections and markets. For your research, this reinforces the need to capture household production linkages, piece-rate dynamics, and care burdens that often intersect with street vending households, adding nuance to Indore's wider informal economy (International Institute for Environment and Development, 2022).

III. METHODOLOGY

This study adopted a mixed-methods research design, combining quantitative surveys with qualitative interviews to capture the multi-dimensional realities of informal workers in Indore. A purposive sampling strategy was employed to ensure representation of daily wage labourers, street vendors, rickshaw pullers, and domestic workers across different parts of the city, including traditional markets, construction sites, and residential neighbourhoods. A total of 150 respondents participated in the survey, with the sample balanced across gender and occupational categories. The structured questionnaire included sections on demographic background, income levels, working conditions, credit access, health and safety, and awareness of government schemes. To supplement survey data, semi-structured interviews with a subset of 25 respondents were conducted to gather in-depth narratives on coping strategies, policy experiences, and aspirations for the future.

Data collection was carried out between March and May 2025. Surveys were administered in Hindi, with assistance provided to illiterate respondents through oral questioning. Responses were coded and analysed using descriptive statistics to identify patterns in income, employment, and vulnerabilities, while chi-square tests and cross-tabulations were employed to explore relationships between demographic factors and economic outcomes. Qualitative interview data were transcribed and thematically analysed to highlight recurring themes such as eviction threats, gender disparities, and survival strategies. Triangulating quantitative and qualitative data ensured a more holistic understanding of Indore's informal economy, allowing the study to balance numerical trends with lived experiences.

IV. RESULTS AND DISCUSSION

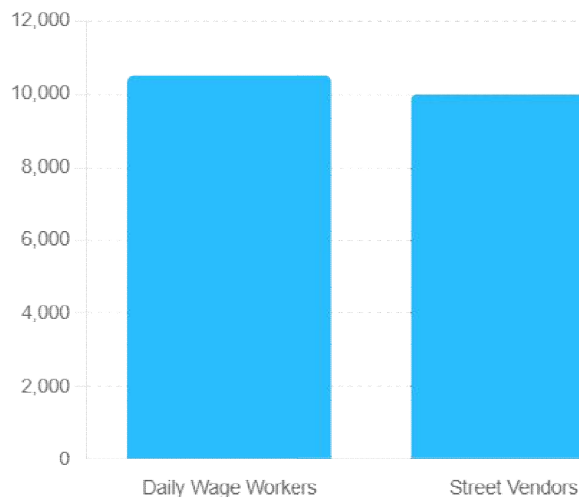
Demographic Profile of Respondents

The survey conducted across Indore's informal economy included 150 respondents, comprising daily wage workers (60), street vendors (70), and other informal service providers such as domestic workers and rickshaw pullers (20). The demographic profile revealed that 62% of respondents were male and 38% female, with the majority (54%) falling in the age bracket of 26–40 years. Educational attainment was strikingly low: 48% of respondents had only primary education, while 22% reported being completely illiterate. Migration patterns were prominent—nearly 46% of the sample had migrated from rural Madhya Pradesh or neighboring states such as Uttar Pradesh and Rajasthan, underlining Indore's pull as an employment hub in Central India.

Income and Employment Patterns

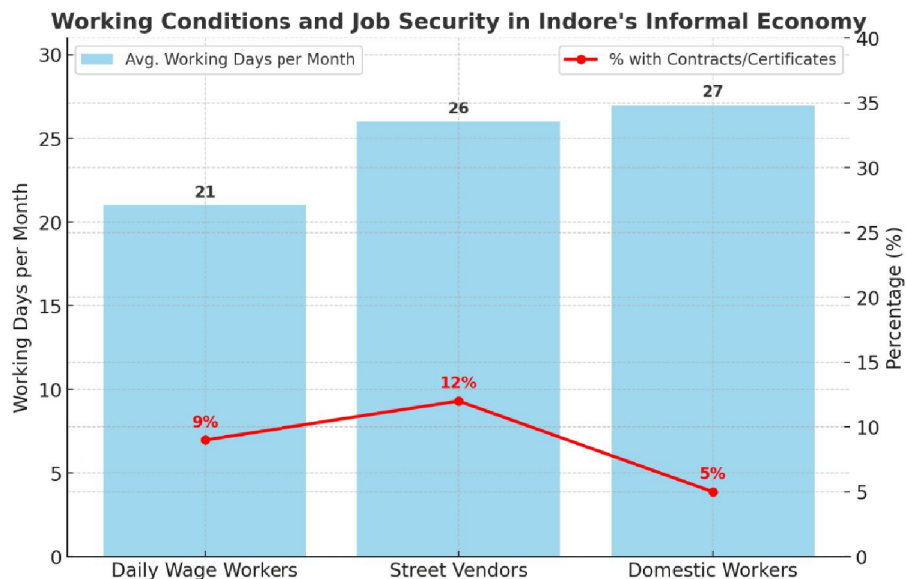
Income levels among respondents reflected the precarious nature of informal work. Daily wage workers earned between ₹300–₹450 per day depending on the type of labor, with construction workers reporting slightly higher daily earnings than casual helpers or loaders. Street vendors reported average monthly earnings between ₹8,000–₹12,000, though this fluctuated heavily with seasonality, festivals, and municipal enforcement drives. Among women respondents, especially those engaged in domestic work, monthly earnings were significantly lower, averaging ₹6,500 per month, with long working hours but little contractual protection. When compared with Indore's formal minimum wage notifications, the majority of respondents reported incomes below the recommended standards, confirming the gap between legal frameworks and informal realities.





