

## **Income, Employment Conditions, and Economic Vulnerability of Informal Sector Workers in Indore City**

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### ***Abstract***

*The informal sector constitutes a substantial share of urban employment in India and plays a critical role in sustaining livelihoods, particularly for economically marginalized populations. Despite its significance, informal employment is often characterized by low income, insecure working conditions, and limited access to social protection, resulting in heightened economic vulnerability. The present study examines the income levels, employment conditions, and economic vulnerability of informal sector workers in Indore city, Madhya Pradesh. Using survey data collected from 120 informal workers engaged in diverse occupations, the study employs descriptive statistics, correlation analysis, multiple regression, independent sample t-tests, and chi-square tests to analyze the interrelationships among income, employment conditions, and economic vulnerability. An Economic Vulnerability Index (EVI) is constructed to capture multidimensional deprivation related to income instability, job insecurity, long working hours, and absence of social security. The findings reveal a significant negative relationship between monthly income and economic vulnerability, indicating that lower income levels substantially increase vulnerability. Moreover, employment conditions—particularly job insecurity, extended working hours, and lack of social security—emerge as significant determinants of vulnerability. The regression results confirm that employment conditions explain a substantial proportion of variation in economic vulnerability among informal workers. The study highlights persistent structural weaknesses in urban informal employment and underscores the need for targeted policy*

*interventions aimed at income stabilization, employment security, and expansion of social protection for informal sector workers.*

*Keywords: Informal sector, Income, Employment conditions, Economic vulnerability, Urban labour, Indore city*

*Keywords: Informal sector, income inequality, employment conditions, economic vulnerability, urban labour*

### **Introduction**

Urbanization and economic transformation in India have been accompanied by a rapid expansion of the informal sector, which absorbs a large proportion of the urban workforce. In cities such as Indore, informal employment serves as a primary source of livelihood for workers engaged in activities ranging from construction, street vending, domestic work, transport services, and small retail operations. While the informal sector provides employment opportunities for individuals excluded from the formal labour market, it is simultaneously marked by low and irregular income, lack of employment security, absence of written contracts, and minimal access to social security benefits. These characteristics expose informal workers to persistent economic vulnerability and livelihood uncertainty.

Economic vulnerability among informal sector workers is not merely a function of low income but is shaped by a complex interaction of employment conditions, job stability, working hours, educational attainment, and access to institutional support systems. In the absence of formal labour protections, informal workers often experience income volatility, forced savings depletion, indebtedness, and heightened exposure to economic shocks such as health emergencies, job loss, or seasonal fluctuations in demand. As a result, informal employment, while providing short-term subsistence, frequently perpetuates long-term economic insecurity.

Indore city, as one of the major urban centers of Madhya Pradesh, has witnessed rapid growth in informal employment due to migration, urban expansion, and the limited capacity of the formal sector to generate adequate jobs. Despite the scale of informal employment in the city, systematic empirical studies focusing on the interlinkages between income, employment conditions, and economic vulnerability remain limited. Understanding these linkages is essential for designing effective labour policies and urban social protection mechanisms that address the specific needs of informal workers.

Against this backdrop, the present study seeks to analyze the economic status of informal sector workers in Indore city with a particular focus on income levels, employment

conditions, and economic vulnerability. The study is guided by two central objectives: first, to assess the prevailing levels of income, employment conditions, and economic vulnerability among informal sector workers; and second, to examine the relationship and impact of income and employment conditions on economic vulnerability using appropriate statistical techniques. By employing correlation analysis, regression models, *t*-tests, and chi-square tests, the study empirically evaluates whether income and employment characteristics significantly influence vulnerability outcomes.

The findings of this study are expected to contribute to the existing literature on urban informal labour by providing micro-level evidence on the determinants of economic vulnerability. Moreover, the results offer important policy insights for strengthening income security, improving employment conditions, and extending social protection coverage to informal sector workers in rapidly growing urban economies such as Indore.

### ***Review of Literature***

The informal sector has long been recognized as a defining feature of labour markets in developing economies, particularly in countries experiencing rapid urbanization and limited formal employment generation. Hart's (1973) pioneering work conceptualized the informal sector as a survival-oriented segment characterized by ease of entry, reliance on indigenous resources, family ownership, and unregulated employment relations. This early framework provided a foundation for subsequent empirical and theoretical studies focusing on income insecurity, employment instability, and vulnerability among informal workers.

