



EMPLOYMENT AND SOCIO-ECONOMIC SECURITY AMONG URBAN INFORMAL WORKERS IN ANDHRA PRADESH

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Abstract:

Informal employment constitutes an important part of the urban labour market in India and provides livelihood opportunities to a large number of workers who may have limited access to stable employment and formal social protection. Urban informal workers are engaged in a wide range of activities, including street vending, construction work, domestic work, waste collection, transport services, casual labour and other small-scale occupations. Although these occupations provide income to many households, workers often face irregular employment, low or uncertain earnings, long working hours, unsafe working conditions and limited access to social security and healthcare. The present narrative review examines informal employment and socio-economic security among urban workers in Andhra Pradesh based on available research studies, government reports and other relevant secondary sources. The review focuses on the nature of informal employment and examines major issues relating to income security, employment stability, working conditions, occupational health, access to healthcare, housing, social protection and gender-related vulnerabilities. It also considers the difficulties faced by migrant and other vulnerable groups within the urban informal workforce. The available literature indicates that informal workers contribute significantly to urban economic activity but often remain outside the effective coverage of formal employment benefits and social-security arrangements. Economic insecurity can be further intensified by irregular work, rising living costs, occupational risks and limited awareness or accessibility of welfare programmes. The review highlights the importance of extending effective social protection, healthcare, occupational safety measures and livelihood support to urban informal workers. It concludes that improving the socio-economic security of informal workers requires coordinated efforts to strengthen decent working conditions, social-security coverage, access to basic services and effective implementation of welfare measures in Andhra Pradesh.

Keywords: Informal Employment; Urban Workers; Socio-Economic Security; Informal Sector; Working Conditions; Social Security; Occupational Health; Andhra Pradesh

1. INTRODUCTION

Urban informal employment provides an important source of livelihood for a large number of workers in India. Street vendors, construction workers, domestic workers, waste collectors, transport workers, casual labourers and other informal workers contribute significantly to the functioning of towns and cities by providing goods and services at affordable costs. At the same time, most informal workers operate without the employment security and social protection normally associated with formal employment. Their work may involve irregular income, long working hours, unsafe working conditions, occupational risks and limited access to healthcare, insurance and other social-security benefits. The changing nature of urbanisation, migration, digital services and small-scale economic activities has further expanded the forms of informal employment. These issues are particularly relevant to Andhra Pradesh,

where urban workers are engaged in a wide range of informal occupations and many households depend on such activities for their livelihood. Understanding their employment conditions and socio-economic security is therefore important for examining the challenges faced by the urban informal workforce and for considering appropriate welfare and social-protection measures.

CONCEPTUAL UNDERSTANDING OF INFORMAL EMPLOYMENT AND SOCIO-ECONOMIC SECURITY

Meaning and Characteristics of Informal Employment

Informal employment refers broadly to work that is not adequately covered by formal legal, labour and social-protection arrangements. It includes both self-employment and wage employment where workers may not have written contracts, paid leave, social-security benefits or adequate protection under labour regulations. The International Labour Organization (ILO) distinguishes informal employment from the informal sector because an informal job can exist not only in an informal enterprise but also within a formally established enterprise when the employment relationship itself lacks adequate protection. The revised international statistical standards adopted in 2023 further emphasise that informality concerns whether employment is effectively covered by formal arrangements such as labour legislation, income taxation and social-security regulations (International Labour Organization, 2023).

Informal employment is therefore not limited to a particular occupation or type of worker. Street vendors, casual labourers, domestic workers, home-based workers, small traders, own-account workers and workers engaged on short-term or irregular arrangements may all fall within informal employment depending on the nature of their work and the protection available to them. A common feature is the absence or weakness of employment security and social protection. The ILO notes that informal workers may lack secure employment contracts, employment benefits, social protection and effective worker representation (ILO, 2015).

