Darshini Mahadevia is Professor and Dean of Faculty of Planning, CEPT University, with over 20 years of teaching and illustrious research and publications record. After completing her Bachelors in Architecture and Masters in Urban and Regional Planning, she completed her PhD from Jawaharlal Nehru University. She was a visiting fellow at University of California, Los Angeles and McGill University. She has collaborated for research with many national and international academic institutions/universities in India, Europe, China. She specializes in the research on urban development policies, including housing policy, urban poverty, human and gender development. In particular, her research is focused on inclusive urban planning, housing, inclusive transport. In 2009 she incepted the Centre for Urban Equity at CEPT University, which she headed till March 2013.

Description of the lecture: Informality is the synonym of economic growth and is the metaphor of urbanization in country such as India. A popular word used is *Jugaad*, which does not have parallel in at least the English language. The best meaning of *jugaad* is managing out, coping in times of adversities through subversions of law and institutions. The rich subvert for ‘primitive accumulation’ using the backing of State power, the State itself subverts to accommodate sometimes ‘particular agendas’, and the poor subvert for survival. We see such subversions and informality in urban housing, transport, employment, social services (health and education) and even citizenship. Informality or *jugaad* are celebrated and at times deified as means of economic growth in the face of rigid state bureaucracies. But, those in the informal sector, particularly on the lower end, seek substantive citizenship, housing rights, social security amidst informal employment and increased accessibility through safe and affordable transport. While, informal sector has indeed contributed to urban economic growth, it has also captivated a large proportion of population in the sector, at the cost of further upward economic mobility. In a way, it has set limits of economic growth.

**Discussant:** Hilda Blanco
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