The International Labour Organization (ILO, 1972) expanded the discourse on informality by emphasizing the structural dualism between the formal and informal sectors. Contrary to the view that informality is a temporary or transitional phenomenon, the ILO highlighted its persistence as a consequence of inadequate formal job creation. Subsequent ILO reports consistently documented that informal workers experience lower earnings, unstable employment, long working hours, and limited access to social security, making them structurally vulnerable. Tokman (1978) further argued that informal employment is intrinsically linked to capitalist development, serving as a cost-reducing mechanism for the formal sector through cheap and flexible labour, thereby perpetuating economic vulnerability among informal workers. In the Indian context, Banerjee (1983) examined urban informal labour markets and found that income differentials within the informal sector are closely associated with occupational segmentation, skill levels, and employment stability. Casual workers were observed to face greater income volatility than semi-regular workers. Papola

(1985) reinforced these findings by showing that informal sector growth in Indian cities outpaced formal employment due to rapid urbanization and migration, resulting in chronic underemployment and lack of institutional protection. Sethuraman (1981) highlighted the heterogeneity of the informal sector, noting that while a small segment earns moderate incomes, the majority remain trapped in low-income and insecure employment.

Several studies have documented the poor working conditions prevalent in informal employment. Breman (1996), through ethnographic evidence, revealed that informal labourers—particularly in construction and casual occupations—endure long working hours, irregular wages, and complete absence of social security, strengthening the link between employment conditions and economic vulnerability. Gender dimensions of informality were highlighted by Unni (1998), who found that urban women informal workers are disproportionately concentrated in low-paying and insecure jobs, resulting in higher levels of income insecurity compared to men. Employment insecurity has emerged as a critical determinant of vulnerability. Kannan (2005) argued that the increasing informalization of labour has intensified income instability, emphasizing that job insecurity rather than unemployment alone is a major source of economic vulnerability. The National Commission for Enterprises in the Unorganised Sector (NCEUS, 2007) provided comprehensive evidence that more than 90 percent of India's workforce lacks formal employment benefits and social security, exposing informal workers to severe economic shocks.

Chen (2007) introduced a livelihood-based framework, emphasizing that vulnerability is multidimensional and arises not only from low income but also from lack of legal protection, poor working conditions, and weak bargaining power. Harriss-White (2003) further demonstrated that informal workers are systematically excluded from state welfare mechanisms, deepening vulnerability during economic downturns. Fields (2005) added that income mobility within informal labour markets is limited, with persistent low earnings and employment instability constraining long-term economic security.

Urban labour market studies have also highlighted the role of macroeconomic factors. Mehta and Kumar (2008) found that inflation and rising living costs disproportionately affect informal workers, eroding real incomes and increasing household vulnerability. Deshingkar and Akter (2009) emphasized that migrant informal workers face compounded vulnerability due to insecure employment, poor housing, and exclusion from urban services. Sanyal (2007) conceptualized informality as a form of economic exclusion rather than integration, arguing that informal workers remain marginalized despite their significant contribution to urban economies. Human capital and job quality have been identified as mitigating factors. Bhalla

(2011) showed that higher education levels improve income stability and reduce vulnerability among informal workers. However, Ghose (2014) observed stagnation in real wages within informal employment despite overall economic growth, highlighting the persistence of vulnerability. Srivastava (2012) and Kundu (2014) noted that long working hours, absence of paid leave, and declining employment quality in rapidly growing cities exacerbate economic insecurity. Recent literature has increasingly focused on vulnerability and resilience. Himanshu (2018) emphasized that lack of savings and social protection reduces informal workers' ability to withstand economic shocks. Rani and Furrer (2016) found that excessive working hours are associated with poor income outcomes and higher vulnerability, while Jha (2015) established a strong link between casual employment and urban poverty. International evidence from OECD (2019) and the World Bank (2019) similarly highlights informality as a source of income volatility and economic insecurity. Contemporary studies further underline the precarious nature of informal employment. Agarwal (2020) showed that economic slowdowns disproportionately affect casual and daily wage workers through job loss and income decline. Kesar et al. (2021) and the Azim Premji University (2021) documented sharp income losses and heightened distress among informal workers, attributing vulnerability to absence of savings and social security. Nath and Sahu (2022) provided evidence from central India that job insecurity and lack of social protection significantly increase economic vulnerability. More recently, Mehrotra and Parida (2023) and Chatterjee et al. (2023) emphasized that vulnerability in informal employment is multidimensional, encompassing income insecurity, employment instability, and social exclusion. The latest ILO (2024) reports reaffirm that improving employment conditions and extending social protection are essential for reducing vulnerability among informal sector workers.