Informal Sector and Informal Workers

The terms informal sector and informal workers are related but they do not mean exactly the same thing. The informal sector is mainly concerned with the characteristics of the economic unit or enterprise in which people work. It generally consists of small, unincorporated enterprises that are owned by households and are not constituted as separate legal entities. Informal workers, on the other hand, are identified mainly through the nature of their employment relationship and the protection attached to their jobs. Consequently, a person may have an informal job even when working for an enterprise that is formally registered. This distinction is important when examining urban employment because informality can occur across different occupations and types of enterprises (ILO, 2023).

Urban informal workers constitute a diverse group rather than a single occupational category. They may work as street vendors, domestic workers, construction labourers, waste collectors, transport workers, repair workers, small traders and service providers. Their circumstances also differ according to gender, age, education, migration status, skills and household responsibilities. The ILO therefore treats the informal economy as a broad and diverse area of economic activity rather than as a simple division between formal and informal sectors. Understanding this diversity is important because the economic security and social-protection needs of an urban street vendor may be different from those of a domestic worker or a casual construction labourer.

Meaning of Socio-Economic Security

Socio-economic security refers to the ability of individuals and households to maintain a reasonable level of income, livelihood and basic well-being despite economic difficulties, illness, injury, unemployment, disability, old age or other adverse circumstances. For workers, it includes more than regular earnings. It also involves access to healthcare, social insurance, income support, employment-related benefits and protection against sudden loss of livelihood. The World Bank has described worker protection in terms of measures that reduce or manage the financial consequences of health shocks, workplace injuries, unemployment, income shocks and loss of earning capacity in old age.

For informal workers, socio-economic security becomes especially important because their employment often does not provide the protections normally associated with formal employment. Irregular income, absence of paid leave, limited insurance coverage and uncertain employment can make a household more vulnerable to even a temporary illness or loss of work. Social protection can help households manage such risks and prevent temporary economic difficulties from becoming long-term hardship. The ILO also places income security, social protection and decent work within a broader framework of improving the conditions of workers and facilitating a gradual transition towards formal employment.

Relationship between Informal Employment and Socio-Economic Security

Informal employment and socio-economic security are closely connected because the characteristics of informal work can directly affect a worker's ability to cope with economic and social risks. Workers who have irregular earnings, uncertain employment and limited access to social insurance may find it difficult to manage illness, workplace injuries, periods without work or responsibilities associated with old age. The World Bank identifies lack of protection against health shocks, workplace injuries, unemployment, income shocks and loss of earning ability as important concerns associated with informal employment.

The relationship is therefore not simply a question of whether a worker is employed or unemployed. A person may be working regularly and still experience considerable economic insecurity if the employment provides inadequate income, unstable working arrangements and little social protection. For urban informal workers, this insecurity may be further affected by housing costs, healthcare expenses, family responsibilities and fluctuations in demand for their services. Strengthening socio-economic security consequently requires a combination of measures, including better working conditions, access to social protection, healthcare, insurance, income security and opportunities for more stable employment. The ILO's Recommendation No. 204 similarly emphasises the need to promote income security and livelihoods while supporting the progressive transition from the informal to the formal economy (ILO, 2015).

2. NATURE AND CHARACTERISTICS OF URBAN INFORMAL EMPLOYMENT

Urban informal employment covers a wide range of livelihood activities and cannot be treated as a single occupational group. Workers may operate independently, work for small enterprises or undertake casual work without a stable employment relationship. The common feature is that employment is often insufficiently covered by formal labour protection and social security. The ILO's statistical framework also makes an important distinction between the informal sector and informal employment, since informal employment can occur in both informal and formal economic units (**International Labour Organization, 2023**).

Street Vending and Small-Scale Trading

Street vending and small-scale trading provide livelihood opportunities for many urban households with limited capital and formal employment opportunities. Vendors sell food, vegetables, clothes, household goods and other products in streets, markets and other public spaces. Their income depends heavily on customer demand, location and daily trading conditions. At the same time, vendors may face problems relating to insecure places of work, eviction, weather conditions and limited access to credit and social protection. The ILO recognises street vendors as an important part of the urban informal economy and emphasises the need to improve their working conditions and social protection (**ILO, 2015**).

