

**Atmanirbhar Bharat and the Informal Workforce: An Economic Case  
Study of Singrauli District (M.P)**

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***Abstract***

*This study examines the economic impact of Atmanirbhar Bharat schemes on the informal workforce of Singrauli district, Madhya Pradesh. Using data collected from 100 informal workers across occupational categories, the research evaluates awareness, participation, and income changes resulting from schemes such as PM SVANidhi, MUDRA Yojana, PMEGP, Skill India Mission, and the e-Shram portal. Logistic regression analysis reveals that both awareness and receipt of scheme benefits significantly enhance the probability of economic improvement, with odds ratios of 3.37 and 5.96, respectively. Skill training and educational attainment further strengthen positive outcomes, whereas occupation type shows weaker significance. The findings highlight the need for targeted outreach, capacity building, and simplified procedural frameworks to maximize the schemes' effectiveness in promoting self-reliance among informal workers.*

**Keywords:** *Atmanirbhar Bharat, Informal Workforce, PM SVANidhi, MUDRA Yojana, Skill India Mission, e-Shram Portal, Economic Empowerment*

***Introduction***

The informal sector constitutes the backbone of India's employment landscape, providing livelihoods to more than 80 percent of the workforce and contributing nearly half of the national GDP (NSSO, 2022). Workers engaged in this sector often operate outside formal employment arrangements, lacking written contracts, social security coverage, and

occupational safety. They include street vendors, construction labourers, domestic workers, agricultural workers, transport service providers, small-scale artisans, and various self-employed individuals. While they play a crucial role in supporting both rural and urban economies, these workers frequently face income instability, vulnerability to external shocks, and limited access to institutional credit and skill development opportunities.

Recognizing these challenges, the Government of India launched the Atmanirbhar Bharat Abhiyan (Self-Reliant India Mission) in 2020, aimed at promoting self-sufficiency and economic resilience. Under this mission, several targeted schemes were introduced to uplift informal sector workers. PM SVANidhi focuses on providing working capital loans to street vendors to sustain their businesses; MUDRA Yojana offers collateral-free microfinance to small entrepreneurs; PMEGP encourages microenterprise development and job creation; Skill India Mission seeks to enhance employability through structured skill training; and the e-Shram portal creates a national database of unorganized workers to facilitate access to social security schemes. Together, these initiatives aim to address the structural vulnerabilities of informal labour, promote entrepreneurship, and create pathways for sustainable income generation.

The Singrauli district of Madhya Pradesh, known as the “Energy Capital of India” due to its coal mining and thermal power plants, presents a unique socio-economic context for studying informal labour dynamics. The district’s economy is heavily dependent on support services provided by informal workers, including transport operators, vegetable and fruit vendors, construction workers, and agricultural labourers. Despite their significant contribution, these workers often remain outside the ambit of formal institutional support. Exploring the integration of Atmanirbhar Bharat schemes in such a region provides valuable insights into how national-level policies translate into local economic empowerment, particularly for vulnerable and marginalized segments of the workforce.

### **Who Are Informal Labourers?**

Informal labourers, often referred to as workers in the unorganized sector, are individuals engaged in economic activities that operate outside the framework of formal labour laws and regulations. These workers typically:

- Lack formal employment contracts.

- Do not receive fixed wages or salary benefits.
- Are excluded from social security schemes such as provident fund, health insurance, and pension.
- Work in unregistered or unregulated enterprises or are self-employed without legal recognition.

According to the International Labour Organization (ILO) and the National Commission for Enterprises in the Unorganised Sector (NCEUS), informal labourers constitute a significant share of India's workforce, contributing to economic growth while remaining vulnerable to exploitation and income instability.

