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## HEALTH INSURANCE SCHEME (AAWAZ) FOR DOMESTIC MIGRANT LABOURERS IN KERALA OPPORTUNITIES AND CHALLENGES

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### ABSTRACT

*'Aawaz' is a health insurance scheme planned to implement in Kerala in the year 2017 for the 4000000 domestic migrant labourers who have been working in different sectors in the State. It aims at providing health care assistance and free medical facilities to each registered worker. The initiative plans to collect information about the domestic migrant workers. Under the scheme titled 'aawaz', an identity card shall be provided to each migrant worker who gets registered. This paper is an effort towards studying the opportunities and challenges of the 'aawaz' scheme and the aim, benefits, the way how it will be implemented. The study uses both primary and secondary data. The language barrier makes the domestic migrant labourers vulnerable and prevents them from accessing health care and protecting their rights. The 'Interstate Migrant Workers Welfare Scheme' launched by the State government in the year 2010 has not made much of an impact. The enrolment of the scheme is only 54350 as on 31<sup>st</sup> December 2016. In this context the study is being conducted.*

### KEYWORDS

'aawaz' health insurance scheme, challenges, domestic migrant labourers, opportunities.

### INTRODUCTION

Migration is the livelihood and survival strategy of many persons through well targeted remittance (Justin Paul, 2005). There are nearly 400000 domestic migrant labourers working in the Kerala state. They are mostly from West Bengal, Orissa, Bihar and Assam. The majorities only speaks their native languages and are unable to effectively communicate to the local people and the Government official. It is very difficult to them to make use of the various welfare scheme launched by the state Government. The Kerala Government introduced a welfare scheme for the migrant workers on May 1<sup>st</sup> of 2010. Under the scheme titled 'Inter State Migrant Workers Welfare Scheme', a membership card is issued to each migrant worker who gets enrolled. Each registered worker would get up to Rs. 25,000 as healthcare assistance for in-patient care in empanelled hospitals in case of accidents or chronic diseases. However, the worker is eligible to get only Rs. 100 per day and the maximum limit fixed per episode of disease is Rs. 2000. If the labourers become incapable of undertaking jobs for more than six months due to accidents or chronic diseases, they are eligible to get a special assistance of up to Rs. 25000. The labourers who have registered in the scheme continuously for three years are also eligible to enjoy a retirement benefit of Rs. 1000 per year subject to a minimum of Rs. 10,000 and a maximum of Rs. 25,000. Financial assistance to the tune of Rs. 50,000 in the event of death in accident at work site and Rs. 10,000 in the event of natural death is provided to the dependents of the migrant labourers. An additional assistance of Rs. 5000 to Rs. 15000 (depending on the distance to the state of origin) is also given for transporting the body to their native places. There is also a provision for assistance of Rs. 3000 per annum for the education of the children of migrant labourers who are studying beyond Class X in Kerala. The scheme is implemented through the Kerala Construction Workers Welfare Fund Board which is also running a scheme for the welfare of the construction workers. The migrant worker will be required to pay an annual contribution of just Rs. 30. The Welfare Board, which is financed mainly from the cess on construction activities, will credit twice that amount in her/his account. The government will provide the rest of the money needed for the welfare measures. The welfare fund package is in addition to the assistance available to inter-State migrant workers under the Inter State Workmen (Regulation of Employment and Conditions of Service) Act, 1979 and the rules framed under it. The welfare fund scheme would be monitored by an advisory committee chaired by the State Labour Commissioner and comprising representatives of various trade unions (Government of Kerala, 2010). Though the scheme aims to enroll half of the migrant labourers, enrolment with the scheme is only below 2 percent of the estimated labour force. In this context the Labour and Skills Department of Kerala have issued an order on 27<sup>th</sup> October 2016 regarding the objective and aim of the health insurance scheme 'aawaz' for the domestic migrant labourers who have been working the state in various sectors. This study is about opportunities and challenges of the 'aawaz' scheme in the circumstance of awareness towards 'Interstate Migrant Workers Welfare Scheme'.

### INTERSTATE MIGRANT LABOURERS/ DOMESTIC MIGRANT LABOURERS (DML)

For this study "Interstate Migrant Labourers/Domestic Migrant Labourers (DML)" means in-migrants from other states, flocking in Kerala for different types of activities involving manual labour, particularly in construction sector. They are floating or circulating from one place to another.