Construction and Casual Labour

Construction work provides employment to a large number of casual and migrant workers in urban areas. Workers may be employed on a daily, short-term or project basis, with employment changing according to the availability of construction projects. Physical labour, work at height, carrying heavy materials and exposure to dust and machinery can create occupational risks. The absence of stable employment and employment benefits can further increase

economic insecurity among casual construction workers. The ILO identifies construction as a sector where informal workers frequently require stronger occupational safety and social protection (ILO, 2023).

Domestic Work

Domestic workers perform activities such as cooking, cleaning, washing, childcare and other household services. A significant proportion of domestic workers are women, and many work without written contracts or assured working hours. Their workplace is a private household, which can make monitoring of working conditions difficult. The ILO has recognised domestic work as an important area of labour protection and adopted the Domestic Workers Convention, 2011 (No. 189), which calls for decent working conditions and social protection for domestic workers (ILO, 2011).

Waste Collection and Recycling Work

Waste collection, sorting and recycling provide income to workers who often operate outside formal employment arrangements. These workers can be exposed to sharp objects, contaminated materials, dust, unpleasant working environments and other occupational hazards. Their contribution to urban sanitation and recycling is important, but their work may receive limited social recognition and protection. The ILO has identified waste-related informal work as an area where occupational safety, health protection and social-security coverage require greater attention (ILO, 2015).

Transport and Delivery Services

Urban transport and delivery activities have expanded considerably with the growth of cities and digital platforms. Auto-rickshaw drivers, cycle and motorcycle delivery workers, loaders and other transport-related workers may operate as self-employed or informal workers. Long working hours, road accidents, traffic pollution and pressure to maintain daily earnings can affect their health and economic security. The growth of platform-based delivery has also created new forms of work in which flexibility may coexist with uncertain income and limited employment protection (ILO, 2021).

Home-Based and Other Informal Activities

Home-based workers undertake activities such as tailoring, embroidery, food preparation, handicrafts, packaging and other forms of production or service work from their homes. Such work allows women and other workers with family responsibilities to earn an income while remaining at home. However, earnings can be low and workers may have limited bargaining power and little control over prices or working conditions. The ILO has highlighted the importance of recognising home-based workers within broader efforts to improve decent work and social protection in the informal economy (ILO, 2021).

3. SOCIO-ECONOMIC CONDITIONS OF URBAN INFORMAL WORKERS

Income and Wage Conditions

Income is one of the most important dimensions of socio-economic security among informal workers. Earnings may vary considerably from day to day because they depend on customer demand, availability of work, season and local economic conditions. Unlike regular salaried employment, many informal occupations do not provide assured monthly income. The ILO notes that low and unstable earnings are important features of economic insecurity in informal employment (ILO, 2018).

Employment Stability and Job Security

Employment stability is often limited in the informal economy. Casual workers may be engaged only when work is available, while self-employed workers depend on the continued demand for their goods or services. The absence of written contracts and employment benefits can make workers particularly vulnerable to sudden loss of income.

According to the ILO, the lack of secure employment relationships and social protection is a major characteristic of informal employment (**ILO, 2018**).

Working Hours and Workload

Many informal workers work for long hours because their earnings depend directly on the amount of work completed or the number of customers served. Street vendors may remain at their places of work for extended periods, while domestic, construction and delivery workers may have demanding schedules. Long working hours can contribute to fatigue and reduce the time available for rest and family responsibilities. The ILO has identified excessive working time and inadequate working conditions as important decent-work concerns (**ILO, 2018**).

Housing and Living Conditions

Housing conditions are closely related to the socio-economic security of urban informal workers. Workers with irregular incomes may have difficulty affording adequate housing, particularly in rapidly growing cities where rents and living expenses are high. Migrant workers may also live in temporary or shared accommodation close to their workplaces. Poor housing conditions can affect health, privacy, sanitation and the overall well-being of workers and their families. The ILO and UN-Habitat have repeatedly highlighted the close relationship between informal employment, urban poverty and inadequate living conditions (**ILO & UN-Habitat, 2020**).