<i>SN</i>	<i>Types of Informal Labourers</i>	<i>Their Local Names</i>
1	<p>Construction Workers</p> <p>These workers are engaged in building houses, roads, and other infrastructure projects.</p>	<p><b>Rajmistri</b> (Mason) – Skilled in brickwork and construction.</p> <p><b>Mazdoor</b> (Construction labourer) – Performs unskilled physical tasks.</p> <p><b>Painter</b> – Handles painting and finishing work.</p> <p><b>Plumber</b> – Works on water supply and fittings.</p> <p><b>Electrician</b> – Handles electrical wiring and maintenance.</p>
2	<p>Domestic Workers</p> <p>Individuals providing household services.</p>	<p><b>Bai / Kaamwali Bai</b> (Housemaid) – Performs cleaning and household chores.</p> <p><b>Rasoia</b> (Cook) – Specializes in cooking food for households.</p> <p><b>Dhobi</b> (Laundry worker) – Washes and irons clothes.</p> <p><b>Mali</b> (Gardener) – Maintains</p>

		gardens and plants. <b>Chaukidar</b> (Watchman) – Provides security services.
3	Street Vendors  Self-employed individuals selling goods in public spaces.	<b>Sabjiwala / Phalwala</b> (Vegetable / Fruit seller) – Sells fruits and vegetables.  <b>Chaiwala</b> (Tea seller) – Runs tea stalls or roadside kiosks.  <b>Paanwala</b> (Betel leaf vendor) – Sells paan and tobacco products.  <b>Gol Gappe Wala / Chaat Wala</b> (Snack vendor) – Serves fast food items.  <b>Chana Bechne Wala</b> (Roasted chickpea seller) – Mobile snack vendor.
4	Small-Scale Manufacturing & Repair  Engaged in manual production or repair of goods.	<b>Mochi</b> (Cobbler) – Repairs footwear.  <b>Darzi</b> (Tailor) – Sews and alters clothes.  <b>Lohaar</b> (Blacksmith) – Works with metal tools and equipment.  <b>Sonar</b> (Goldsmith) – Makes or repairs jewellery.  <b>Mechanic</b> – Repairs bicycles, motorcycles, or small engines.
5	Transportation Workers  Those providing local transportation services.	<b>Rickshaw Wala</b> (Cycle rickshaw puller) – Transports passengers locally.  <b>Auto Rickshaw Driver</b> – Drives three-wheelers for short distances.  <b>Thela Wala</b> (Handcart puller) – Moves goods within

		markets.  <b>Tempo / Mini Truck Driver</b> – Transports goods regionally.
6	Agricultural Labourers  Primarily seasonal workers dependent on farms.	<b>Hali</b> (Farm labourer) – Works in crop cultivation and harvesting.  <b>Chara Wala</b> (Fodder seller) – Provides livestock feed.  <b>Phal / Sabji Ke Thok Vikreta</b> (Wholesale fruit/vegetable seller) – Supplies produce to markets.
7	<b>Other Casual / Self-Employed Workers</b>	<b>Nai</b> (Barber) – Provides haircut and grooming services.  <b>Dobi</b> (Washerman) – Specializes in clothes cleaning.  <b>Pheriwala</b> (Hawker) – Sells goods door-to-door.  <b>Balloon Wala / Toy Seller</b> – Street-based sellers of toys and balloons.  <b>Jhadoo Wala / Safaiwala</b> (Cleaner) – Performs cleaning services.

### ***Literature Review***

**Naik (2009)** provided foundational insights into the theoretical classifications of informal sector enterprises and employment in India. His study highlighted the dual nature of the economy, where informal workers operate largely outside the ambit of labor regulation and social security. The paper emphasized how segmentation in labor markets results in persistent wage disparities, occupational vulnerability, and lack of institutional support, which remain key challenges for economic self-reliance initiatives such as Atmanirbhar Bharat.

**Deepa and Sharma (2019)** conducted a theoretical review of informal sector dynamics, focusing on economic duality and the decent work deficit. Their analysis revealed how informal workers face unstable income, absence of social protection, and inadequate representation, which impede sustainable livelihood development. These findings underscore the importance of government-led interventions like PM SVANidhi and the e-Shram portal in targeting structural inequalities.

**Serrao, Sequeira, and Varambally (2021)** investigated the impact of financial inclusion in vulnerable communities in Karnataka. Their study found that access to formal banking and credit significantly improved the socio-economic status of marginalized groups. The authors concluded that integrating informal workers into financial systems through initiatives such as MUDRA Yojana could enhance income stability and entrepreneurial growth.

**Kapur (2022)** carried out an institutional analysis of social protection measures under the Atmanirbhar Bharat package. The study noted that while schemes such as collateral-free loans, social security provisions, and welfare programs were introduced for informal workers, the implementation gaps—particularly in rural and remote areas—limited their effectiveness. This finding is critical in understanding why scheme outreach and awareness remain bottlenecks.

