



Delivering gender responsive social protection for migrants and urban poor



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Foreword

Social protection has been a key tool for policy makers to *support* poor and vulnerable people in coping with crises and shocks. Migrant workers and urban poor are integral segments of the population that owe their vulnerabilities to economic instability, precarious living conditions, and lack of access to formal safety nets. The COVID-19 pandemic further exacerbated their plight, underscoring the need for robust social protection measures tailored to their unique vulnerabilities.

Various initiatives have already been launched by the government to support access to social welfare for migrant workers and urban poor. However, there is still immense scope for different stakeholders to contribute to gender responsive and inclusive social protection delivery for these vulnerable sections.

Additionally, emerging risks owing to climate change, migration, urbanization continue to mould the way social protection programmes are being designed and delivered in India. Thus, it is critical to design adaptive social protection systems that

respond to the emerging risks and evolving needs of these vulnerable sections.

This publication delves into the intersection of migration, urbanization, gender, and social protection. Drawing upon extensive research, expertise, and experience, the publication offers insights, analyses, learnings, and way forward to guide policymakers and practitioners in crafting gender responsive and inclusive approaches to social protection delivery, especially for migrants and urban poor.

Learnings from different states and countries highlight that robust data systems, technology - enablement, handholding support, and adaptive social protection delivery channels can play a significant role in ensuring efficient and effective social protection delivery to migrant workers and urban poor.

We hope that the insights shared in this publication spark discussions, inspire action, and catalyse positive change in the pursuit of a more equitable and inclusive society.



Sandeep Paidi

Head of Human Health and Social Services,
Government and Public Services,
KPMG in India

1. Setting the context

India's per capita national income has doubled between 2014-15 and 2022-23 (from INR 86,647 to INR 172,000). The country has also lifted around 415 million people out of poverty in the last 15 years, with the incidence of poverty falling from 55 percent to around 16 percent. While India has demonstrated an impressive growth story, India's latest Economic Survey recognises the importance of strong social protection systems to support the growth process, especially in light of the hardships posed by the pandemic.

In the intricate narrative of social protection, migrant workers and urban poor stand as pivotal figures. Their significance lies in their exposure to economic volatility, precarious living conditions, and limited access to formal social safety nets. As the threads connecting diverse communities, addressing their needs becomes paramount for

fostering inclusive development and fortifying the social fabric. Recent challenges, exemplified by the COVID-19 pandemic, underscore the urgency of establishing robust social protection measures tailored to the unique vulnerabilities of these indispensable segments of the population.

This document begins by highlighting the vulnerabilities of migrant workers and urban poor and the recent initiatives taken by the government to respond to their needs. The document further delineates the gaps in the social protection delivery chain and the unique challenges faced by them in accessing social protection. Drawing from best practices and learnings from different states and countries, the document concludes with ideas to bridge the existing gaps in social protection delivery for migrant workers and urban poor and to respond to their evolving needs.



2. From shadows to spotlight:

Recognising the significance and vulnerabilities of migrant workers and urban poor

Migrant workers form the backbone of the Indian economy and contribute to at least 10 per cent of India's GDP (ILO). Internal migrant population comprises nearly 40 percent of India's population. A large proportion of migrant workers live in urban areas, making urban poverty and migration intertwined issues. As per Census 2011, around one third of India's population lives in urban areas. Additionally, it is estimated that 65 million people live in around 14 million slum households across the country. While urban centres are considered to be the engines of economic growth and employment, the urban poor and migrant population face significant vulnerabilities.

According to the NITI Aayog's Multidimensional Poverty Index 2021, approximately 8 percent (i.e., 30 Million) of urban population is multidimensionally poor. Urban poor and migrant population face vulnerabilities across spatial, social, and economic dimensions. They are engaged in more informal work with limited social security benefits. Inadequate housing and shelter, unreliable access to clean drinking water and sanitation, and high out-of-pocket expenditures on health are some of the other issues faced by migrant and urban poor population in India. These vulnerabilities and issues further get aggravated for disadvantaged sections within these groups including women, Scheduled Castes, Scheduled

Tribes, elderly, differently abled, etc.