Education and Skill Levels

Education and skills influence the types of employment available to workers and their ability to obtain better-paying occupations. Workers with limited formal education may have fewer opportunities in the formal labour market and may therefore depend on casual or self-employed activities. At the same time, many informal workers possess valuable occupational skills acquired through experience. Improving access to skill development and recognition of existing skills can help workers improve their employment opportunities and earnings.

Household Economic Vulnerability

Households dependent on informal employment can be particularly vulnerable to illness, injury, unemployment and sudden increases in expenditure. When a worker is unable to work, household income may fall immediately. Without savings, insurance or social-security support, even a temporary disruption can create considerable financial pressure. The World Bank has emphasised the importance of social protection in helping households manage income shocks and other risks associated with informal employment (**World Bank, 2019**).

OCCUPATIONAL HEALTH AND WORKING CONDITIONS

Occupational Hazards

Informal workers may face occupational hazards specific to their particular occupations. Construction workers may be exposed to falls and heavy materials, waste workers to contaminated materials, street vendors to traffic and weather conditions, and transport workers to road accidents and air pollution. Because many workers operate outside formal workplace monitoring systems, occupational risks may remain inadequately controlled. The ILO therefore emphasises extending occupational safety and health protection to workers in the informal economy (**ILO, 2023**).

Workplace Safety

Workplace safety is an important concern because many informal workers work in environments where formal safety procedures are limited or absent. Small enterprises and self-employed workers may not have access to safety training, risk assessment or appropriate emergency arrangements. Improving workplace safety requires practical measures suited to the particular occupation rather than relying only on general regulations. The ILO considers occupational safety and health an essential element of decent work and a fundamental principle and right at work (**ILO, 2022**).

Access to Protective Equipment

Protective equipment is important for workers exposed to dust, chemicals, sharp materials, machinery and other hazards. However, informal workers may have difficulty obtaining suitable equipment because of cost, lack of awareness or the absence of an employer responsible for providing it. Safety programmes should therefore combine awareness with affordable access to appropriate protective equipment and training in its correct use.

Occupational Injuries and Health Problems

Informal workers can experience injuries and health problems arising from their occupations, including musculoskeletal pain, respiratory problems, skin conditions, accidents and fatigue. The risks vary according to the nature of employment and working environment. Because workers may not receive paid sick leave or compensation, occupational illness can have both health and economic consequences. **Lund and Marriott (2011)** observed that informal workers in developing countries frequently experience occupational risks alongside inadequate social protection.

Access to Healthcare

Access to healthcare can be difficult when workers cannot afford treatment, must lose income to visit a health facility or lack adequate health insurance. The problem becomes more serious when an illness or injury prevents the worker from earning. Universal health coverage and social-health protection are therefore particularly important for informal workers. The World Health Organization has emphasised financial protection and equitable access to healthcare as central elements of universal health coverage (**World Health Organization [WHO], 2023**).

Work-Life and Family-Related Challenges

Informal employment can affect family life because workers may have long or irregular working hours and limited control over their schedules. Women may experience a particularly heavy burden when paid work is combined with household and caregiving responsibilities. For home-based workers, the workplace and household are often the same space, making it difficult to separate work from domestic activities. These circumstances demonstrate that working conditions should be considered together with family responsibilities and social circumstances.

SOCIAL SECURITY AMONG URBAN INFORMAL WORKERS

Access to Social Security Schemes

Social-security coverage is an important indicator of economic protection. Formal employees may receive benefits through employers and statutory social-insurance arrangements, whereas informal workers often have to depend on government schemes or voluntary arrangements. The ILO has repeatedly highlighted the social-protection gap affecting informal workers and has called for wider coverage of workers in the informal economy (**ILO, 2018**).