**Ramesh (2022)** conducted a meta-analytic review of the Atmanirbhar Bharat Abhiyan in post-pandemic India. The findings indicated that the economic stimulus packages substantially benefitted formal MSMEs and local manufacturing units. However, the informal workforce, particularly in coal-based and service-dependent regions such as Singrauli, received limited direct support. The author highlighted the need for region-specific strategies to enhance the inclusivity of national initiatives.

**Hasin (2025)** critically examined the e-Shram digital portal aimed at registering and supporting unorganized workers. The research revealed that while the portal was an important step towards formalizing informal labor markets, issues related to accessibility, digital literacy, and trust limited worker participation. The study concluded that digital inclusion and effective communication strategies are vital for the success of similar platforms in informal sectors.

**KPMG and NITI Aayog (2023)** conducted an empirical assessment of the Pradhan Mantri MUDRA Yojana (PMMY). The results showed a significant positive impact on micro-entrepreneurs in terms of income enhancement, formal credit usage, and business

sustainability. However, the study also reported regional disparities in scheme uptake, attributing them to awareness gaps and inadequate financial literacy in underserved areas.

**Singh (2023)** highlighted persistent challenges faced by informal workers, such as low wages, absence of regulatory protection, and lack of access to social security schemes. The authors stressed the urgent need for robust financial inclusion, legal reforms, and targeted welfare measures, which form the basis of interventions like PM SVANidhi and Skill India Mission.

**Microsave Foundation (2024)** undertook a large-scale survey involving 10,000 informal enterprises and found high levels of income volatility, limited access to formal capital, and low levels of business formalization. These findings contextualize occupational vulnerabilities similar to those observed in Singrauli, where informal labor plays a key role in coal mining support services and small-scale trade. The report concluded that Atmanirbhar Bharat schemes could significantly improve economic resilience if implemented alongside skill training and awareness campaigns.

### ***Objectives***

1. To examine the extent to which Atmanirbhar Bharat schemes (PM SVANidhi, MUDRA Yojana, PMEGP, Skill India Mission, and e-Shram Portal) have influenced the economic status of informal sector workers in Singrauli district.
2. To analyze the socio-economic and occupational factors determining the likelihood of positive economic outcomes among informal workers who have availed Atmanirbhar Bharat schemes.

### ***Research Hypothesis***

#### Hypothesis 1

- **H<sub>01</sub> (Null Hypothesis):** Awareness of Atmanirbhar Bharat schemes does not significantly influence the likelihood of economic improvement among informal workers.
- **H<sub>11</sub> (Alternative Hypothesis):** Awareness of Atmanirbhar Bharat schemes significantly influences the likelihood of economic improvement among informal workers.

## Hypothesis 2

- **H<sub>02</sub> (Null Hypothesis):** Receiving benefits from Atmanirbhar Bharat schemes does not significantly influence the likelihood of economic improvement among informal workers.
- **H<sub>12</sub> (Alternative Hypothesis):** Receiving benefits from Atmanirbhar Bharat schemes significantly influences the likelihood of economic improvement among informal workers.

## *Research Methodology*

This study employed a mixed-method approach with a primary focus on quantitative analysis. Primary data were collected from 100 informal workers in Singrauli district using a structured questionnaire covering demographics, occupational status, awareness of Atmanirbhar Bharat schemes, participation, and income changes. Respondents were selected through purposive-cum-stratified sampling to ensure representation of diverse occupational groups such as street vendors, construction workers, domestic workers, agricultural labourers, transport operators, and small-scale repair/service providers. Secondary data were sourced from government reports, scheme documents, and previous research.

Data analysis involved descriptive statistics to summarize socio-economic and occupational characteristics, awareness, and scheme benefits. The economic impact of schemes was measured using income change categories and cross-tabulations. Logistic regression was applied to identify determinants of economic improvement, with awareness, benefit receipt, skill training, education level, and occupation type as predictors. Model fit was evaluated using -2 Log Likelihood, Cox & Snell R<sup>2</sup>, Nagelkerke R<sup>2</sup>, and Wald tests. SPSS 26.0 software was used for statistical computation, revealing that awareness and benefit receipt significantly increased the likelihood of positive economic outcomes among informal workers.