### REVIEW OF LITERATURE

Kumar (2011) studies the vulnerability of the migrants and the responsiveness of the state in case of the unskilled migrant workers in Kerala, India i.e. in a sub-national context. The study is based on an in depth interview with migrant workers and various stake holders. It broadly speaks about the welfare scheme introduced by the Kerala Government for the interstate migrant workmen who have been migrated to Kerala from various parts of India. The study points out that there is a need to form a separate welfare board to the interstate migrant labourers for the effective functioning and implementation of welfare activities. D Narayana (2013) has suggested in their study about the domestic migrant labourers in Kerala that Government of Kerala design a Kerala State Insurance Scheme specifically targetig DML(Domestic Migrant Labourers) most of whom may be above poverty line.The study suggest that scheme may be on contributory basis and with subsidies from Government of Kerala.It shall be contributed by both Government of Inida (and the Governments of state origin that are willing to do so also) may also be encouraged to contribute to the scheme. The Health Schemes may be limited to those who register as per the recommendation. Ravi Srivastava (2003) reports that labourers working in harsh circumstances and living in un hygienic conditions suffer from serious occupational health problem and are vulnerable to disease. As the employer does not follow safety measures, accidents are quiet frequent.Migrants cannot access various health and family care programme due to their temporary status. Free public health care facilities and programmes are not accessible to them.

## NEED AND IMPORTANCE OF THE STUDY

The migrant labourers are most vulnerable group due to language barrier, socio-cultural difference and their relative backwardness. In Kerala most of the manual works are being carried out by these Domestic Migrant Labourers so it is essential to provide required welfare net. Kerala state being a front runner in planning and implementing various welfare schemes through various welfare boards, it is essential to ensure that its benefit will reach to the target group. This study focuses on the opportunities and challenges of the 'aawaz' scheme and the aim, benefits, the way how it is going to implement.

## STATEMENT OF THE PROBLEM

The language barrier, educational backwardness, socio-cultural difference between state of origin and Kerala and the large distance to travel to reach Kerala make the interstate migration similar to International migration (Kumar, 2011). The language barrier makes them more vulnerable and prevents them from accessing health care and protecting their rights. In India social security and labour welfare listed in Directive Principles of state Policy and falls under Concurrent list. Unorganized sector doesn't have labour law coverage; these are seasonal and temporary nature occupation. The casual nature of work and labour mobility is high hence bargaining power is low. Kerala has several achievements to its credit in introducing social security measures to address economic and social distress. These social security schemes are mainly implemented through various welfare fund boards. The 'Interstate migrant Workers Welfare Scheme' introduced by Kerala Government has not made much impact. The enrolment of the scheme is only 54350 as on 31<sup>st</sup> December 2016 (Government of Kerala, 2016) and there are no claimants till date. The state Government now plans to launch a health insurance scheme for the interstate migrant workers, it is necessary to study the opportunity, challenges, aims, benefits and the way of implementation of 'aawaz' scheme for its effectiveness.

## OBJECTIVES

1. To study the awareness of the domestic migrant labourers towards the 'Interstate Migrant Workers Welfare Scheme' introduced in the year 2010
2. To understand the opportunities and challenges of 'aawaz' health insurance scheme introduced for the interstate migrant labourers.

## RESEARCH METHODOLOGY

The study follows descriptive research design. The data collected from both secondary and primary sources. A primary survey is being conducted on the month of March 2017 with a sample of 100 migrant labourers from various construction sites in Kozhikode district using interview technique. Secondary data collected from various books, journals, reports, websites and working papers.

## RESULTS AND DISCUSSION

The study shows that among the 100 interstate migrant labourers none is aware about the 'Interstate Migrant Workers Welfare Scheme'.

### DEMOGRAPHIC PROFILE

TABLE 1: DEMOGRAPHIC FACTORS

	Age of the respondent	Age of migration to Kerala	Age at which joined in the construction labour market	Daily Wage
Mean	25.74	19.93	18.76	495
Std. Deviation	5.53	4.36	3.44	101.37

Source: Primary data

The table 1 shows the mean age of in-migrant labourers are 25 years. Their daily income after migration is Rs. 495 /- and mean age of migration to Kerala is 19.93 years and mean age at which the labourer joined in the construction labour market is 18.76. The study reveals that the in-migrant labourers get minimum wage from the state of Kerala (according to Central Sphere: Minimum Wage w.e.f January 19, 2017 to June 30 2017 by Paycheck.in).

These labourers do not get social security measures from their employers. They are also unaware about their rights and privileges, especially in labour welfare oriented state like Kerala. From the field study the researcher found out that among the 100 interstate migrant labourers none is aware about the 'Interstate Migrant Workmen Welfare Scheme' launched by the Government of Kerala during the year 2010.

TABLE 2: DISTRIBUTION OF DML (DOMESTIC MIGRANT LABOURERS) BY STATE OF ORIGIN

Name of the state	Frequency
West Bengal	52
Orissa	16
Bihar	12
Assam	11
Others	9
Total	100

Source: Primary data

From the field study shows that most of the migrant labourers are from West Bengal, Orissa, Bihar, Assam and from certain other states (includes Jharkhand and Tamil Nadu).

TABLE 3: DISTRIBUTION OF DML BY LANGUAGES KNOWN

Languages Known	Frequency
Mother tongue only	24
Mother tongue and Hindi	72
Mother tongue, Hindi and one other regional language	2
Mother tongue, Hindi, other regional language and Malayalam	2
Total	100

Source: Primary Data

Among the 100 migrant labourers 24 persons speaks only mother tongue. 72 Persons knows mother tongue and a little Hindi language.