Health Insurance and Healthcare Protection

Health insurance can protect informal households from the financial burden of medical treatment. However, coverage alone does not guarantee effective protection if workers are unaware of eligibility, face difficulties in registration or cannot easily access empanelled health facilities. Government health-protection programmes therefore need effective implementation and awareness at the community level. In India, **Ayushman Bharat** represents an important effort to extend health protection to economically vulnerable households.

Pension and Old-Age Security

Old-age security is a major concern for informal workers because many do not have employer-sponsored pensions or provident-fund arrangements. Workers who depend on physical labour may become economically vulnerable when their ability to work declines with age. Pension and contributory social-security programmes can provide some

protection, although affordability and awareness remain important considerations. The ILO regards old-age income security as an important component of comprehensive social protection (ILO, 2021).

Maternity and Family Support

Women informal workers may have limited access to paid maternity leave and employment-related maternity benefits. Pregnancy and childbirth can therefore result in loss of income, particularly for daily-wage workers and self-employed women. Maternity protection, healthcare and income support are important for protecting women workers and their families. The ILO's Maternity Protection Convention, 2000 (No. 183), establishes international standards concerning maternity protection and income security (ILO, 2000).

Financial Security and Emergency Support

Informal workers often have limited savings and may therefore be vulnerable to sudden emergencies such as illness, injury, loss of employment or family expenditure. Access to bank accounts, affordable credit, insurance and emergency support can improve their capacity to manage such shocks. Financial inclusion should consequently be viewed as one component of broader socio-economic security rather than as a substitute for social protection.

Awareness and Accessibility of Welfare Schemes

The existence of welfare programmes does not automatically ensure that informal workers receive their benefits. Workers may lack information about eligibility, registration procedures or documentation requirements. Migrant workers can face additional difficulties when benefits are linked to a particular location. Effective implementation therefore requires simple procedures, local awareness programmes and easily accessible registration and service mechanisms. India's **e-Shram** initiative is an important step towards creating a national database of unorganised workers and facilitating access to social-security schemes.

4. GENDER AND VULNERABILITY IN INFORMAL EMPLOYMENT

Women in Urban Informal Employment

Women constitute a substantial part of the informal workforce and are engaged in domestic work, street vending, home-based production, petty trade, construction and various service activities. Women's participation in informal employment can provide an important source of household income, but many women remain concentrated in occupations with low earnings and limited employment protection. The ILO has noted that women are disproportionately represented in vulnerable forms of informal employment in many developing economies (ILO, 2018).

Gender Wage and Employment Differences

Gender differences can be seen in occupational opportunities, earnings, working conditions and access to social protection. Women may receive lower earnings because they are concentrated in low-paid occupations or because their work is undervalued. Responsibilities for household work and childcare can also restrict their ability to take up more stable or better-paid employment. These differences show that improving women's socio-economic security requires attention to both employment conditions and unpaid care responsibilities.

Domestic and Home-Based Workers

Domestic and home-based workers represent two important categories of women in the urban informal economy. Domestic workers generally work in other people's households, while home-based workers undertake income-generating activities within their own homes. Both groups can experience low bargaining power and limited access to employment benefits. **Chen (2012)** noted that informal workers are highly diverse and that women are particularly concentrated in home-based work and domestic work, where employment protection is often weak.

Work-Family Responsibilities

Women informal workers often combine paid employment with cooking, cleaning, childcare and other unpaid household responsibilities. Because informal work frequently provides limited flexibility in terms of income protection, women may have to adjust their employment around family needs. This double burden can contribute to fatigue and reduced opportunities for skill development or better employment. Policies addressing informal employment should therefore consider unpaid care work as part of the wider socio-economic context.

Vulnerability of Migrant and Other Marginalised Workers

Migrant workers may face additional challenges because they often lack stable housing, local social networks and secure employment arrangements. Language barriers, lack of documentation and difficulty accessing location-specific welfare services can further increase vulnerability. Other marginalised workers may also experience discrimination and limited access to formal opportunities. The COVID-19 crisis demonstrated the particular vulnerability of migrant and informal workers in India when employment and mobility were suddenly disrupted (**International Labour Organization, 2020**).

