

Strengthening Social Security for Women in India's Informal Economy: An Assessment of Government Welfare Interventions with Special Reference to Andhra Pradesh

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Abstract: Women workers in India's informal economy find themselves in a paradox while their participation in these sectors has been growing in a variety of areas, the employment relationship in which they are embedded often lacks strong ties to contributory social insurance mechanisms, stable employment, paid vacations, maternity protections, pensions, or formal grievance mechanisms. This article seeks to gauge the extent of the problem being solved by the current welfare regime, particularly in the case of Andhra Pradesh. Five analytical activities are conducted which are a benchmarking of state-level labour market with the national-level, employment status composition analysis, e-Shram registration-stock growth, women-centred employment-guarantee participation analysis and scheme-linkage penetration analysis. There is a dismal situation regarding casual workforce in the state among the rural women as well as urban women also do not have a comparable regular-salaried share as compared to the respective all-India female scenario, but they have greater share as casual labour. It should be noted that while the number of e-Shram registration in Andhra Pradesh has increased from approximately 80.03 lakh in August 2023 to 88.81 lakh in July 2026, it does not mean that the benefits are realised in the same proportion. The large employment footprint of women in MGNREGS and e-Shram linkages at the national level show that food security and health programmes have decent enrolment levels, whereas pension, maternity and housing programmes have limited enrolment levels and livelihood programmes are even less.

Keywords: Women Workers, Informal Economy, Social Security, e-Shram, Andhra Pradesh, Mgnregs, Labour Market, Welfare Convergence

INTRODUCTION

Social security isn't only a system for punting compensation to households following a shock. For those whose income is irregular, it also determines if illness, becoming a mother, being disabled, growing old, being out of work because of the season or because a breadwinner has passed on is a blip or a downward spiral toward insecurity. This distinction is important especially for women who are in the informal economy of India. Informal work may be the only way of accessing the labour market where regular, salaried employment is limited; but it often involves a mix of low pay and weak employment contracts, insufficient insurance through employers, jobs that are precarious about finding and demand many unpaid caregiving obligations. A credible assessment of the impact of welfare interventions must go further than just the number of schemes being introduced or the number of workers who are signing up. It needs to raise the question of the identification of women, of who is eligible, who can claim benefits, the portability of the protection from work to work and whether the benefit

covers the risks of being a woman in the labour market. Key provisions of the Code came into effect on November 21, 2025 and Ministry of Labour and Employment later identified portability, tech-enabled delivery and scheme-making powers as the key drivers for the implementation of the Code [1,2]. Meanwhile, e-Shram has morphed from being a national register of workers to a one-stop solution to connect registered workers with a host of welfare and social-security programmes. As on 14 July 2026, it had registered a total of 31.78 crore registrations across the country, of which, 88.81 lakh was in Andhra Pradesh [3]. Andhra Pradesh is an important state case because females are relatively well represented in the labour force, the state has a longer experience of utilising Self-Help Group (SHG) as a tool for social mobilisation, a large volume of households are participating in creating rural employment and a significant state-led insurance programme has been rolled out to vulnerable households. However, participation is not the sole criteria of strengthening protection. Among females, a state may exhibit high rates for more than one indicator, such as for casual labour and for

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occupational hazards. This is particularly relevant to women as the employment status interacts with lifecycle risks. Earnings may be interrupted during pregnancy and maternity, working time may be restricted and job search may be restricted when caring for children, women widows or when household breadwinners die, safety and transport may limit occupational movement and women may work both in paid and unpaid activities in household enterprise. The international social-protection system of the ILO also considers receipt of at least one benefit relevant to the situation as effective coverage and not merely the registration with a database. In 2024, the percentage of people who were covered by at least one social-protection benefit was 52.4%, with significant protection gaps in almost every year [4]. In May 2026, the ILO reported that 64.3% of the population had at least one social-protection benefit according to the SDG 1.3.1 methodology and emphasised the need for more robust data integration and closing any coverage gaps [5]. An assessment therefore needs to be gender-responsive with regard to both horizontal and vertical aspects of protection. A very visible programme with millions of women registered, yet with no old age income will have a low score on lifecycle protection. On the other hand, some pension schemes are not well designed and if the pension contribution is a requirement that is hard to comply with due to irregular working, the pension will have limited impact. The central evaluative principle employed in this article is based on 'coverage architecture' - how much the various elements of identification, entitlement, portability, financing, claims support and benefit adequacy interlink to form a functional system. Its also categorizes employment protection and social assistance. Informal employment can result in employer mediated protections being lost; regular salaried employment can shift the responsibility from state and employer to individual. The public work programmes such as MGNREGS are not social insurance programmes but they act as income smoothing and employment. Insurance schemes insure certain risks but could fail to deal with variability of earnings. Food and health programmes may help to stabilise household consumption but do not make up for lost wages. Pension schemes aim to provide for old age and might need longer time periods of contributions. Policy challenge is thus not one 'best' scheme but linking complimentary instruments to make sure that women do not fall through gaps caused by changes in employment situations.