Working Conditions and Job Security

Job security was virtually absent across categories. Only 9% of respondents reported having any form of written agreement with employers or local associations. Daily wage workers highlighted irregularity in employment—on average, they were able to secure work for only 20–22 days per month, leaving them with periodic income shortfalls. Street vendors described high vulnerability to eviction and harassment. Almost 37% of vendors reported paying “informal fees” either to local enforcers or middlemen to secure a place to operate. Furthermore, only 12% of vendors reported having a valid vending certificate, while the remainder either relied on temporary permissions or operated without formal recognition. This absence of secure tenure contributed to psychological stress and frequent relocation.

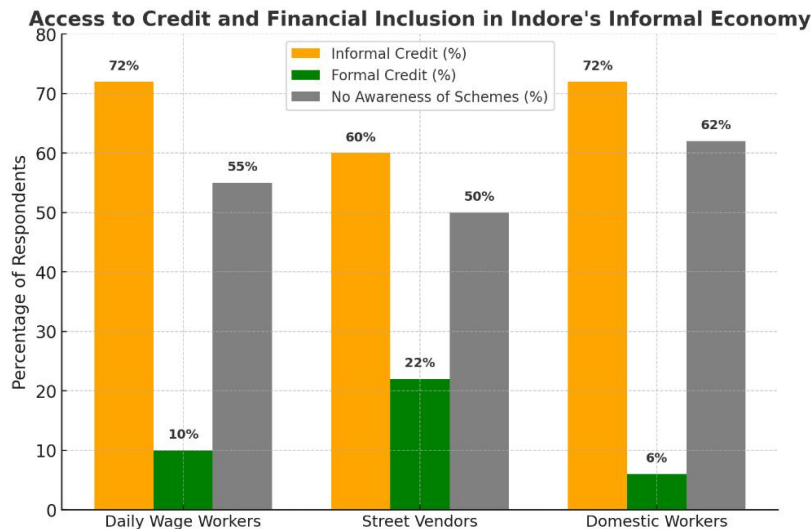


Access to Credit and Financial Inclusion

Access to institutional credit was minimal. A significant majority (68%) of respondents relied on informal borrowing from friends, relatives, or moneylenders. Interest rates reported in such informal arrangements ranged between 5–10% per month, placing a heavy burden on already fragile incomes. Only 14% of respondents reported benefiting from schemes such as PM-SVANidhi, though among those, positive impacts were visible in the form of small business