MAJOR CHALLENGES FACED BY URBAN INFORMAL WORKERS IN ANDHRA PRADESH

Urban informal workers in Andhra Pradesh constitute a diverse group engaged in street vending, construction, domestic work, transport, waste collection, small trading and other livelihood activities. Although these occupations provide essential services and income to urban households, workers frequently operate without stable employment arrangements and adequate social protection. **The International Labour Organization (ILO, 2018)** has observed that informal workers commonly experience insecurity of employment, inadequate earnings and limited access to social protection. These general characteristics are relevant to the urban informal workforce in Andhra Pradesh, particularly where workers depend on daily or irregular earnings.

Employment Insecurity

Employment insecurity is a major concern because many informal workers do not have written contracts or assured employment. Casual labourers may obtain work only when demand exists, while self-employed workers depend on customers and local economic conditions. A temporary interruption in work can therefore result in an immediate loss of household income. **ILO (2018)** identifies lack of employment security as one of the important dimensions of vulnerability in the informal economy.

Irregular and Inadequate Income

Income among informal workers can vary from day to day and from season to season. Workers may not receive a fixed monthly salary and often have little protection against periods of low demand. Such uncertainty makes household budgeting difficult and can reduce the ability to save for education, healthcare and emergencies. **Chen (2012)** notes that low and uncertain earnings are common characteristics of informal employment, particularly among own-account and casual workers.

Rising Cost of Living

Increasing expenditure on food, housing, transportation, education and healthcare can place considerable pressure on households dependent on informal employment. When income does not increase at the same rate as living costs, workers may have to work longer hours or take up additional activities. This can further affect their health and family life. Urban informal workers are therefore affected not only by the level of their income but also by the purchasing power of that income.

Poor Working Conditions

Many informal workers operate in workplaces where basic facilities such as drinking water, sanitation, rest areas and protection from adverse weather are inadequate. Street vendors, for example, may work in exposed locations, while construction and waste workers may perform physically demanding activities with limited safety arrangements. **ILO (2018)** emphasises that informal employment is frequently associated with deficits in decent working conditions.

Occupational Health Risks

Occupational risks vary according to the nature of the work. Construction workers may face falls and physical injuries, waste workers may come into contact with hazardous materials, street vendors may experience heat and air pollution, and transport workers may be exposed to road accidents. Limited access to occupational safety training and protective equipment can increase these risks. **ILO (2022)** recognises a safe and healthy working environment as a fundamental principle and right at work.

Lack of Social-Security Coverage

A major weakness of informal employment is the limited access to employment-linked social security. Workers may not receive provident-fund benefits, pensions, paid leave, maternity benefits or employment injury protection. This becomes particularly serious when a worker becomes ill, injured or unable to work. **ILO (2021)** has highlighted the persistent social-protection gap affecting workers in informal employment.

Limited Healthcare Access

Informal workers may postpone healthcare because treatment involves direct expenditure and visiting a health facility can result in loss of working time and income. Workers living in economically vulnerable households may also have difficulty meeting the cost of medicines and follow-up treatment. Access to affordable and quality healthcare is therefore an important component of socio-economic security. **World Health Organization (2023)** emphasises financial protection as an essential element of universal health coverage.

Housing Problems

Housing is another important concern for urban informal workers, especially for households with irregular incomes and migrant workers. High rents and limited availability of affordable housing may force families to live in overcrowded or poorly serviced settlements. Housing conditions influence sanitation, privacy, health and children's living environment. The connection between informal employment, urban poverty and inadequate housing has been recognised in international discussions on inclusive urban development (**ILO & UN-Habitat, 2020**).

Gender-Based Vulnerabilities

Women informal workers may experience multiple forms of vulnerability because employment responsibilities are combined with household work and childcare. Women are also heavily represented in domestic work, home-based work and other low-paid informal occupations. **ILO (2018)** reports that women are disproportionately represented in vulnerable forms of informal employment in many developing economies. Improving women's socio-economic security therefore requires attention to income, occupational safety, maternity protection and unpaid care responsibilities.