Review of Literature

India for a long time, highlighting the dangers of assuming it as a standalone indicator without considering structural change, opportunities in different sectors or education, household income, social norms, etc. However, Kapsos *et al.* [6] stressed the interplay between the increase in the educational participation of women, increases in household income, problems with measurement and low availability of suitable employment opportunities for women. Klasen and Pieters [6] who did their study on urban India explained that such low participation of

females were due to both the supply and the demand side factors. Mehrotra and Parida [8] then demonstrated how mechanisation in the agricultural sector, capitalisation in manufacturing, education and skills limitation as well as the household income effect could collectively affect women's presence in the labour market in the midst of transitioning economy. These studies are relevant to the study of social security in a very important way: the women employed in a population are by no means a homogeneous group and have one single employment relationship. Likewise, improvements in the headline employment figure since 2019 need to be understood in the context of the change in the composition of employment, such as the rise in agriculture and self-employment in rural India [9] This, in turn, means that from a social-security point of view, it is not necessarily a higher paid-employment participation rate that has to accompany an increase in employment. Concentrating women's employment growth in casual or self-employment might lead to an increasing need for portable, State supported protection even though employment levels are trending upward. There are several and interdependent risks that can hinder informal workers' capacity to pay for contributions: low and sporadic income can mean that it is less available when the need for health, maternity, disability and old-age benefits is greatest. Digital registries can help reduce identification costs and make it easier to be portable, but don't necessarily resolve the exclusion problems resulting from documentation issues, stale records, complicated eligibility criteria, lack of awareness or poor claims support. However, MGNREGS is unique in providing a legal entitlement to employment in rural areas and having clearly defined provisions that are aimed at including women. Official figures reveal that, in 2024-25, a higher proportion of women (58.1%) than men participated nationally, which is above the statutory priority floor of 33%. The programme has also allowed for the inclusion of crèche facilities where a set threshold of young children working in a worksite has been met and increased representation of women as supervisor in the worksite [10]. Even if they are not comprehensive coverage of a social-security system, these characteristics demonstrate how an employment policy can have a protective function to support incomes, bargaining power and attachment to the labour market through MGNREGS. Another institutional aspect is added in the case of Andhra Pradesh. Households react to the death or disability of a primary breadwinner by decreasing their spending, or their survivors by cutting their spending by 25%. Since its inception, state insurance programs have sought to help households mitigate such consequences when a primary breadwinner is incapacitated by death or disability. The existing Andhra Pradesh Bima portal talks about the insurance design of the government of the state for eligible primary bread earners of the poor families offered after the previous central-state convergence design expired in 2020 [11]. This experience shows how both strong and fragile state level innovation can be;

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names, financing mechanisms and eligibility criteria of innovation programmes can vary. The researchers themselves suggest that an architecture of schemes should be considered as time dependent and not permanent. The literature and evidence of policies show a constant gap in measurements. Administrative totals are frequently published on the number of registrations or enrolments and not the full denominator (all the eligible women) in each district, occupation or migration status, or income class. Depending on the release date, a state-level gender cross-tab may not be available, although a national total may be available, disaggregated by gender. Benefit eligibility is reported (even if the claims are rejected, processing time is extended, benefits need to be renewed or benefit values are not included). In line with this, the most compelling analysis of the administrative dimension cannot be defined as proof of either universal or adequate coverage of the population and must make these limitations apparent. A domestic worker could shift to a street vendor or to an agricultural worker, a self-employed homebased producer, a construction worker or a platform worker during her working life. This mobility is well suited by a social-security system that relies on an employer record. Workability of eligibility rules and financing can mitigate discontinuity, if portability and worker-level identification is implemented. The fact that a worker has a UAN does not automatically mean that he/she fulfils the eligibility criteria of all the schemes linked to it, has paid all the required contributions or has a valid bank account or is able to successfully claim a benefit. Therefore, e-Shram registration should not be looked as a measure to assess the social protection outcomes, but an enabling parameter. This welfare is functionally diversified as regards the informal women workers. MGNREGS ensures rural employment by guaranteeing it when there is a demand and thus helps mitigate the risk of unemployment and income. The major insurances schemes (PMSBY and PMJJBY), provide pathways for coverage for accidents and lives; the housing and livelihood schemes cover complementary aspects of household security; AB-PMJAY is designed to cover health risk due to hospitalisation of the beneficiary for eligible households and PMMVY is specifically for maternity-related needs of qualified women. These schemes are now being increasingly brought together in a model of e-Shram one-stop, where the eligibility, financing and benefits rules are different for each scheme. A Life Cycle Approach provides a way of understanding why the concept of convergence is important. For a young woman working in casual agricultural activities, employment support and accidental protection may be needed, in the case of a pregnancy, maternity and health support may be needed, during migration, the portability of the ration may be important and during the later life, old age income security may be needed. There is no single programme which is planned to address all of these risks. A vital social security thus requires continuity over schemes and life stages and not just a proliferation of schemes. Under the design, there