### ***Objectives***

1. To assess the level of income, employment conditions, and economic vulnerability among informal sector workers in Indore city.
2. To examine the relationship and impact of income and employment conditions on economic vulnerability of informal sector workers using suitable statistical tests.

### ***Null Hypotheses***

H<sub>0</sub>1: There is no significant relationship between monthly income and economic vulnerability among informal sector workers in Indore city.

H<sub>0</sub>2: Employment conditions (job security, working hours, access to social security/benefits) do not significantly influence the economic vulnerability of informal sector workers in Indore city.

### ***Data Analysis and Hypothesis testing***

*Table 1: Combined Demographic Profile of Respondents (N = 120)*

<i>Variable</i>	<i>Category</i>	<i>Frequency (n)</i>	<i>Percent (%)</i>
Gender	Male	78	65.0
	Female	42	35.0
Age Group (Years)	18–25	22	18.3
	26–35	46	38.3
	36–45	34	28.3
	46+	18	15.0
Education	Illiterate	14	11.7
	Primary	33	27.5
	Secondary	46	38.3
	Higher Secondary & above	27	22.5
Marital Status	Married	86	71.7
	Unmarried	34	28.3

Table 1 presents the combined demographic profile of the 120 informal sector workers surveyed in Indore city. The gender-wise distribution shows that a majority of respondents are male (65 per cent), while females constitute 35 per cent of the sample, reflecting the male-dominated nature of informal employment in urban labour markets. Age-wise classification indicates that the largest proportion of workers (38.3 per cent) belongs to the economically active age group of 26–35 years, followed by those aged 36–45 years (28.3 per cent). This suggests that informal sector employment largely absorbs workers in their prime working years.

In terms of educational attainment, a significant proportion of respondents have education up to the secondary level (38.3 per cent), while 27.5 per cent have only primary education and 11.7 per cent are illiterate. Only 22.5 per cent possess higher secondary education or above, indicating limited human capital among informal workers. Marital status data show that 71.7 per cent of respondents are married, which implies greater household responsibilities and financial pressure, potentially increasing economic vulnerability. Overall, the demographic

profile highlights a workforce characterized by moderate education levels, high dependency burdens, and concentration in productive age groups.

Table 2: Combined Work & Employment Type Profile (N = 120)

Variable	Category	Frequency (n)	Percent (%)
Nature of Work	Construction/Load work	30	25.0
	Street vending	26	21.7
	Domestic work	22	18.3
	Transport/Delivery/Driving	18	15.0
	Small shops/helpers	24	20.0
Job Type	Casual/Daily wage	54	45.0
	Contract/Seasonal	40	33.3
	Semi-regular	26	21.7
Working Hours/Day	≤ 8 hours	41	34.2
	9–10 hours	52	43.3
	≥ 11 hours	27	22.5
Any Social Security/Benefit	Yes	29	24.2
	No	91	75.8

Table 2 describes the occupational and employment characteristics of the respondents. With respect to nature of work, construction and load work account for the largest share (25 per cent), followed by street vending (21.7 per cent), small shop helpers (20 per cent), domestic work (18.3 per cent), and transport-related activities (15 per cent). This distribution reflects the dominance of low-skilled, labour-intensive activities within the informal sector.

Regarding job type, nearly half of the respondents (45 per cent) are engaged as casual or daily wage workers, while 33.3 per cent are employed on a contract or seasonal basis. Only 21.7 per cent report semi-regular employment, indicating widespread job insecurity. Working hours further reveal employment stress, as 43.3 per cent of workers report working 9–10 hours per day and 22.5 per cent work 11 hours or more. Access to social security is extremely limited, with only 24.2 per cent receiving any form of benefit, while 75.8 per cent remain completely uncovered. These findings underline the precarious nature of informal employment and its potential role in increasing economic vulnerability.