**Data Analysis**

Table: 01

## Occupational Distribution of Informal Workers

Occupation	Number of Respondents	Percentage (%)
Street Vendors (Sabjiwala, Chaiwala, etc.)	23	23.0
Construction Labourers (Mazdoor, Rajmistri)	21	21.0
Domestic Workers (Kaamwali Bai, Cook)	17	17.0
Transport Workers (Rickshaw/Auto Drivers)	9	9.0
Agricultural Labourers	14	14.0
Small Manufacturing & Repair (Mochi, Darzi, Mechanic)	11	11.0
Other Self-Employed (Hawkers, Barbers, etc.)	5	5.0
Total	100	100

Table 1 depicts the occupational structure of informal sector workers in the Singrauli district. The highest proportion of respondents, 23%, were engaged as street vendors (e.g., vegetable and fruit sellers, tea vendors, and small snack vendors), reflecting the prevalence of petty trade as a significant livelihood source in urban and semi-urban areas. Construction labourers

accounted for 21%, indicating a strong dependence on daily wage employment driven by ongoing infrastructure development in the region.

Domestic workers, such as household maids and cooks, formed 17% of the sample, highlighting the demand for household-based service work. Agricultural labourers constituted 14%, emphasizing the continuing relevance of agriculture and allied activities in the district's rural economy. Small manufacturing and repair workers (e.g., cobblers, tailors, mechanics) represented 11%, showing the role of traditional artisanal and repair services. Transport workers, including rickshaw pullers and auto-rickshaw drivers, accounted for 9%, illustrating the contribution of informal transport services to local mobility. The smallest group, 5%, comprised other self-employed workers such as hawkers and barbers, which, while limited in number, add to the diversity of the informal economy.

The occupational distribution highlights the diverse and fragmented nature of informal employment in Singrauli, with livelihoods spread across trade, services, construction, agriculture, and artisanal work. It also reflects the dependence of a significant share of workers on vulnerable, low-paying, and unprotected occupations, underscoring the importance of targeted interventions under schemes like PM SVANidhi, MUDRA Yojana, and Skill India Mission to enhance income stability and skill development.

Table: 02

#### Demographic Profile of Respondents

Variable	Category	Percentage (%)
Gender	Male	68
Gender	Female	32
Age Group	18–30 years	39
Age Group	31–45 years	36

Age Group	46+ years	25
Education	No Formal Education	24
Education	Primary Level	31
Education	Secondary Level	34
Education	Above Secondary	11

Table 2 presents the demographic characteristics of informal sector workers surveyed in the Singrauli district. The data indicate that the workforce is male-dominated, with 68% of respondents being male and 32% female. This highlights the gendered nature of informal employment in the district, where physically intensive jobs such as construction, transport, and street vending are primarily undertaken by men, while women are engaged mainly in domestic work and small-scale vending.

The age distribution shows a younger workforce, with 39% of respondents in the 18–30 years age group and 36% in the 31–45 years group, indicating that nearly three-fourths of workers are in their prime working age. Only 25% are above 46 years, reflecting lower participation of older individuals, possibly due to the physically demanding nature of informal sector work.

Educational attainment levels reveal structural vulnerabilities. 24% of respondents reported no formal education, limiting their capacity to access formal employment and high-income opportunities. 31% had only primary education, and 34% completed secondary level education, suggesting that most workers possess low to moderate levels of schooling. Only 11% had education above secondary level, indicating limited access to advanced learning or skill development.

This demographic profile highlights two critical issues: first, the youth-heavy workforce with limited educational qualifications, which restricts upward mobility; second, a gender imbalance with men dominating most informal activities. These characteristics underscore the importance of targeted skill development and education-linked interventions to enhance employability and income opportunities for both men and women in the informal economy.