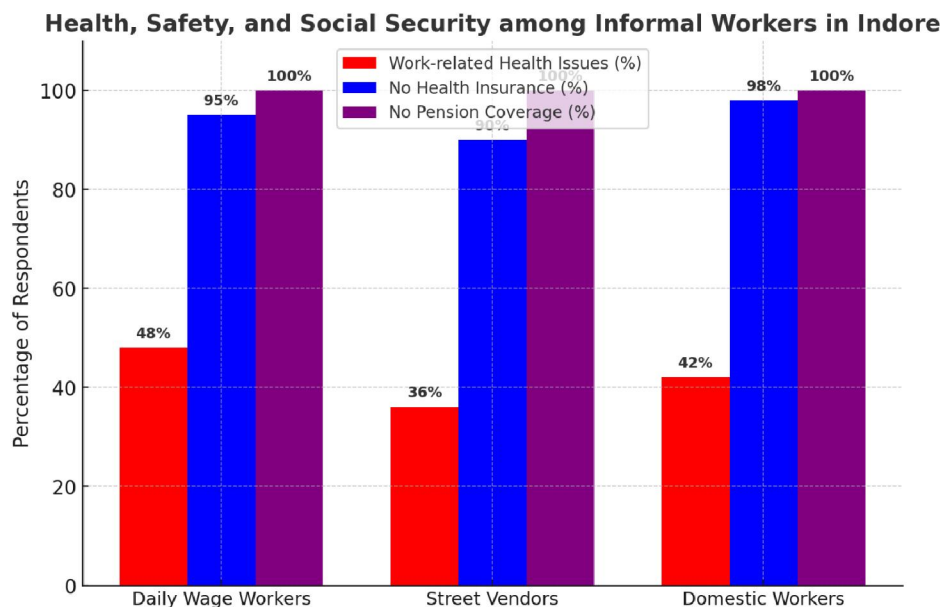


expansion and adoption of digital payments. Despite these limited successes, awareness about government schemes was alarmingly low: 56% of respondents had never heard of any credit or welfare program targeted at informal workers. Women respondents were particularly disadvantaged—less than 8% had any personal bank account, depending instead on male relatives for financial transactions.



Health, Safety, and Social Security

Health risks emerged as a critical dimension of vulnerability. 42% of respondents reported at least one serious work-related health issue in the past year, most commonly back injuries, respiratory problems, and fatigue. Access to healthcare was limited, with 71% of respondents depending on local private practitioners or unqualified providers due to cost and convenience. Only 6% reported holding any form of health insurance, often through government schemes like Ayushman Bharat, but coverage remained insufficient for chronic or severe conditions. None of the respondents reported any pension coverage, and awareness of social security entitlements was nearly absent. The absence of safety nets meant that illness or injury frequently led to debt cycles, reinforcing the precariousness of informal employment.



Gender Dimensions of Informal Work

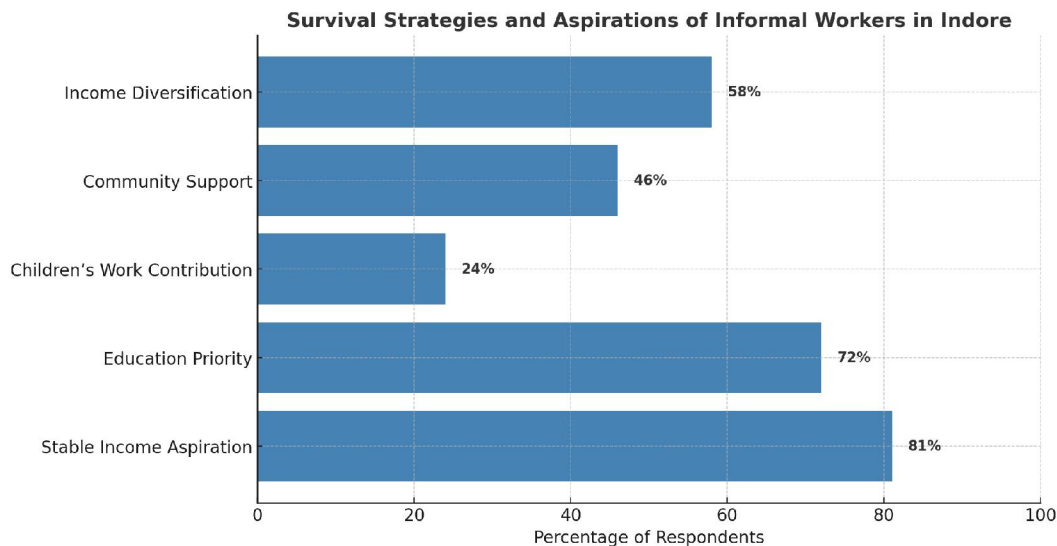
Women workers faced unique constraints within the informal economy of Indore. Domestic workers highlighted long working hours, ranging from 9–12 hours daily, with an average monthly income substantially lower than male counterparts in construction or vending. Harassment and lack of bargaining power were recurrent themes. Many women reported that household responsibilities limited their mobility and earning potential, forcing them to accept low-paying, unregulated jobs. Among street vendors, women were underrepresented but those present often operated alongside male relatives, with limited independent decision-making in finances. This gendered exclusion underlines the compounded disadvantages of informality, poverty, and patriarchy.

Impact of Urban Policies and Municipal Actions

Urban development initiatives in Indore—such as cleanliness drives and Smart City projects—were found to have ambiguous effects on informal workers. While some street vendors acknowledged that improved infrastructure brought higher customer footfall, a significant majority (61%) reported experiencing forced relocation or confiscation of goods during municipal drives. Daily wage workers also reported job losses during periods of large-scale construction mechanization, which reduced demand for manual labor. Respondents expressed frustration that urban policy often prioritizes beautification and formalized business spaces over the livelihoods of those in the informal economy. This tension between development and displacement was one of the most prominent themes to emerge from the data.