The need for a social safety net for migrant workers and urban poor gained currency during the pandemic induced lockdown when migrant workers moved in large numbers from the urban to rural areas in the absence of a livelihood safety net in urban areas.

Recognising the need for ensuring social protection for this segment, various measures have been taken recently by central and state governments to supplement existing schemes with initiatives specifically targeting the needs of this segment. For example, [PM Street Vendor's AtmaNirbhar Nidhi \(PM SVANidhi\)](#) provides micro credit to street vendors in urban areas. The One Nation-One Ration Card (ONORC) Scheme was launched to facilitate migrant workers and their family members to avail subsidised food and rations outside their home state by enabling portability of identification documentation of beneficiaries. Government of India has also launched a portal to register unorganised workers across the country. Several State governments also took initiatives to register migrant workers and map their skills. These initiatives reflect the emerging focus on understanding and addressing the needs of this segment.

Pradhan Mantri Garib Kalyan Yojana was launched during COVID-19 as a relief package for vulnerable sections, especially migrant workers. It consisted of the following in-kind and cash transfers:

- Pradhan Mantri Jan-Dhan Yojana- providing cash transfers directly to beneficiary bank accounts
- Pradhan Mantri Ujjwala Yojana- providing free LPG connections to poor and disadvantaged consumers
- PM Kisan Samman Nidhi- providing cash transfers to low-income customers
- Pradhan Mantri Garib Kalyan Anna Yojana providing in-kind transfer majorly contributed to ensuring food security for the vulnerable population.



3. Uncovering gaps:

Understanding the challenges in accessing social protection

Despite several welfare interventions, some challenges persist on ensuring access to benefits from social protection schemes for migrant workers and urban poor. Issues arise on design, delivery, and access of the welfare schemes to these groups, which are delineated below:

I. Limited mechanisms and capacity for effective awareness and outreach

Vulnerable sections such as migrant workers and urban poor often lack awareness about the existence of social protection schemes, their eligibility, and the process of applying for the schemes. Women within these groups further tend to have even lesser awareness due to lower levels of education and digital literacy. This lack of awareness is one of the major barriers

preventing them from accessing the benefits they are entitled to. In rural areas, the responsibility for disseminating information lies with gram panchayats, but there are limited effective institutional mechanisms for information dissemination in urban areas. Furthermore, there is often limited capacity at the local government level to ensure outreach from ward to slum level.

II. Limited reliable, updated, and integrated data to inform targeted policies and service provision for migrant workers and urban poor

One of the prerequisites for extending social protection benefits to migrant workers and urban poor is to ensure that policy makers and service providers have access to relevant, reliable, and up-to-date gender disaggregated data. While Census and NSSO record data related to internal migration, they do not regularly capture data on seasonal and circular migration, thus making it challenging for urban local bodies to provide benefits to migrant workers and include them in urban development plans. Further, a portal was launched at national level in 2021 to register unorganised sector workers on a single platform . Around 291 million of the intended 380 million

subsidised unorganised workers have been registered on the portal till December 2023, however, the portal doesn't categorise migrant workers separately, thus making it difficult to identify migrant workers. Some states have also recorded data on migrant workers, however, lack of integration of state and local level database with central database leads to multiplicity of data and confusion, hampering effective targeting of these groups. The dynamic nature of migration also makes it challenging to maintain real-time data on migrant workers. This lack of up-to-date information can hinder targeted programs and timely provision of benefits.

III. Improper documentation impeding migrant workers & urban poor in registering for social protection schemes

Migrant workers often encounter difficulties in furnishing necessary documents and paperwork necessary for scheme registration. Issues such as errors or spelling mistakes in documents, failure to link documents and datasets (e.g., linking Aadhaar with Ration card), omission of certain family members' names on the documents such as Ration card etc often constrain these sections from accessing government schemes . These problems are more

pronounced for women when they moved from their natal home to their marital home, as their details were not updated on Ration card, thus hampering their access to relevant benefits. Further, while in rural areas PRI-level officials assist beneficiaries in addressing these document-related challenges, in urban areas, formal support mechanisms or grievance redressal options beyond NGOs are notably absent.