Table: 03

## Awareness of Atmanirbhar Bharat Schemes

Scheme	Aware (%)	Not Aware (%)
PM SVANidhi	72	28
MUDRA Yojana	63	37
PMEGP	43	57
Skill India Mission	48	52
e-Shram Portal	81	19

Table 3 presents the level of awareness among informal sector workers in Singrauli district regarding various Atmanirbhar Bharat schemes. The highest awareness was recorded for the e-Shram Portal, with 81% of respondents familiar with its purpose and benefits. This indicates that the digital outreach initiatives and simplified registration process of the portal have been relatively successful in reaching informal workers. Awareness of PM SVANidhi stood at 72%, reflecting strong penetration of this working capital loan scheme among street vendors and small traders. MUDRA Yojana awareness was reported by 63% of respondents, showing moderate recognition of this microfinance program, although a considerable 37% still lacked knowledge about its provisions.

By contrast, awareness levels for Skill India Mission (48%) and PMEGP (43%) were lower, highlighting gaps in communication regarding skill development and microenterprise generation programs. These results suggest that while government initiatives have gained reasonable visibility in financial inclusion and worker registration schemes, skill enhancement and enterprise promotion components require greater promotional efforts and ground-level engagement.

Overall, the data shows a positive trend in awareness for financial and registration-based schemes, but underscores the need for improved information dissemination and community mobilization to enhance the uptake of programs that focus on skill building and long-term livelihood generation.

Table: 04

## Scheme Benefit Taken by Respondents

Scheme	Benefited (%)	Not Benefited (%)
PM SVANidhi	47	53
MUDRA Yojana	38	62
PMEGP	19	81
Skill India Mission	37	63
e-Shram Portal	73	27

Table 4 highlights the proportion of informal sector workers in Singrauli district who have directly benefited from various Atmanirbhar Bharat schemes. The highest participation was recorded under the e-Shram Portal, where 73% of respondents reported receiving benefits, reflecting successful outreach and ease of digital registration for unorganized workers. PM SVANidhi, designed to provide working capital loans to street vendors, benefitted 47% of respondents, showing moderate uptake but also indicating scope for expanding financial inclusion among small vendors. MUDRA Yojana reached 38% of workers, largely micro-entrepreneurs and small traders, suggesting that awareness and credit accessibility challenges persist. Skill India Mission had 37% participation, reflecting limited but meaningful involvement in skill enhancement initiatives crucial for improving employability and income potential. PMEGP (Prime Minister's Employment Generation Programme) recorded the lowest coverage, with only 19% benefiting, likely due to its formal requirements and focus on organized microenterprise creation rather than purely informal occupations.

The data clearly indicates an uneven distribution of scheme benefits. While some programs like the e-Shram Portal and PM SVANidhi have achieved relatively high reach, others such as PMEGP and Skill India Mission have lower coverage, suggesting barriers in scheme awareness, eligibility criteria, or procedural complexity. This pattern underscores the need for targeted outreach strategies, simplified processes, and capacity-building measures to ensure equitable access to all components of the Atmanirbhar Bharat framework for informal sector workers.

Table: 0 5

## Income Change after Availing Schemes

Income Change Category	Number of Respondents	Percentage (%)
No Change	32	32.0
1%–10% Increase	15	15.0
11%–20% Increase	20	20.0
21%–50% Increase	18	18.0
Above 50% Increase	15	15.0
Total	100	100

Table 5 presents the distribution of income changes reported by informal sector workers in the Singrauli district after availing various Atmanirbhar Bharat schemes. Out of 100 respondents, 32% reported *no change* in their income levels, indicating either limited scheme coverage or challenges in translating scheme benefits into tangible economic gains. However, 15% experienced a modest increase in income ranging from 1% to 10%, while 20% observed moderate gains in the range of 11% to 20%. A significant proportion, 18%, reported substantial income improvements between 21% and 50%, reflecting the positive impact of financial and skill development interventions for certain beneficiaries. Additionally, 15% of respondents experienced *above 50%* income growth, demonstrating that when effectively implemented, the schemes can yield considerable economic benefits.

These findings suggest a heterogeneous impact of the Atmanirbhar Bharat schemes, where some beneficiaries have experienced transformative income growth, while others have not witnessed noticeable change. The variations may be attributed to factors such as scheme awareness, type of occupation, access to skill training, and effective utilization of financial support. This underscores the need for improved outreach, capacity-building measures, and monitoring mechanisms to ensure equitable and consistent benefits across all segments of the informal workforce.

