

# Social Security Schemes for Migrant Laborers: A Study of Labor Migrants Working in Jammu Region

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## **Abstract**

The present paper gives a detailed account on the interventions made by the Government in the form of social security schemes for the welfare of the labor migrants working in Jammu. It focusses primarily on the number of labor migrants who avail social security schemes provided by Government and factors responsible for the same. Social security schemes can play a very significant role in the welfare of the labor migrants as they come for their benefit at very affordable costs involved. A huge number of Indian Population is working as unskilled labor, this population moves from one place to another in search of better work opportunities and for this group social security in the form of various schemes is very important to be provided by the Government. This paper analyses the same in the Jammu region of Jammu & Kashmir state.

**Keywords:** Labor Migrants, Social security, Human Rights, Welfare, Health, Pension, COVID 19, Social Exclusion

## **Introduction**

Government of a country plays a very important role when it comes to providing social security to those who are living at the bottom of the pyramid of a society. Most of the policies of the Government of various countries are focused on international migration. For India, where a huge number of people migrate every year from one place to another in search of work, it is very important to have a robust mechanism in place which can strengthen the lives of labor migrants from socio-economic point of view. Today living Conditions of labor migrants have changed drastically as compared to their condition in 1980s -1990s. Yet a large number of labor migrants are not being able to avail the benefits of the schemes of the Government. Labor is a concurrent subject and belongs to concurrent list of the constitution which means that both the centre and the state Government can make laws on it. In the wake of COVID, many states changed their labor laws as per the convenience of the business units and production units, many such steps such as long working shifts by the laborers, lesser welfare measures for the labor migrants invited critique by the stakeholders involved.

## **Review of Literature**

Ursula Kulke, ILO, Geneva, in “Filling the Gap of Social Security for Migrant Workers: ILO’s Strategy” has pointed out the importance of social security schemes to the labor migrants especially in the wake of economic integration. Social security schemes can be seen as incentives to the migrants, thus motivating

them to better integrate themselves in the labor market. Marius Oliviera and Avinash Govindjeeb, in “Protecting and Integrating Migrant Workers in ASEAN Social Security Systems” have talked about the role social security schemes can play in the region helping especially the low skilled or unskilled laborers whose income is low and thus who cannot afford social insurance schemes easily. Prof. Ockert Dupper in “Migrant workers and the right to social security: an international perspective” has emphasized that in the era of globalization, a large number of people are on move, moving to other countries for better work opportunities and in such a scenario it is important to put emphasis on providing social security schemes to the migrant population.

Review of literature puts light on the importance of social security schemes in the labor market especially for the ones who are low skilled, don't have better income and are dependent on Government for the provision of such benefits.

In the present paper, we will look at the status of social security schemes as availed by labor migrants and the benefits they have taken out of those schemes.

### **Research Methodology**

It is an empirical, exploratory and quantitative study. It aims to know the number of labor migrants who are currently taking the benefit from social security schemes. It aims to find out the benefits labor migrants have taken out of these social security schemes. The universe of the study is all the labor migrants working in Jammu. A sample of 20 respondents is taken using purposive sampling method whereby respondents are chosen from all occupational sectors such as ones working in Industrial sectors, brick kiln units, construction sectors, self-employed and fruit and vegetable vendors.

Unit of Analysis: For the study, the unit of observation is a migrant household. The head of the family is interviewed primarily and wherever required other household members are also asked questions.

Data was collected using interview schedule where the information gathered was personally filled by the researcher.

### **Social security schemes and the migrant laborers**

Social security schemes include the provisions provided by the Government to provide social security benefits to its citizens like health, education, Pensions cover, life cover, accident insurance and other basic facilities of life.

In this research paper, we will try to know about the number of labor migrants availing the benefit of the social security schemes along with the impact following social security schemes have put on the life of labor migrants who have migrated and are working in Jammu.

- Atal Pension Yojna
- PM Jeevan jyoti Bima Yojna
- PM Suraksha Bima Yojna
- PMJAY
- Janani Suraksha Yojna
- PM Awaas Yojna
- Food security

**Atal Pension Yojna:**

It is a Government backed pension scheme in India which allows to have pension benefits to the ones who don't have any association with formal institutions. Introduced in 2015, it aims to provide social security to all the Indians especially to the poorer ones who work in informal sector thereby covering the labor migrants also.

**Table 1.1 Distribution of respondents on the basis of availing Atal Pension Yojna**

S.No.	Category	No. of respondents	%age
1.	Yes	4	20%
2.	No	16	80%
	Total	20	100%

Source: Collected from Field survey, 2023

This scheme which allows some monetary safety for the workers at the age of 60 was availed by only 20% of the respondents. While 80% of the respondents were either not interested in any of the social schemes or were not aware of the scheme.

**PM Jeevan Jyoti Bima Yojna**

This scheme gives the provision of risk coverage of Rs2 Lakh of the insurer in case of death due to any reason. Premium to be paid to avail the scheme is of Rs330 and the age group eligible for the same is 18-50 years.

**Table 1.2 Distribution of respondents on the basis of availing PM Jeevan Jyoti Bima Yojna**

S.No.	Category	No. of respondents	%age
1.	Yes	6	30%
2.	No	14	70%
	Total	20	100%

Source: Collected from Field survey, 2023

6 respondents (30%) of the total respondents had availed the scheme while 14 respondents i.e. 70% of the total respondents had not availed it. The main reason for not availing the scheme as per the respondents was not holding a bank account in any bank as it requires few legal documents like Aadhar card in the absence of which a person cannot hold an account in a bank.