is a post 2020 scheme in his state for the eligible primary bread earners of poor households with 100% funding from the state on death and disability relief, which is different based on age and contingency [11]. What is important for the present analysis about this model is its institutional dimension, as it shows the willingness of the State to provide insurance for risk protection of households where workers might not have insurance linked to their employer. Conversely, scheme designs and names have evolved over time and the assessment of state insurance could be done through the lens of current eligibility, enrolment, claims settlement and renewal data as well.

Study of Objectives:

- To explore Socio- Economic Vulnerabilities of women in informal economy in India with special consideration to the state of Andhra Pradesh
- To examine the extent of the coverage and outcomes of key government social security and welfare policies put in place to enhance the livelihood security of informal women workers
- To review women beneficiaries engagement and approachability under the various schemes in Andhra Pradesh including MGNREGS, e-Shram, SHG schemes and other welfare schemes
- To analyze the relevant gaps on awareness, registration, inclusion and access to benefits of women workers in the informal sector in the current mechanisms of social protection provision
- To recommend policy measures to enhance gender responsive social security systems and to enhance sustainable livelihood opportunities for women in the informal economy

MATERIALS AND METHODS

The sampling methodology and structure of the PLFS have been changed from January 2025 while simultaneously implementing a change in the nature of the survey from July to calendar year. Therefore, this article does not attempt to build a long time series prior to 2025 from PLFS figures as methodological caution should be applied when comparing with previous releases in PLFS [12]. The primary sources of administration are parliamentary releases regarding e-Shram, MGNREGS statistics, code on social security and its implementation material and Andhra Pradesh Bima portal. The conceptual and comparative interpretation is done based on ILO evidence. Five different analytical procedures (non-repetitive) are employed. This is done in two steps: One, the percentage-point gap analysis between the female LFPR, WPR and unemployment rates of Andhra Pradesh and the all-India female rates in countryside besides city zones. The analysis thus focuses on transparent effect sizes (percentage-point differences, compositional differences, growth rates and registry-relative ratios) that can simply be reproduced from the officially published values.

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Table 1: Female Labour-Market Indicators, Age 15+, usual Status (ps+ss), 2025 (Preliminary Estimates)

Area	LFPR AP	LFPR India	Gap	WPR AP	WPR India	Gap	UR AP	UR India	Gap
Rural	51.1	45.9	+5.2	49.7	44.9	+4.8	2.8	2.1	+0.7
Urban	33.2	27.7	+5.5	30.7	25.9	+4.8	7.5	6.4	+1.1
Rural + urban	44.8	40.0	+4.8	43.0	38.8	+4.2	4.0	3.1	+0.9