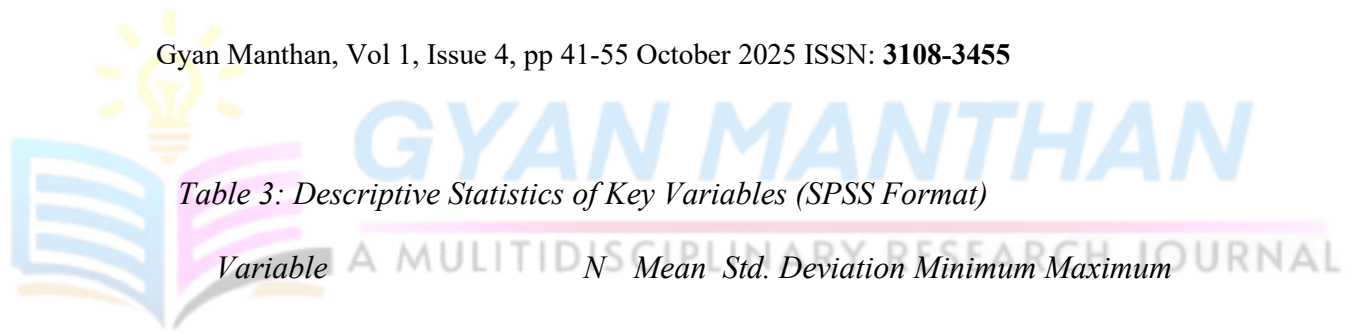


Table 3: Descriptive Statistics of Key Variables (SPSS Format)

Variable	N	Mean	Std. Deviation	Minimum	Maximum
Monthly Income (₹)	120	14,850	5,230	6,000	32,000
Working Hours/Day	120	9.4	2.1	5	14
Job Insecurity Score (1–10)	120	6.8	2.0	2	10
Economic Vulnerability Index (EVI) (0–100)	120	56.3	12.4	28	84

(Higher EVI = higher vulnerability)

Table 3 presents the descriptive statistics of major study variables. The mean monthly income of informal workers is ₹14,850, with a high standard deviation (₹5,230), indicating substantial income inequality within the sector. Income ranges from as low as ₹6,000 to as high as ₹32,000 per month, reflecting heterogeneous earning opportunities. The average working hours per day are 9.4 hours, exceeding standard working norms, which highlights the intensity of informal employment.

The mean job insecurity score is 6.8 (on a scale of 1–10), suggesting a high perceived risk of job loss among respondents. The Economic Vulnerability Index (EVI) has a mean value of 56.3 (out of 100), indicating a moderate to high level of vulnerability. The wide variation in EVI scores (28 to 84) demonstrates that vulnerability is unevenly distributed across informal workers, reinforcing the need to examine its determinants.

Table 4: Correlation Matrix (Pearson's  $r$ )

Test for  $H_01$  + Relationship evidence for  $H_02$

Variables	1	2	3	4
1. Monthly Income	1			
2. Working Hours/Day	0.18	1		
3. Job Insecurity Score	-0.41	0.29	1	
4. EVI (Vulnerability)	-0.52	0.33	0.61	1

Sig. (2-tailed):  $p < 0.01$  (marked).

Table 4 presents the Pearson correlation matrix examining relationships among income, employment conditions, and economic vulnerability. Monthly income shows a significant negative correlation with the Economic Vulnerability Index ( $r = -0.52$ ,  $p < 0.01$ ), indicating that higher income levels are associated with lower vulnerability. This result directly contradicts Null Hypothesis  $H_{01}$ , which assumes no relationship between income and vulnerability.

Working hours per day and job insecurity score exhibit significant positive correlations with vulnerability ( $r = 0.33$  and  $r = 0.61$ , respectively), suggesting that longer working hours and greater job insecurity increase economic vulnerability. Additionally, job insecurity is negatively correlated with income ( $r = -0.41$ ), implying that low-income workers experience higher employment insecurity. These findings provide preliminary evidence that employment conditions play a crucial role in shaping vulnerability outcomes.

*Table 5: Regression + Group Difference + Association Tests (SPSS Style)*

(A) Multiple Regression (Dependent Variable: EVI) — Test for  $H_{02}$

Model Summary:  $R = 0.76$ ,  $R^2 = 0.58$ , Adjusted  $R^2 = 0.56$

ANOVA:  $F(5,114) = 31.52$ ,  $p < 0.001$

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	72.84	4.91	—	14.83	0.000
Monthly Income (₹ in 1000s)	-0.82	0.18	-0.36	-4.56	0.000
Job Insecurity Score	2.41	0.39	0.44	6.18	0.000
Working Hours/Day	1.12	0.33	0.21	3.39	0.001
Education (Years)	-0.58	0.22	-0.17	-2.64	0.009
Social Security (1=Yes)	-3.74	1.41	-0.15	-2.65	0.009

Table 5(A) reports the results of multiple regression analysis with the Economic Vulnerability Index as the dependent variable. The model explains 58 per cent of the variation in vulnerability ( $R^2 = 0.58$ ), and the ANOVA result confirms overall model significance ( $F = 31.52$ ,  $p < 0.001$ ). Monthly income has a significant negative effect on vulnerability ( $\beta = -0.36$ ), indicating that an increase in income reduces vulnerability.