TABLE 4: DISTRIBUTION OF DML BY ACCOMMODATION TYPE

Accommodation Type	Frequency
Shared rented	34
Temporary accommodation at construction site	46
Accommodation provided by employer	20
Total	100

Source: Primary Data

Among the 100 DML all have temporary living status. All of their accommodation is based on their present work. They are floating from one place to another in the State of Kerala.

### OPPORTUNITIES OF 'AAWAZ' HEALTH INSURANCE SCHEME

Though 'Interstate Migrant Workmen Welfare Scheme' launched by Government of Kerala has some limitation, the state Government felt certain necessity to form an health insurance scheme for the DML (Domestic Migrant Labourers) / interstate migrant labourers working in the state. The prospects of the scheme are mentioned below.

1. It would provide free health care and medical facilities to those interstate migrant labourers who have registered in the scheme
2. Through this scheme the information about the DML will collect.
3. An identity card would be provided to the labourers through this scheme.
4. The DML working in Kerala between the age group of 18-60 would get registered under the scheme.
5. Each registered worker would get up to Rs. 15,000(in each year) as healthcare assistance for in-patient care from every Government hospitals and empanelled private hospitals in case of accidents or diseases.

The 'aawaz' insurance scheme will provide free health care and medical facilities to the DML who are contributing much of their labour in the state of Kerala.

### CHALLENGES OF 'AAWAZ' HEALTH INSURANCE SCHEME

The health insurance scheme 'aawaz' is a great plan by Government of Kerala. But lack of effective implementation will lead to its failure. There are a few barriers to the effective implementation of 'aawaz' scheme they are as follows.

1. It is essential to collect information of the DML (Domestic Migrant Labourers) who have been spread across the state, for their registration to the scheme.
2. Implementing entities like agency, insurance company, software, the preparation of insurance linked identity card should be determined.
3. Beneficiaries may not have adequate knowledge about the scheme.
4. The cooperation of local self Government, internal affairs department, medical department should be ensured for the information collection and creating awareness among the interstate migrant labourers.
5. No separate welfare board is there for the implementation of welfare scheme for the interstate migrant workers.

### FINDINGS

1. Among the 100 labourers who have been taken as a sample for the study do not have any awareness regarding the 'Interstate Migrant Workmen Scheme' implemented by the Government of Kerala during the year 2010.
2. The Government of Kerala failed to enroll even 2 percent of the estimated migrant labour force.
3. The enrolment of the scheme is only 54350 as on 31<sup>st</sup> December 2016.
4. There is no claimants have been yet reported till the date.
5. The health insurance scheme 'aawaz' is aimed to provide free health care and medical facilities to the interstate migrant labourers who have been registered in the scheme. The scheme will provide an insurance benefit up to Rs 15000/- (in each year) to the workers who have been get registered in the scheme.
6. It is challenging to get registered the interstate migrant workmen who have been spread over the state.
7. The language barrier and illiteracy of the beneficiaries will be challenging to the effective utilisation of the scheme.
8. It is very difficult to reach out all the interstate migrant labourers because of their temporary status of living and floating nature of migration.

### RECOMMENDATIONS

1. The social security schemes introduced by Government of Kerala must reach all the beneficiaries through compulsory registration.
2. In order to reach out the scheme to the beneficiaries the cooperation of local self government and various government departments must be ensured.
3. All necessary steps should be taken to make employer and DML (Domestic Migrant Labourers) aware about the scheme.
4. Advertisement of the scheme should be made in the regional language of the DML, particularly in Hindi, Bengali, Oriya and Assamese language.
5. It is suggested that a separate welfare board shall be formed for the interstate migrant workmen working in Kerala.
6. A separate project shall be implemented with the help of NGOs in order to provide welfare net to the migrant labourers.

### CONCLUSION

This paper examines the opportunities and challenges of 'aawaz' the ongoing health insurance scheme by Government of Kerala, for the DML (Domestic Migrant Labourers) in the state. The paper studies it on the base of awareness of DML regarding 'The Interstate Migrant Workmen Scheme' introduced by Government of Kerala during the year 2010. Due to the language barrier and relative backwardness of the DML the benefits of the welfare schemes are not reaching to them. A mass publicity programme should be initiated with the help of local self-government and trade unions for making the labourers aware about the ongoing welfare schemes.

### LIMITATIONS

1. The primary data has been collected only from one district as time and resources are limited.
2. The population is spread across the state and so the researcher conducted a sample survey.
3. For collecting data from interstate migrant labourers the researcher has considered only DML working in various construction sites.
4. Study can be conducted in other sectors, where migrant labourers are working, so there is scope for further research in this topic.

### SCOPE FOR FURTHER RESEARCH

1. The awareness of the DML (Domestic Migrant Labourers), working in various sectors regarding welfare schemes and labour laws can be studied.
2. How the publicity of ongoing schemes for the DML can be made.
3. How to include the DML in welfare net.

These are some of the scope for further research in this topic and these are not exhaustive list.

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