Source data: Author calculations from MoSPI [12], PLFS 2025

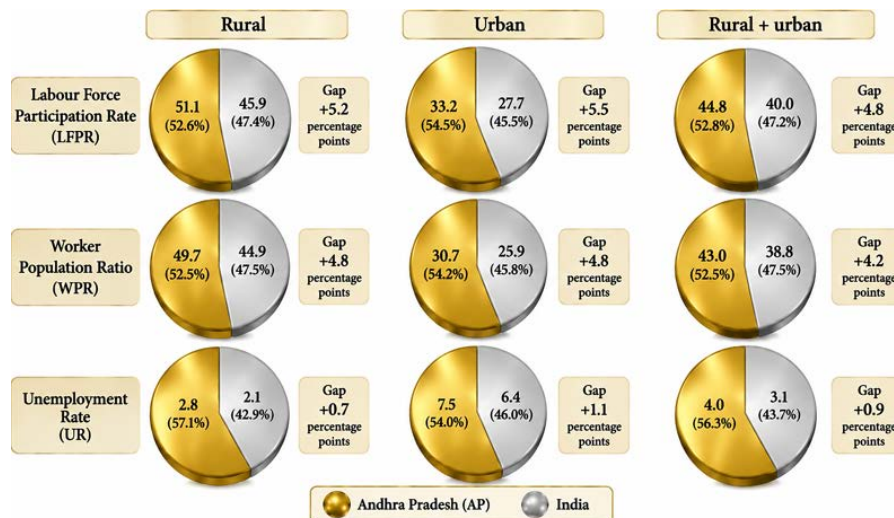


Figure 1: Female Labour-Market Indicators, Age 15+, usual Status (ps+ss), 2025

Note: Figures in Parentheses indicate share in total (AP+ India) for each indicator and area

RESULTS

Interpretation: It can be seen from Table 1 and Figure 1 that Andhra Pradesh has more female labour force attachment as compared to the national female average in each spatial category. The rural female LFPR in the state is higher than the all-India rural female by 5.2 percentage points, urban female by 5.5 points and combined by 4.8 points. The differences with WPR are also positive. This is significant since it reflects that among the social-security problem of Andhra Pradesh it is not just one of relatively very low female participation in comparison to the country. The gender gap in unemployment rates as well is higher in Andhra Pradesh compared to the all-India female rates (rural: 0.7 points, urban: 1.1 points). This indicates that increasing participation does not solve labour-market matching issues in particular, in towns and cities. Women may be willing and available to work but have a lack of suitable jobs. Therefore, the social-security design should provide both individuals with precarious jobs and those transitioning between jobs and unemployment, with protection.

Interpretation

The clearest indication that it is wrong to confuse participation and protection is their employment composition (Table 2 and Figure 2). Self-employed and casual labourers make up 90.2 percentage of all lady workforces in the rural areas of Andhra Pradesh associated to 90.7% for Entirely in India rural women non-regular. In the inside, however, things are quite different. The share of

rural women in Andhra Pradesh who are engaged as self-employed is much lower (46.3%) than the rural women in the country (70.7%), while the share of casual labourers is more than double than that of the rural women in the country (20.0%). Social-security implications of the two types of work are not equal: self-employment may include income and enterprise risk while casual work often mixes income insecurity with a lack of continuity of employers' responsibilities. Urban pattern is not quite as precarious, but is still below the national gauge for women on regular work.

Interpretation

In Andhra Pradesh, the registry has been growing by a steady pace from 80.03 lakh to 88.81 lakh during August 2023 and July 2026, respectively, which is an increase of around 8.77 lakh or 11.0%. The national stock index increased some 9.6% during the same endpoint comparison (Table 3 and Figure 3). This implies that researchers are not allowed to directly calculate the percentage of all the 88.81 lakh registered people in the State who are women, from the released data. An effective monitoring system should release such cross-tabs of state-by-gender-by-occupation, in addition to benefit receipt and claims results. However, according to the Andhra Pradesh annexure as of July 2025, 85.86 lakh individuals have been registered in 26 districts. The five top five areas of registration, namely, East Godavari, Ananthapuramu, West Godavari, Krishna and Guntur, contributed almost 40.8% of the entire registration for the state.

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Table 2: Female Workers by Employment-Status in 2025 (percent)

Population group	Self-employed	Regular wage/salary	Casual labour	Non-regular*
Andhra Pradesh-rural	46.3	9.8	43.9	90.2
India-rural	70.7	9.3	20.0	90.7
Andhra Pradesh-urban	39.2	43.8	17.0	56.2
India - urban	40.4	50.9	8.7	49.1

Source: MoSPI [12], PLFS 2025

Table 3: Growth in e-Shram Registry in Andhra Pradesh

Date	Andhra Pradesh	India	Share (%)
3 Aug 2023	80.03	29.00	2.76
31 Mar 2024	80.71	29.52	2.73
17 Jul 2025	85.86	30.94	2.78
14 Jul 2026	88.81	31.78	2.79

Data Source: Ministry of Labour and Employment/PIB release for 2023, 2024, 2025 and 2026