Table: 06

## Model Summary

	<b>-2 Log likelihood</b>	<b>Cox &amp; Snell R<sup>2</sup></b>	<b>Nagelkerke R<sup>2</sup></b>
Step 1	108.4	0.298	0.402
Overall % Correct	78.0%		

Table 6 provides an overall summary of the logistic regression model used to examine the determinants of positive economic impact among informal sector workers. The -2 Log likelihood value of 108.4 indicates the goodness of fit of the model; lower values signify a better fit when compared to the null model. The pseudo R-square measures, Cox & Snell R<sup>2</sup> (0.298) and Nagelkerke R<sup>2</sup> (0.402), show that the independent variables collectively explain approximately 30–40% of the variation in the dependent variable (economic improvement). This level of explanatory power is considered satisfactory in social science studies, especially in cross-sectional data involving behavioural and socio-economic variables.

The model's overall percentage of correctly classified cases is 78.0%, meaning that the logistic regression correctly predicted whether or not informal workers experienced a positive economic outcome in 78 out of 100 cases. This suggests that the model performs well in distinguishing between workers who benefited economically and those who did not.

Table: 07

*Variables in the Equation*

<b>Variable</b>	<b>B</b>	<b>S.E.</b>	<b>Wald</b>	<b>Sig.</b>	<b>Exp(B)</b>
Awareness	1.215	0.432	7.90	0.005	3.37
Benefited	1.784	0.512	12.16	0.001	5.96
Skill Training	0.865	0.405	4.56	0.033	2.37
Education	0.142	0.063	5.08	0.024	1.15
Street Vendor	0.554	0.336	2.72	0.099	1.74
Constant	-2.163	0.756	8.18	0.004	0.12

Table 7 presents the results of the logistic regression analysis showing the effect of various independent variables on the probability of informal workers experiencing a positive economic impact after participating in Atmanirbhar Bharat schemes. The coefficients (B),

standard errors (S.E.), Wald statistics, significance values (Sig.), and odds ratios (Exp(B)) are reported for each predictor variable.

Awareness has a coefficient (B) of 1.215 with a p-value of 0.005, indicating a statistically significant effect at the 1% level. The odds ratio (Exp(B)) of 3.37 suggests that workers who were aware of the schemes were more than three times more likely to experience economic improvement compared to those unaware of the schemes.

Benefited from schemes shows the highest positive impact with a coefficient (B) of 1.784 and a highly significant p-value (0.001). The odds ratio of 5.96 implies that workers who directly received benefits from Atmanirbhar Bharat schemes were almost six times more likely to report improved economic conditions than those who did not benefit.

Skill Training participation also shows a positive and statistically significant effect (B = 0.865, p = 0.033), with an odds ratio of 2.37. This means that workers who received skill training under government programs were more than twice as likely to improve their economic status compared to untrained workers, reflecting the role of capacity-building initiatives.

Education has a coefficient (B) of 0.142 and is statistically significant (p = 0.024). Its odds ratio (1.15) indicates that each additional year of schooling increases the likelihood of economic improvement by 15%. This highlights the importance of basic education and literacy in leveraging government schemes effectively.

Street Vendor occupation has a positive coefficient (B = 0.554) but is not statistically significant (p = 0.099), although the odds ratio (1.74) suggests that street vendors are 1.7 times more likely to experience improvement than other occupational groups. However, this effect does not reach conventional levels of statistical significance, possibly due to variability within this subgroup.

The Constant term is negative (-2.163, p = 0.004), representing the baseline log odds of economic improvement when all independent variables are zero.

Overall, the model indicates that awareness, receiving scheme benefits, skill training, and education are significant predictors of improved economic status among informal workers,

while occupation type (street vendor) shows a positive but statistically weaker relationship. The results underline that government interventions work best when workers are aware, directly benefit, and possess relevant skills and education.

