

POLICY
BRIEF

Ensuring Dignified Livelihoods and Social Security for Informal Workers (Including Migrant Workers)

Towards building resilience of the informal workforce

ABSTRACT

This policy brief draws from findings with regard to informal workers, including migrant workers, in the report '[Living with Multiple Vulnerabilities: Impact of COVID-19 on the Urban Poor in the Mumbai Metropolitan Region](#)'. It is based on data from workers in 10 cities of the Mumbai Metropolitan Region (MMR), specifically:

15,226 households surveyed where the head of the household was engaged in one of the 109 employment types reported

13,801 travelling migrant workers surveyed between 14–30 May 2020

in-depth interviews with 112 persons engaged in informal work

BACKGROUND

The urban agglomeration of Mumbai that includes Mumbai City, Mumbai Suburban and Thane recorded 43.02 per cent of its population as migrants during the 2011 Census. Legal protection for migrant workers in India was initially accorded under the Inter State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979. However, the current crisis has revealed its gross lack of implementation, efficacy and the absence of political will.

Azaan, a naka worker who lives in a slum in Mumbai's Eastern Suburbs is originally from Raebareli district, Uttar Pradesh. He came to Mumbai after the 1992–93 communal riots. 'I have nobody in the village. Both my parents have passed away. I have to eat and work here. It is difficult to get work in the village. If I had a farm then I would have had work, but I don't have one.'

FINDINGS FROM THE REPORT

- The head of the household in 56.91 per cent of the households earned daily wages, 39.05 per cent received a monthly salary, and 4.60 per cent earned a weekly income.
- Majority (45.56 per cent) were involved in construction work, followed by 14.8 per cent engaged in domestic work, 7.27 per cent working as drivers and 3.82 per cent as street vendors
- The halt in work, wages and growing financial insecurities led many workers to travel back to their villages. Some interview participants were contemplating going back to their villages shortly if the situation worsened; many of those who stayed back in the Mumbai Metropolitan Region (MMR) had nowhere or nothing to go back to. Some who returned to their villages expressed their willingness to come back if things 'returned to normal'.
- To reach their village, migrant workers used several modes of transport based on its availability, cost-effectiveness and urgency—7,001 (50.73 per cent)

were travelling back by train, followed by 1,416 (10.26 per cent) going back by truck, and 1,184 (8.58 per cent) workers who were walking home.

- The highest percentage of migrant workers were trying to return to Uttar Pradesh, followed by Rajasthan and other places within Maharashtra.

RECOMMENDATIONS

1. Recommendations Towards Ensuring Livelihood and Social Security for informal workers

- **An urban employment guarantee scheme** must be formulated given the large number of workers who will remain without work in the coming months. This must be linked to employment that facilitates upgrading much needed basic services and public infrastructure in urban areas.
- For self-employed workers, a stimulus package must be provided that ensures workers have access to capital, keeping in mind the savings lost during the lockdown. This should be **interest free loans for self-employed workers**, accessible through banks over the next 12 months to rebuild livelihoods. This cannot be limited to a collateral-free loan provided to National Urban Livelihood Mission (NULM)-registered self-help groups (SHGs) and the working capital loan for street vendors.
- As a rehabilitation measure in the coming months, it will be essential to ensure that the NULM loan benefits (Atmanirbhar Bharat Abhiyan) reach a maximum number of SHGs. This will ensure income generation individually or in groups. However, **membership criteria of NULM SHGs should be expanded**—currently 70 per cent members in an NULM registered SHG must be able to prove that they are Below Poverty Line (BPL). This needs to be expanded in the current context. Women demanded support to rebuild lost livelihoods and this can be an existing programme that can be strengthened. Outreach can be maximised through community based organisations. Through local governments it will be important to expand NULM benefits to SHGs that are registered under different schemes of the local government.

2. Recommendations to Support Migrant Workers

- Existing legal provisions, such as the **setting up of a Social Security Board for unorganised workers under the Unorganised Workers Social Security Act, 2008** are currently absent in Maharashtra. The board needs to be set up on an urgent basis and the unutilised as well as additional funds should be allocated under the National Social Security Fund for unorganised workers, to provide immediate relief and support the schemes mentioned in the Act.
- **Self-registration and digitisation of workers' registration** should also be done to ensure portability of benefits and reduction of bureaucratic delays.
- Additionally, **awareness amongst workers regarding their rights** needs to be prioritised by the state and local governments.
- Home states should utilise databases of their migrating populations, to be collected during the general Census. This will be needed to negotiate provisions of social and economic security stated under the Inter State Workmen Act with the destination states. This includes minimum wages, journey allowance, displacement allowance, housing, healthcare, etc. This database would be effective in formulating future social welfare initiatives
- Workers' lives in cities are also linked to housing and basic services that they can access to live with dignity. The need for adequate and affordable housing and basic services for the working poor must be linked to their rights as workers in the city.



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