IV. Cumbersome scheme application process and linguistic barriers hindering seamless access to social protection schemes

Urban poor and migrant workers often struggle to follow the complex steps involved in registering for social protection schemes. They often face difficulties in filling out the necessary forms due to the intricate processes, inadequate digital

literacy, and limited access to forms and portals in non-native languages. Linguistic barriers, particularly for migrant workers coming from culturally diverse backgrounds to destination cities, present a significant challenge

V. Limited digital inclusion hampering access to benefits through Direct Benefit Transfer

While DBT has been successful in plugging leakages, enhancing transparency, and improving efficiency of benefit transfer, some challenges remain that limit beneficiaries' access to social protection benefits due to legacy issues. A KPMG in India study covering 7200 migrant workers and urban poor found that only 55 percent of the returnee migrant workers had smart phones. Low ownership of smart phone

limits the beneficiaries' access to online portals and mobile applications. As compared to their counterparts, women are particularly disadvantaged due to even lower digital literacy and ownership of smartphones. Due to limited digital inclusion, beneficiaries are unable to make digital transactions and thus access and utilise cash transfers.



4. Bridging gaps and building future:

Learning from States and global initiatives

To ensure coverage, adequacy, and effectiveness of social protection schemes for urban poor and migrant workers, existing gaps in the social protection delivery chain must be addressed. Additionally, social protection systems must be capable of evolving to respond to the emerging risks and anticipated future needs. Incorporating a gender lens would be crucial to ensure that unique

needs and vulnerabilities of different genders within these groups are not only recognised but actively addressed. Simultaneously, it is essential to foster inclusivity within the social protection framework. Some of the learnings from different States and countries in supporting inclusive social protection delivery are presented below:

1. Integration of data can help ensure identification and inclusion of migrant workers and urban poor in social protection schemes

Integration of different databases can allow the end service provider (say, a fair price shop owner) to establish a migrant worker's entitlements using any identification that they may provide. For. e.g., During COVID, Uttar Pradesh used databases of the Public Distribution System, the MGNREGA, and databases of the labour department to provide

free rations to construction workers that were previously not included. New families were registered into the PDS through cross-verification of their Aadhaar and mobile numbers against the PDS database. Brazil has leveraged integrated social registries for social protection.

Bolsa Família Programme in Brazil: Leveraging integrated social registries for social protection



The programme is a conditional cash transfer programme (CCT) focused on health and education. It focuses on low-income families as beneficiaries. It utilises bank transfers, and access to the programme throughout a **unified social registry mechanism (Cadastro Unico)**. This database of vulnerable population enables monitoring of performance at the local government level, while giving them autonomy to devise local solutions and implement programmes. Municipalities are further encouraged by giving performance-based incentives for reaching social protection benefits.

The programme has been recognised as an important reason for reduction in poverty levels in Brazil. It reaches 13 million families (as per 2020), a major portion of the country's low-income population. The model emerged in Brazil more than a decade ago and has been refined since then.



2. Accessibility to entitlements can be enhanced through multiple channels of service delivery

Some States have demonstrated innovation in delivering social protection to vulnerable sections by leveraging existing infrastructure and resources and implementing novel strategies. During COVID-19, Andhra Pradesh was able to leverage Village

Volunteers for door-to-door delivery of various cash benefits, such as National Social Assistance Programme. Jharkhand has also successfully implemented kiosk-based Panchayat bank model to facilitate access to financial services.

3. Local support centres can help in providing information and handholding support to migrant workers and urban poor

Dedicated centres at local level have been helpful in enhancing awareness and supporting access to various social protection schemes and support services that urban poor and migrant workers are eligible for. For example, 'Migrant Resilience Collaborative' is supporting last mile delivery of social protection to migrant workers. Similar

centres can be leveraged for providing handholding support to these sections. Resources running these centres should be sensitised on the needs and issues faced by migrant workers and urban poor, especially women within these groups and should provide support in multi-lingual language.

Migrant Resilience Collaborative (MRC): Supporting last mile delivery of social protection to migrant workers



MRC has worked with over 4 million migrant households. It aims to support last-mile delivery systems for migrant workers, aiding access to social protection benefits and worker security measures. MRC is also involved in ground-level efforts and policy advocacy in migrant worker welfare, bringing together stakeholders.