*Logistic Regression Equation*

$$\text{Logit}(P) = -2.163 + 1.215(\text{Awareness}) + 1.784(\text{Benefited}) + 0.865(\text{Skill Training}) + 0.142(\text{Education}) + 0.554(\text{Street Vendor})$$

### ***Testing of Hypothesis***

The hypothesis testing results provide strong evidence of the positive influence of Atmanirbhar Bharat schemes on the economic outcomes of informal workers in the Singrauli district. For **Hypothesis 1**, the logistic regression coefficient for scheme awareness ( $B = 1.215$ ,  $p = 0.005$ ) was statistically significant at the 1% level, with an odds ratio of 3.37. This indicates that workers aware of government schemes were over three times more likely to report improved income and employment stability than those who lacked awareness. Therefore, the null hypothesis ( $H_{01}$ ) is rejected, confirming that awareness significantly contributes to economic improvement.

For **Hypothesis 2**, receiving direct benefits from these schemes also exhibited a statistically significant effect ( $B = 1.784$ ,  $p = 0.001$ ), with an odds ratio of 5.96, meaning beneficiaries were nearly six times more likely to achieve positive economic outcomes compared to non-beneficiaries. Accordingly, the null hypothesis ( $H_{02}$ ) is also rejected, establishing that actual participation in Atmanirbhar Bharat schemes leads to measurable economic gains.

These results collectively highlight that both awareness creation and effective delivery of benefits are critical drivers of the schemes' success. Moreover, additional predictors like skill training ( $B = 0.865$ ,  $p = 0.033$ ) and education ( $B = 0.142$ ,  $p = 0.024$ ) further enhance positive outcomes, indicating that human capital development strengthens the impact of financial and welfare interventions.

The logistic regression analysis clearly indicates that both awareness of Atmanirbhar Bharat schemes and actual receipt of scheme benefits have a significant positive influence on the economic status of informal workers. Workers aware of these schemes were 3.37 times more

likely to report improved economic outcomes, while those who directly benefited were 5.96 times more likely to experience economic improvement. These findings highlight that effective dissemination of information and ensuring that workers receive tangible benefits are critical for enhancing the economic resilience of informal sector workers in Singrauli district.

### ***Overall Findings***

The study revealed that the Atmanirbhar Bharat schemes have played a significant role in improving the economic condition of informal sector workers in Singrauli district. Logistic regression analysis indicated that both awareness of government schemes and actual receipt of scheme benefits were strong predictors of positive economic outcomes, with odds ratios of 3.37 and 5.96, respectively. Skill development initiatives and educational attainment also exhibited a positive association with improved livelihoods, suggesting that human capital enhancement contributes to economic self-reliance. While occupation type (e.g., street vending) showed a positive but statistically weaker effect, the overall model demonstrated good explanatory power, with Nagelkerke  $R^2$  of 0.402 and an overall prediction accuracy of 78 percent. These results underscore the importance of policy interventions that combine financial inclusion, capacity building, and effective outreach mechanisms to address structural vulnerabilities in the informal labour market. The findings further suggest that consistent participation in schemes and regular skill training can strengthen the socio-economic resilience of informal workers, aligning with the broader objectives of the Atmanirbhar Bharat mission.

### ***Conclusion***

The study concludes that the Atmanirbhar Bharat mission has had a measurable and positive impact on the livelihoods of informal sector workers in Singrauli district. Using a sample of 100 workers across diverse occupations, the logistic regression analysis demonstrated that awareness of government schemes and actual receipt of scheme benefits were statistically significant predictors of economic improvement, with odds ratios of 3.37 and 5.96, respectively. Skill training participation and higher levels of education further enhanced the probability of positive outcomes, indicating that capacity-building measures contribute significantly to self-reliance. The overall model achieved a 78 percent prediction accuracy and a Nagelkerke  $R^2$  value of 0.402, reflecting a strong explanatory power. The results

revealed that 68 percent of respondents reported improved economic status after participating in one or more Atmanirbhar Bharat schemes, while 32 percent showed no change, primarily due to irregular participation or limited access. This outcome underlines the importance of continuity, consistent outreach, and inclusive delivery mechanisms in translating policy intent into tangible benefits. The findings suggest that when informal workers are aware of and actively engaged with government support mechanisms, they are more likely to experience improved income stability, business sustainability, and enhanced skill sets. These outcomes align with the broader goal of Atmanirbhar Bharat to foster self-reliance and economic resilience among India's most vulnerable workforce segments. Strengthening awareness campaigns, ensuring ease of access, and integrating continuous skill development with financial inclusion measures are essential for sustaining these gains and achieving inclusive economic growth.

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