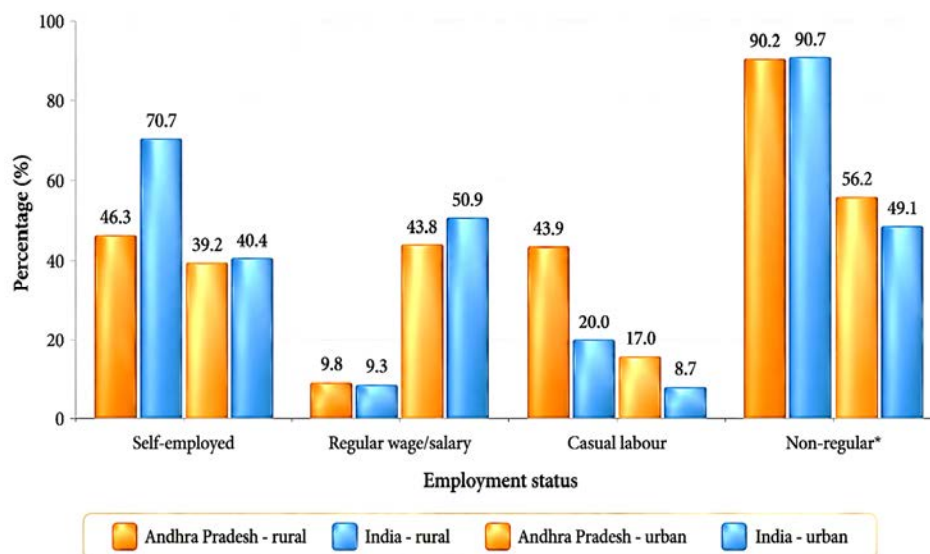


Figure 2: Female Workers by Employment-Status in 2025 (percent)

Source: MoSPI [12], PLFS, 2025, *Non-Regular Includes Casual Labour and other Non-Regular Workers

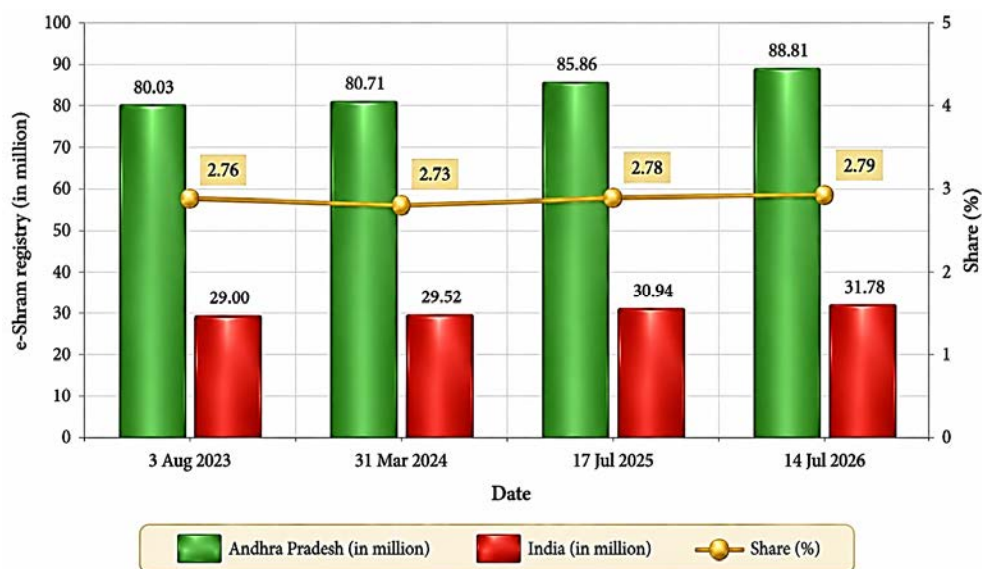


Figure 3: Growth in e-Shram Registry in Andhra Pradesh

Data Source: Ministry of Labour and Employment/PIB release for [13-16]

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Interpretation

In absolute terms, however, there is not much change in absolute enrolment of women for taking up work as reflected under MGNREGS in three years in Andhra Pradesh- 41.9 lakh in 2014, 41.9 lakh in 2015 and 42.0 lakh in 2016. The national number declined from 473.0 lakh in 2022-23 to 440.7 lakh in 2024-25 (Table 4 and Figure 4). Though the table doesn't report on the days worked or real earnings, the change does not indicate that women's overall welfare in the state has improved from the programme but it does indicate that the programme is still one significant source of employment for women in the state.