Migration-Related Difficulties

Migrant workers may face additional difficulties because they may not have stable housing, local support networks or easy access to welfare services. Differences in language and documentation requirements can also make it difficult to obtain benefits. The experience of the COVID-19 pandemic demonstrated how strongly migrant and informal workers can be affected when employment and mobility are suddenly disrupted (**ILO, 2020**).

Limited Awareness of Government Schemes

Even when welfare schemes are available, workers may not know about their eligibility, registration procedures or benefits. Lack of documentation, difficulties in registration and limited assistance at the local level can further restrict access. **ILO (2018)** has emphasised that effective social protection requires not only the existence of programmes but also their accessibility to workers in informal employment.

5. GOVERNMENT MEASURES AND SOCIAL-SECURITY INITIATIVES

The Government of India has introduced several programmes intended to improve income security, healthcare, financial inclusion and social protection among unorganised and economically vulnerable workers. These programmes are relevant to urban informal workers in Andhra Pradesh, although their actual benefits depend on awareness, eligibility, registration and effective implementation.

e-Shram and Registration of Unorganised Workers

The **e-Shram** initiative was introduced to create a national database of unorganised workers and facilitate their access to social-security and welfare programmes. Registration can help make informal workers more visible within the policy system. This is particularly relevant because many workers in the informal economy do not have formal employment records. The initiative can therefore support better identification and delivery of welfare measures to unorganised workers.

Pradhan Mantri Shram Yogi Maandhan

The **Pradhan Mantri Shram Yogi Maandhan (PM-SYM)** scheme provides a contributory pension framework for eligible unorganised workers. Old-age security is particularly important for workers who do not have employer-supported pension arrangements. For workers dependent mainly on physical labour, the decline in earning capacity with age can create serious household insecurity. Pension schemes can provide a degree of protection against this risk.

Ayushman Bharat and Health Protection

Ayushman Bharat, including the Pradhan Mantri Jan Arogya Yojana, is intended to improve financial protection for eligible households requiring hospitalisation. Healthcare protection is important for informal workers because illness and medical expenditure can simultaneously reduce income and increase household expenses. Effective implementation at the local level is important so that eligible informal workers can actually obtain the benefits.

Pradhan Mantri Jan Dhan Yojana

The **Pradhan Mantri Jan Dhan Yojana (PMJDY)** has promoted access to basic banking facilities among households that were previously outside the formal banking system. For informal workers, access to bank accounts can facilitate savings, direct benefit transfers and other financial services. Financial inclusion can therefore strengthen economic security, although it needs to be combined with adequate income and social-protection measures.

Street Vendors and PM SVANidhi

Street vendors are an important part of urban informal employment. The **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)** scheme was introduced to provide working-capital support to eligible street vendors. Access to small formal credit can reduce dependence on informal lenders and help vendors maintain their businesses. The scheme is particularly relevant to urban workers because vending is an important livelihood activity in towns and cities.

MGNREGA and Rural-Urban Livelihood Linkages

The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** primarily provides employment opportunities in rural areas and therefore should not be described as a direct urban informal-worker programme. However, it is relevant to the discussion because seasonal migration from rural areas to towns and cities is partly connected with the availability of rural employment. Strengthening rural livelihood opportunities can reduce

distress migration and provide households with an alternative source of income during periods when agricultural employment is limited.

Andhra Pradesh State-Level Welfare Measures

Andhra Pradesh has implemented various welfare and livelihood initiatives relevant to economically vulnerable households, including measures connected with social welfare, self-employment, women's livelihoods and financial assistance. Their relevance to informal workers varies according to occupation, income, gender, age and eligibility. For a narrative review, it is preferable to discuss only schemes for which official government documentation clearly establishes eligibility and relevance to informal or unorganised workers. This avoids treating every general welfare programme as a specific informal-worker programme.