Job insecurity emerges as the strongest positive predictor ( $\beta = 0.44$ ), followed by working hours per day ( $\beta = 0.21$ ), showing that adverse employment conditions significantly increase vulnerability. Education and access to social security both have significant negative effects,

implying that higher education and social protection reduce vulnerability levels. Since employment-related variables significantly influence vulnerability, Null Hypothesis H<sub>02</sub> is rejected.

*(B) Independent Samples t-test (EVI by Job Type)*

<i>Job Type</i>	<i>N</i>	<i>Mean EVI</i>	<i>Std. Dev.</i>
Casual/Daily wage	54	60.2	11.7
Semi-regular	26	52.1	10.4

$t = 3.68, df = 78, Sig. (2-tailed) = 0.000$

The independent samples *t*-test compares economic vulnerability between casual/daily wage workers and semi-regular workers. The mean EVI score of casual workers (60.2) is significantly higher than that of semi-regular workers (52.1). The test statistic ( $t = 3.68, p < 0.001$ ) confirms that employment stability significantly affects vulnerability. Casual workers, due to income uncertainty and lack of job security, face substantially higher economic risk.

*(C) Chi-square Test (Savings Status × Job Type)*

<i>Job Type</i>	<i>Savings: Yes</i>	<i>Savings: No</i>	<i>Total</i>
Casual/Daily wage	8	46	54
Contract/Seasonal	12	28	40
Semi-regular	9	17	26

$Pearson\ Chi-Square = 12.41, df = 2, Sig. = 0.002$

Table 5(C) presents the chi-square test examining the association between job type and savings status. The test result ( $\chi^2 = 12.41, p = 0.002$ ) indicates a statistically significant association between employment type and savings behavior. Casual workers are least likely to have savings, while semi-regular workers show relatively better savings capacity. Since savings act as an important buffer against economic shocks, this finding further highlights the vulnerability of casual and seasonal informal workers.

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

The empirical analysis clearly rejects both null hypotheses. Monthly income is significantly related to economic vulnerability, leading to rejection of H<sub>01</sub>. Employment conditions—including job security, working hours, and access to social security—significantly influence vulnerability, resulting in rejection of H<sub>02</sub>. The results collectively demonstrate that income and employment conditions are key determinants of economic vulnerability among informal sector workers in Indore city.

### ***Findings***

The analysis of data collected from 120 informal sector workers in Indore city reveals clear patterns of income insecurity, poor employment conditions, and high economic vulnerability. The demographic profile indicates that informal employment is largely concentrated among males (65 per cent), with females constituting 35 per cent of the workforce. A majority of respondents (66.6 per cent) fall within the economically active age group of 26–45 years, suggesting that informal employment absorbs workers during their prime productive years. Educational attainment remains limited, as only 22.5 per cent of workers possess higher secondary education or above, while 39.2 per cent have education up to the primary level or are illiterate. Additionally, 71.7 per cent of respondents are married, indicating higher household responsibilities that may intensify economic vulnerability.

Employment characteristics reveal the dominance of low-skilled and labour-intensive occupations. Construction and load work alone account for 25 per cent of employment, followed by street vending (21.7 per cent), small shop assistance (20 per cent), domestic work (18.3 per cent), and transport-related activities (15 per cent). In terms of job type, 45 per cent of workers are engaged as casual or daily wage labourers, while only 21.7 per cent report semi-regular employment. Working hours are excessive for a large segment of workers, with 65.8 per cent working more than eight hours per day and 22.5 per cent working eleven hours or more. Access to social security is extremely limited, as only 24.2 per cent of respondents report receiving any form of employment-related benefit.