Interpretation

The Above Table 5 and Figure 5 shows the potential and the constraints in convergence. The highest share of the

registry is the ONORC enrolments against e-Shram registrants which equals to around 77.0% of the registry stock. Among these, the linkage with AB-PMJAY is also significant at 47.5% and PMSBY is at 26.9 per cent when compared to the registry. These figures indicate that there is the potential for a common worker database to link many workers who are not organised with programmes that cover consumption, health and accident risk. The enrolment in PMJJBY equates to 7.1% of the e-Shram stock, that of rural housing is 3.1%, street-vendor support is approximately 1.0% and PMMVY is approximately 1.0%. These ratios should not be interpreted as failure rates as the eligible for the programmes are much smaller than the total population in e-Shram and some programmes are for households and not every worker.

Table 4: Women who are Aailed Employment under MGNREGA Andhra Pradesh and India

Financial year	AP women workers (lakh)	India women workers (lakh)	AP share (%)
2022-23	41.9	473.0	8.86
2023-24	41.9	459.8	9.11
2024-25	42.0	440.7	9.53

Source: Ministry of Rural Development [10] NREGASoft data

Table 5: Selected e-Shram Linked Scheme Enrolments-India (14th July 2026)

Scheme	Primary protection function (as on 31.03.2023)	No. of enrolments	Percentage of Total stock of e-Shram
ONORC	Food-security portability	24,46,15,089	77.0
AB-PMJAY	Hospitalisation/health	15,10,06,017	47.5
PMSBY	Accident insurance	8,53,50,770	26.9
VB-G RAM G (Gramin)	Rural employment/livelihood	6,20,45,737	19.5
PM-KISAN	Farm income support	3,96,28,336	12.5
PMJJBY	Life insurance	2,25,52,084	7.1
PMAY-G	Rural housing	98,40,347	3.1
PM-SVANidhi	Credit for street vendors livelihoods	32,66,698	1.0
PMMVY	Maternity support	32,04,450	1.0
PMAY-U	Urban housing	24,95,467	0.8

Source/Note: Author calculation on the basis of Ministry of Labour and Employment [3]. Denominator = 31,78,31,749 e-Shram registrations. Not all of the schemes are unique-beneficiary coverage rates: there is overlap and the eligibility conditions vary between the schemes