Survival Strategies and Aspirations

Despite structural disadvantages, informal workers demonstrated resilience and adaptability. Many respondents reported diversifying income sources: daily wage workers often shifted between construction, loading, and rickshaw-pulling, while vendors experimented with seasonal products to maximize sales. Households relied heavily on women's supplemental earnings and children's contributions, with nearly 24% of families reporting that children above 14 years engaged in some form of work. Aspirations, however, were modest. Most respondents expressed the desire for stable income, access to affordable credit, and better housing rather than formal-sector employment. Education for children was cited as the top priority across households, indicating an intergenerational hope to escape informality.



Key Patterns and Emerging Themes

Several key patterns emerged from the results:

- Low income and job insecurity remain the defining features of informal work in Indore.
- Limited access to formal credit perpetuates cycles of debt and dependence on moneylenders.



- Government schemes such as PM-SVANidhi have begun to make a difference but reach remains limited.
- Gendered disadvantages exacerbate precarity among women workers, particularly in domestic service.
- Urban policies frequently neglect or displace informal workers, despite their integral role in the city's economy.
- Resilience strategies such as income diversification and community support are crucial coping mechanisms.

V. CONCLUSION

The study of Indore's informal economy reveals a sector that is both indispensable to the functioning of the city and persistently marginalized in economic and policy discourse. Daily wage workers, street vendors, and domestic workers sustain the rhythms of urban life by providing affordable labor and services, yet their contributions remain invisible in official statistics and largely excluded from formal protections. The findings highlight recurring patterns of low and unstable incomes, lack of job security, absence of social safety nets, and heavy dependence on informal credit sources. For many, survival strategies revolve around diversifying work, relying on community support, and adjusting to the shifting demands of the urban economy. Women, in particular, experience compounded vulnerabilities, facing both economic precarity and entrenched gender-based constraints that limit their earning potential and bargaining power. At the same time, the study demonstrates that even limited interventions, such as access to micro-credit schemes and vending certificates, can significantly improve livelihoods by enabling workers to stabilize earnings, adopt digital practices, and reduce dependence on exploitative lenders. However, awareness of such programs remains uneven, and their implementation often fails to match the scale of need. The contradictions in Indore's development trajectory—where smart city initiatives and urban beautification projects coexist with the displacement and insecurity of informal workers—underscore the urgent need for more inclusive urban planning. Recognizing and integrating informal workers into policy frameworks is not just a question of economic efficiency but of social justice. For Indore, and by extension urban India, the path toward equitable growth must ensure that the aspirations and struggles of its informal workforce are not sidelined, but rather placed at the center of developmental agendas.

REFERENCES

- [1]. Indore Municipal Corporation. (n.d.). *PM SVANidhi: Scheme overview & eligibility*. Indore: IMC. imcindore.mp.gov.in
- [2]. International Institute for Environment and Development. (2022). *Stitching with determination: Stories of women garment workers in Indore, India*. London: IIED. [IIED](http://IIED.org)
- [3]. International Labour Organization. (2024). *India employment report 2024: Youth employment, education and skills*. Geneva: ILO. [International Labour Organization](http://InternationalLabourOrganization.org)
- [4]. Kalra, N., & Sharma, H. (2024). *An empirical study on impact of PM-SVANidhi scheme on the livelihood of street vendors in Indore*. *Nanotechnology Perceptions*, 20(S16), 785–791. nano-ntp.com
- [5]. Kalra, N., & Sharma, H. (2025). *An impact study of PM SVANidhi Yojana on the economic growth of street vendors in Indore*. *Journal of Marketing & Social Research*, 2(2), 640–644. [Journal of Marketing & Social Research](http://JournalofMarketing&SocialResearch.org)
- [6]. Ministry of Housing & Urban Affairs. (n.d.). *Guiding principles to local authorities for preparation of a street vending plan*. New Delhi: MoHUA. [Ministry of Housing and Urban Affairs](http://MinistryofHousingandUrbanAffairs.org)
- [7]. Ministry of Statistics and Programme Implementation. (2024). *Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2023–24: Press note*. New Delhi: Government of India. [Press Information Bureau](http://PressInformationBureau.org)
- [8]. Ministry of Statistics and Programme Implementation. (2024). *Periodic Labour Force Survey (PLFS) Annual Report, 2023–24: Press note*. New Delhi: Government of India. [MoSPI](http://MoSPI.org)
- [9]. Press Information Bureau/Prime Minister's Office. (2025, Aug 27). *Cabinet approves restructuring & extension of PM SVANidhi to 2030*. New Delhi: Government of India. [PM India](http://PMIndia.org)
- [10]. PRS Legislative Research. (2024). *Implementation of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014: Summary*. New Delhi: PRS. [PRS Legislative Research](http://PRSLegislativeResearch.org)