The initiative is working in states with high internal migration in India, including Chhattisgarh, Telangana, Maharashtra, and Madhya Pradesh. MRC has seen registrations of more than 3.5 million households, facilitation of 2.7 million people with social security benefits. In worker protection, MRC has supported the rescue of 1,500+ forced labour and recovery of ₹60 million+ in compensation for workers.



4. Urban wage employment programmes can help provide safety net for urban poor and migrant workers

States such as Odisha, Kerala, and Himachal Pradesh have already rolled out an urban wage employment scheme. Similar programmes can be designed and the focus of such a scheme in urban area should not just be on asset creation but on

improving the quality-of-service delivery in urban areas. Further, as observed in Odisha, community groups such as women SHGs and Slum Dwellers Associations can play an important role in successful implementation of the scheme

Ayyankali Urban Employment Guarantee Scheme (AUEGS) in Kerala: Wage employment with social inclusion

The scheme provides 100 days of guaranteed wage-employment in a year to adult members of urban household willing to do unskilled manual work. Under the scheme, women are given priority in providing employment, with most beneficiaries being women. Creche facility is provided. The scheme also maintains disaggregated data on employment provided to women, people with disabilities, and other beneficiaries from vulnerable communities.

During 2022-2023, the scheme has given 26 lakh man-days of employment in 2019-20 in Kerala, with significant proportion of beneficiaries being women.



Mukhya Mantri Karma Tatpara Abhiyan (MUKTA) In Odisha: Climate change and gender responsive urban wage employment Initiative



MUKTA was launched during COVID-19 as an Urban Wage Employment Initiative for creating urban community assets. Instead of constructing public works by releasing tenders, local authorities in Odisha were encouraged to directly engage community groups, Slum Dwellers Associations (SDAs) and women's Self-Help Groups in construction projects in local communities. The scheme focuses on solutions for climate change, such as including water body development, open space development, rainwater harvesting, greening of community areas, and sanitation activities.

The scheme has reached all 114 Urban Local Bodies of Odisha. Over 25,000 Rainwater Harvesting projects got sanctioned, with INR100 crore of investment. More than 700,000 urban poor and migrant workers received employment under the scheme.



5. Targeted initiatives for digital literacy and financial inclusion of migrant workers and urban poor can enable their access to DBT

Supporting digital and financial inclusion among migrant workers and urban poor is essential for empowering these communities to navigate modern financial systems and digital platforms effectively. Initiatives should focus on providing accessible and practical education, such as workshops, trainings, and mobile-based learning platforms, tailored to the specific needs and challenges faced by these populations. Multilingual resources and peer-to-peer learning networks can enhance engagement and understanding, while partnerships with financial institutions and community organizations can facilitate access to basic banking services and promote financial inclusion.

To design an inclusive social protection system for migrant workers and urban poor, it becomes imperative to strengthen collaborations with international partners and donor agencies in order to close funding shortfalls for social protection. Partnerships with the private sector and Civil Society Organisations can help mobilise resources and expertise and garner support in program implementation. There is also a crucial need to bolster the capacities of the government, enabling them to develop and execute dynamic and gender-responsive social protection programmes effectively. All stakeholders working together can ensure a more accessible social protection system for this category of vulnerable populations.



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Advisory Support:

Sandeep Paidi

Tina Mathur

Authors:

Gyan Prakash

Amrita Sharma

Sanjana Misra

Vandita Joshi

KPMG in India contacts:

Akhilesh Tuteja

Head – Clients & Markets
E: atuteja@kpmg.com

Sandeep Paidi

Head of Health, Human, and
Social Services (HHSS)
Government & Public Services,
E: sandeeppaidi@kpmg.com

Tina Mathur

Director, Government
& Public Services
Lead, Social & Rural
Development
E: tinamathur@kpmg.com

kpmg.com/in

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KPMG Assurance and Consulting Services LLP, Lodha Excelus, Apollo Mills Compound, NM Joshi Marg, Mahalaxmi, Mumbai - 400 011
Phone: +91 22 3989 6000, Fax: +91 22 3983 6000.

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