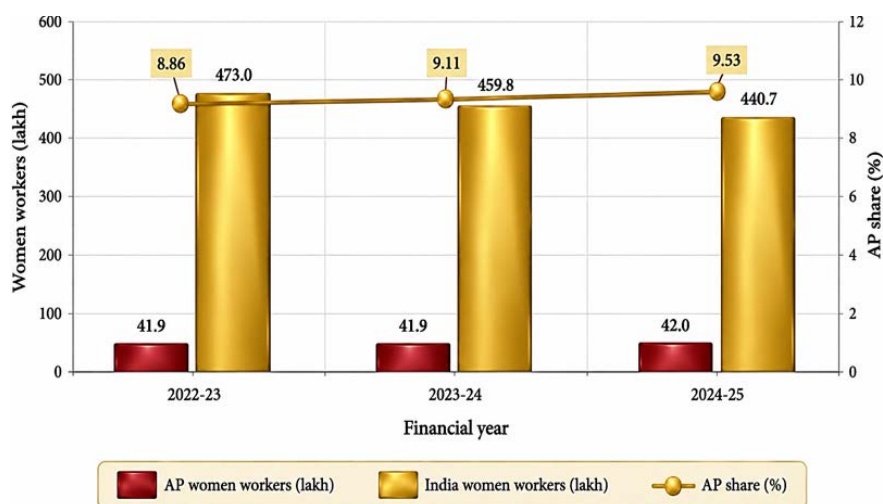


Figure 4: Women who are Aailed Employment under MGNREGA Andhra Pradesh and India

Source: Ministry of Rural Development [10] NREGASoft data

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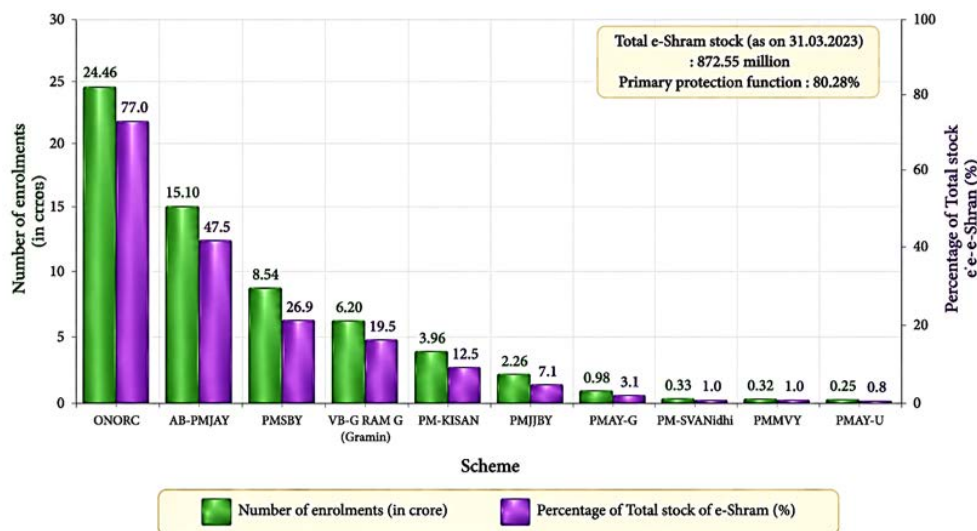


Figure 5: Selected e-Shram Linked Scheme Enrolments-India (14th July 2026)

Source: Ministry of Labour and Employment [3], Note: Number of enrolments are converted from actual figures to core for presentation. 1 crore = 10 million

These are, however, important contextually as a diagnostic of system architecture, as some risks are linked to wide footprints and to narrower eligibility or separate enrolment processes for maternity, livelihoods, housing and in the longer term for income security. One analytical limitation in the above-mentioned national annexure is the lack of disaggregated (gender-specific) scheme-linkage data for women. For instance, a platform might have reported 3.20 million enrolments in the PMMVY with e-Shram registration, however, if the denominators for age, gender, parity, state and eligible informal women are not provided, then take up estimates are impossible. Monitoring of the next generation should therefore focus more on indicators of coverage, based on the cohort of eligible women, enrolled women, claims initiated, benefits received, median processing time, as well as reasons for benefits rejection and continuity across migration or occupation changes.

DISCUSSION

Although Andhra Pradesh is doing better than the national average for women in terms of participation and employment, women in the state are not equally clustered in secure employment relationships. A striking feature of the rural female economy is the very high share of casual labour in comparison with all-India pattern of the rural female economy, which is also characteristic of the urban female economy but, to a less extent, in comparison with the all-India pattern of the urban female economy. Given that the State already has nearly 89 lakh registered unorganised workers, e-Shram sets an excellent base for that. By having a huge employment base in rural areas and it primarily involves women labourers, MGNREGS project provides a second pillar. Many digital welfare

systems have the trap of counting the number of registrations as a measure of success, which is relatively easy to do. While registration is important, it's just the first step in the chain of protection. For example, a worker can have an e-Shram UAN but lack documents for another scheme, women can have a maternity support scheme, yet they are not aware of the application procedure in that scheme and for another one, a migrant worker can be registered in one place but may not be able to avail a service locally in another place, insurance beneficiaries registered in an insurance scheme but his/her family may not be aware of how to make a claim upon the death of the insured person. These are fails that only appear on the transaction level and cannot be traced in the registration statistics.

Findings:

- District level administrative variation affords a chance to build a better evidence system for Andhra Pradesh. Data can be linked to registrations, incorporating privacy protections with scheme enrolment, benefit received, claim outcomes and grievance data. The resulting dashboard should be broken down by sex, age, occupation, rural/urban residence and disability status (if legally available) and migration characteristics
- It is important that the denominator is the estimated eligible population and not total population or total registrants. In such a system, an identification gap would be identified as a gap between an individual's identification and their eligibility to enroll, a gap between being eligible and enrolled in a health plan and a gap between being enrolled and making healthcare claims