**PM Suraksha Bima Yojna**

This scheme is available for all those who belong to the age group 18-70 years and it gives the provision of Rs2 Lakh as risk coverage for accidental death and upto Rs1 Lakh for partial disability. Premium of only Rs12 is to be paid in this scheme annually.

**Table 1.3 Distribution of respondents on the basis of availing PM Suraksha Bima Yojna**

S.No.	Category	No. of respondents	%age
1.	Yes	7	35%
2.	No	13	65%
	Total	20	100%

Source: Collected from Field survey, 2023

35% of the respondents i.e. 7 of the total 300 respondents had availed PM Suraksha Bima Yojna and 57% had not availed it. Again, a very small percentage of labor migrants had availed the scheme. And the ones who had availed the scheme were the ones who hold bank account in their native state.

### PM JAY

Pradhan Mantri Jan Arogya Yojana is a health assurance scheme and it aims to provide health cover of Rs 5 lakh per family per year for secondary and tertiary care to the poorer section of the society.

**Table 1.4 Distribution of respondents on the basis of possessing PMJAY card**

S.No.	Category	No. of respondents	%age
1.	Yes	12	60%
2.	No	8	40%
	Total	20	100%

Source: Collected from Field survey, 2023

60% of the respondents possess PMJAY card while 40% of the respondents don't possess the card. The reason for high number of labor migrants holding PMJAY card shows the importance of health among the labor migrants. The increasing number of diseases among labor migrants and huge expenditure incurred on curing the diseases has lured many to have PMJAY card.

### Janani Suraksha Yojna

It is a Government backed scheme to provide cash assistance along with delivery and post-delivery care of the mother. It is a motherhood assistance program under National Health Mission and its aim is to increase the deliveries at the hands of trained ASHA (Accredited Social Health Activists) workers.

**Table 1.5 Distribution of respondents on the basis of availing Janani Suraksha Yojna**

S.No.	Category	No. of respondents	%age
1.	Yes	14	70%
2.	No	6	30%
	Total	20	100%

Source: Collected from Field survey, 2023

70% of the respondents i.e. 14 respondents out of 20 had their wives who had availed benefits under this Yojna. 6 respondents out of 20 i.e. 30% of the respondents had not availed any benefit under the scheme. A high number of respondents had availed the scheme and the reason for same was that most of the women go back to their native places for their deliveries and in native places, it was easier to get institutional help for delivery from health care centers.

### PM Awaas Yojna

Pradhan Mantri Awaas Yojana was launched in the year 2015 with the aim to provide affordable housing to all by 2022. It included both the ones residing in rural and urban areas.

**Table 1.6 Distribution of respondents on the basis of availing PMAY in their native places**

S.No.	Category	No. of respondents	%age
1.	Yes	14	70%
2.	No	6	30%
	Total	20	100%

Source: Collected from Field survey, 2023

14 respondents out of 20 had availed housing benefit under PMAY. This shows that a good number of respondents who were not having their houses were able to get their shelter because of this scheme. The rest of the respondents had not availed benefit under the scheme and the reasons for the same are:

- Name not found in the SECC list as per which Government decides the shortlisted ones.
- Joint Ration card which disallows two brothers of the same family to own their respective houses. Only one house is allowed per ration card.
- There were few who were of the view that Government officials are dishonest. They ask for bribe. So if they decide to make house and Government does not help on time, it would lead to cash crunch in their life.

**National food security Act,2013**

National food security,2013 was enacted to provide food security to the citizens of the Indian nation. According to the provisions of the act, food grains are provided to people at subsidised rates covering 75% of the rural population and about 50% of the urban population. Public distribution system of the country allows people to avail food at subsidised rates through fair ration shops and allows them Right to life under Article 21.

**Table 1.7 Distribution of respondents on the basis of being able to get food grains at subsidised rates under the Act**

S.No.	Category	No. of respondents	%age
1.	Yes	16	80%
2.	No	4	20%
	Total	20	100%

Source: Collected from Field survey, 2023

Out of the total 20 respondents, 16 respondents were availing ration on the subsidised rates. Most of them were those who had their Parents or other family members living in the villages. So, their family is availing ration. Things have started changing to an extent after the announcement of One Nation One Ration card scheme by the centre. With this, migrant workers are able to get benefit under Aadhar linked Ration card by getting access to ration in the states where they are working. The higher percentage of workers either themselves or their families in the village availing ration show that most of them belong to BPL category. In fact the ones who are not availing ration are the ones who either don't have their ration cards or they have some issues with dealers or they don't have Aadhaar linkage or they don't need ration from the Government as they have crop from their own fields.

### Conclusion

This paper gives a brief account of the social assurance scheme being availed by the migrant laborers working in Jammu, their coverage, the effect these schemes have created on the lives of Migrant laborers. The social security arrangement which the Government creates for its citizens is particularly helpful to those who are living below poverty line and for whom it is difficult to make both ends meet. The above mentioned findings show that the number of labor migrants availing different social security schemes is low. Most of the labor migrants are unaware of the schemes, those who are aware of the schemes are not able to take benefit of the schemes due to various reasons. These reasons need to be collectively addressed by both the centre and state Government. Inter-state cooperation can also be beneficial in terms of easing the life of labor migrants. In the wake of COVID19 and other endemic diseases, health has been seen as very important subject matter by various stakeholders of the society. In such a scenario, providing social assistance in the form of social security schemes is very important by the Government. In addition to it, public campaigns regarding same should also be held for widespread dissemination of information. With increasing population and with increasing number of people on move, it is important that social security schemes are provided and are availed by maximum number of labor migrants.

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