CHANGING NATURE OF URBAN INFORMAL EMPLOYMENT

Urban informal employment is not static. Economic development, urbanisation, technological change and digital platforms have altered the way many informal workers obtain employment and income. Some traditional occupations continue, while new forms of informal work have emerged. **ILO (2021)** notes that digital labour platforms have created new employment opportunities while also raising questions concerning employment status, income security, social protection and working conditions.

Digitalisation and Platform Work

Digital technology has created new opportunities for workers to obtain customers and employment through online platforms. At the same time, platform workers may face uncertain earnings, limited bargaining power and questions regarding access to social protection. The distinction between self-employment and dependent work can also become less clear in platform-based activities.

Delivery and App-Based Employment

Food delivery, courier and other app-based services have expanded in urban areas. These occupations can provide relatively easy entry into employment, particularly for younger workers, but earnings may depend on the number of orders, incentives and hours worked. Traffic exposure, weather conditions and work pressure can also affect workers' health and safety.

Changing Patterns of Street Vending

Street vending continues to be an important source of urban livelihood, but vending practices are changing with digital payments, organised markets, changing consumer preferences and municipal regulation. Some vendors have adopted mobile payment systems and delivery arrangements, while others continue to depend mainly on traditional street markets.

Migration and Urbanisation

Urbanisation continues to attract workers seeking employment outside agriculture and rural areas. Migration can provide new livelihood opportunities, but migrant workers may experience insecure employment, temporary accommodation and limited access to local welfare services. The changing relationship between rural and urban labour markets is therefore important for understanding informal employment.

Changing Skill Requirements

Technology and changing consumer demand are creating new skill requirements in many informal occupations. Workers who acquire digital, technical or entrepreneurial skills may have greater opportunities to improve their earnings. Skill-development programmes can therefore contribute to the gradual improvement of employment opportunities and economic security.

Increasing Cost of Urban Living

The rising cost of housing, food, transportation, education and healthcare places additional pressure on informal workers whose incomes may not be fixed. Workers may respond by increasing working hours, taking additional jobs or involving more family members in income-generating activities. This can have consequences for health and work-life balance.

New Forms of Employment Insecurity

Digital and platform-based work may appear flexible, but flexibility does not necessarily mean security. Workers can face fluctuating income, dependence on platforms, lack of paid leave and limited social protection. **ILO (2021)** therefore stresses the importance of ensuring decent work and adequate protection as new forms of employment develop.

6. CONCLUSION

Urban informal employment plays an important role in the economy of Andhra Pradesh by providing livelihoods to workers who are engaged in trading, construction, domestic work, transport, waste collection, home-based activities and a growing range of service occupations. However, the review indicates that employment alone does not necessarily provide socio-economic security. Many informal workers continue to face irregular income, insecure employment, long working hours, occupational hazards, inadequate working conditions and limited access to healthcare and social protection. These problems can become more serious when workers have family responsibilities, poor housing conditions or limited savings.

The situation also varies across different categories of workers. Women may face the additional burden of unpaid household and care work, while migrant workers may experience difficulties related to housing, documentation and access to local welfare services. Traditional informal occupations are also being joined by newer forms of platform and app-based employment. These changes create new opportunities but also introduce new forms of employment insecurity. The challenge, therefore, is not simply to reduce informal employment but to improve the conditions under which informal workers earn their livelihoods.

Government initiatives such as e-Shram, PM-SYM, Ayushman Bharat, PMJDY and PM SVANidhi provide important avenues for improving social protection, financial inclusion, healthcare and livelihood support. Their effectiveness, however, depends on awareness, registration, accessibility and proper implementation. In the context of Andhra Pradesh, greater coordination between government departments, urban local bodies, health institutions and worker organisations can help informal workers obtain the benefits for which they are eligible. A more inclusive approach to urban development should recognise informal workers as an essential part of the urban economy and give greater attention to decent work, income security, occupational safety, healthcare, social protection and dignity of work.

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