Descriptive statistics further highlight income instability and vulnerability. The mean monthly income of informal workers is ₹14,850, with a high standard deviation of ₹5,230, reflecting wide income disparities within the sector. Daily working hours average 9.4 hours, exceeding standard labour norms. The mean job insecurity score of 6.8 (on a 10-point scale) indicates a high perceived risk of job loss. The Economic Vulnerability Index (EVI) has a

mean value of 56.3 (out of 100), with scores ranging from 28 to 84, suggesting that a majority of workers experience moderate to high levels of vulnerability.

Correlation analysis provides strong empirical evidence linking income and employment conditions to vulnerability. Monthly income shows a significant negative correlation with economic vulnerability ( $r = -0.52$ ,  $p < 0.01$ ), confirming that lower income levels substantially increase vulnerability. Job insecurity exhibits a strong positive correlation with vulnerability ( $r = 0.61$ ,  $p < 0.01$ ), while longer working hours are also positively associated with vulnerability ( $r = 0.33$ ,  $p < 0.01$ ). Additionally, income is negatively correlated with job insecurity ( $r = -0.41$ ), indicating that low-income workers are more likely to experience insecure employment. These results lead to the rejection of Null Hypothesis  $H_01$ .

Multiple regression analysis strengthens these findings by quantifying the impact of employment conditions on vulnerability. The regression model explains 58 per cent of the variation in the Economic Vulnerability Index ( $R^2 = 0.58$ ;  $F = 31.52$ ,  $p < 0.001$ ). Job insecurity emerges as the most influential predictor ( $\beta = 0.44$ ,  $p < 0.001$ ), followed by working hours per day ( $\beta = 0.21$ ,  $p = 0.001$ ). Monthly income has a significant negative effect on vulnerability ( $\beta = -0.36$ ,  $p < 0.001$ ), while education ( $\beta = -0.17$ ,  $p = 0.009$ ) and access to social security ( $\beta = -0.15$ ,  $p = 0.009$ ) reduce vulnerability. These results conclusively reject Null Hypothesis  $H_02$ .

Group-wise comparison using an independent samples  $t$ -test reveals that casual/daily wage workers experience significantly higher vulnerability than semi-regular workers. The mean EVI score of casual workers is 60.2, compared to 52.1 for semi-regular workers, and the difference is statistically significant ( $t = 3.68$ ,  $p < 0.001$ ). This finding highlights the protective role of employment stability.

Finally, the chi-square test confirms a significant association between job type and savings behavior ( $\chi^2 = 12.41$ ,  $df = 2$ ,  $p = 0.002$ ). Among casual workers, only 14.8 per cent report having savings, compared to 34.6 per cent among semi-regular workers. Since savings serve as an important buffer against economic shocks, this result further illustrates the heightened vulnerability of workers engaged in precarious forms of informal employment.

Overall, the findings demonstrate that economic vulnerability among informal sector workers in Indore city is driven by a combination of low income, insecure employment, long working hours, limited education, and lack of social protection, reinforcing the multidimensional nature of vulnerability in the urban informal economy.

### **Conclusion**

The present study provides empirical evidence on the income levels, employment conditions, and economic vulnerability of informal sector workers in Indore city, Madhya Pradesh. The analysis clearly demonstrates that informal employment, while providing livelihood opportunities to a large segment of the urban workforce, is characterized by structural weaknesses that perpetuate economic insecurity. Low and irregular income, widespread job insecurity, excessive working hours, and absence of social security benefits collectively contribute to high levels of vulnerability among informal workers.

The rejection of both null hypotheses confirms that income and employment conditions are significant determinants of economic vulnerability. Higher income, better education, and access to social security reduce vulnerability, whereas job insecurity and long working hours substantially increase it. These findings are consistent with existing literature on urban informal labour and reinforce the argument that vulnerability in the informal sector is multidimensional in nature. From a policy perspective, the study highlights the urgent need for targeted interventions aimed at improving the quality of informal employment. Measures such as income stabilization, skill development, promotion of employment security, and extension of social protection schemes can play a critical role in reducing vulnerability. Expanding access to health insurance, pension schemes, and savings instruments for informal workers would enhance their resilience against economic shocks. Additionally, urban labour policies should focus on regulating working hours and improving working conditions without compromising employment opportunities. In conclusion, addressing economic vulnerability among informal sector workers requires a comprehensive and inclusive policy framework that recognizes the central role of informal employment in urban economies. Strengthening income security and employment conditions is essential not only for improving workers' livelihoods but also for achieving sustainable and inclusive urban development in cities like Indore.

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