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- Unpaid care is not something that can be separated from employment and social protection. Despite a woman being registered, insured and ready to work, she may still not be able to take up regular employment if, if childcare, elder care, safe transport or predictable working hours is not possible. While MGNREGS acknowledges this link with its offer of worksite crèche facilities (where appropriate), care limitations do not stop there
- For both rural and urban informal people, care services constitute an economic infrastructure which impacts upon continuity of work, contribution histories and the possibility to claim benefits personally. Thus, beneficiary sex should be measured more than just a gender-responsive system
- Convergence is good as workers should not need to re-establish the same identity and demographic details to various departments. But integration can be blurring accountability, too, when a worker has one portal for all programmes and must fend their way around various rules
- A one stop interface should be accompanied by clear back-end accountability: which agency is responsible for the case, what the 'service standard' is, the duration of processing and where the worker can go to appeal. Indicators of convergence are most clearly manifested in the number of failed applications, duplicate documentation and unresolved grievances, rather than in how many schemes are put on a portal.
- The evidence has pointed towards a paradigm of changing from scheme-centred administration to worker-centred protection. The following instructions are couched not as evaluations of any individual actor or party but as priorities to be taken into account when designing the system. They are designed to increase the coverage as measured and to decrease the gap between registration and receipt of benefits
- Create a social-protection coverage "dashboard" by gender. Linking e-Shram registration with scheme level eligibility, enrolment, receipt of benefits, claims, rejection reasons, processing time and grievance closure. Include district/occupation cross tabulations as appropriate for privacy and statistical reliability
- assisted enrolment in accident insurance, life cover, health protection, pension and portable food security.
- Through employment, payment of wages, community meetings and attendance at work sites, entitlement checks and claims for assistance can be done without putting conditions on participation in the MGNREGS
- Improve claims support; not just enrolment support. Insurance and pension works best when household can successfully complete a claim. Ensuring that the described components exist as standardised claim checklists, that there are multilingual assisted channels, that there is monitoring of the nominees made by enrolled families and that there are time bound escalation mechanisms, can minimise a situation where no benefit is received by an enrolled family following a shock
- Care as infrastructure for social protection. Increase availability of practical childcare support facilities in areas where women workers are concentrated and improve enforcement of the relevant rules of the worksite and make available work hours of the support services to accommodate the informal working hours. The goal is to avoid that care responsibilities turn theoretical access to the labour market into sporadic work
- Focus on portability of design, not schemes. A woman should not lose her identity as a worker or have to start all of the processes of welfare all over again if she moves from agricultural casual work to construction, street vending, domestic employment or platform work. By default, registry changes should not result in a termination of entitlement (but instead, a re-screening of the entitlement)
- Measure Adequacy and Continuity. Coverage reports should include all of the value and duration of protection, rather than just the number of beneficiaries, relative to the risk being addressed. The continuity of contribution and after a break should be monitored separately for women in the contributory schemes

Limitations

The follow-up studies should correspond labour status with the actual receipt of benefits at the level of the individuals. Of particular value would be a design combining PLFS-style employment information with a specially-designed survey of informal women workers in AP, which captures e-Shram enrollment status, awareness of the schemes, eligibility, membership, experience of claiming, maternal out-of-pocket health expenditure, out-of-pocket expenditure on childbirth, work interruption during pregnancy and childbirth, pension participation, digital access, migration and hours spent on unpaid care. Multilevel models would then be able to separate individual, household, occupation and district effects. Microdata based on invention and causal statements without supporting data remain less desirable than transparent secondary data triangulation until such data becomes available.

Suggestions:

- Provide a life cycle entitlement profile for every registered woman. The system should indicate and not provide a long generic list of schemes, which protections apply at a worker's current age, employment status, household situation, occupation, maternity status or disability status
- Focus on casual labourers in villages of Andhra Pradesh. According to PLFS, casual labourers account for 43.9 out of a hundred workforce in the state. Therefore, employees should be able to access

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CONCLUSION

The social protection framework in India for workers in the informal sector is gradually shifting towards wider statutory extension, digital enrollment and the convergence of schemes. These changes are critical for women's portability and access across schemes; however, as in the case studies from Andhra Pradesh, coverage needs to be understood with caution. The e-Shram base of workers in Andhra Pradesh has reached almost 89 lakh and the participation of women in MGNREGS remained around 42 lakh per year in the latest three years studied. These are all sizeable social-security delivery platforms. A detailed analysis of national linkage data also reveals that e-Shram is linked with large-scale food and health programmes and other protection functions have relatively low numbers of enrolments. This does not mean that there is a lack of social security; nor can it be interpreted as a solution to the problem being achieved through registration. Instead, the system is moving from a set of isolated scheme access to a networked system which is now more subject than ever to being evaluated in terms of benefit realization, continuity, adequacy and claims performance. For Andhra Pradesh, next steps are most important when it comes to gender responsive protection, encompassing all employment transitions and that needs to be the converted existing administrative reach. This means taking a life cycle perspective; providing supports such as claims for reduced travel time; increased local facilitation; care-support infrastructure; portability between different occupations; and transparent outcome metrics. This is an especially important agenda when the female labour-market participation rate is comparatively high, so that social security should help participation to increase economic resistance instead of just enhance women's risk of labour market.

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