



DIGITAL GATEWAY FOR UNORGANISED SECTOR WORKERS DURING COVID-19

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Abstract

The Word 'Digital' has changed the course of mankind either in the positive ways or in the negative ways. Digitalization has helped during the difficult times, for example, digital payments have transformed from cash to cashless payments, has changed the banking sector by automating the transaction directly from one end to another within seconds, etc. Digitalization has not just helped the organised sector but also helped the unorganised sector too. In this paper, there is an attempt by me to study about various portals used by the government as a remedy during Covid-19.

Keywords: Digital Gateway, Unorganised Sector, COVID 19

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Introduction:

The Novel Coronavirus (Covid-19) has disrupted millions of people's lives in India. Many have lost their livelihood and jobs which created huge crisis for the people and the Economy at large.

Coronavirus is spread over more than 190 countries and India is one of the countries which is badly affected by the virus. The very first case of COVID-19 in India was reported on 30th January 2020. The nationwide lockdown for 21 days was announced in March 2020. Lockdown was extended to more days, as the cases were rising at a skyrocketing speed.

The coronavirus pandemic has triggered a massive reverse migration from the "destination" to "source" in large parts of the country. We witnessed hundreds of thousands of labourers marching back to their villages to find some warmth and empathy more than anything else, as the rest is going to be too hard to come by. During this period, many labourers

could not sustain themselves in the city which led them to move to their hometown. But the main problem was that, the magnitude was so huge that government did not have a proper count of labourers which in turn affected their distribution, planning of funds and incentives to these people. The covid-19 had stopped the labourers from getting any income, which forced them to move from the place of employment to their villages. The main Portals which were used during covid were Banking Apps to use their Jhan Dan Account, Aarogya Setu, and E-shram portal.

Research Objectives:

- To evaluate whether the digital portal was helpful or not.
- To study the effect/impact of the migration.
- To study the nature and reasons of migration in Mumbai (socio- economic factors)



Research Hypothesis:

H₀: Digital Portals had no impact on unorganised sector workers.

H₁: Digital Portals had an impact on unorganised sector workers.

Review of Literature:

- **Jha, A. (2021):** In his research paper, “**Vulnerability of construction workers during COVID-19: tracking welfare responses and challenges**” explains how the construction workers did not receive the cash benefit through Direct Benefit Transfer (DBT) due to various issues related to their registration in the portals that could not access Jan Dhan Account, or could not link their Aadhar with bank because of not knowing the process. This paper highlights about the migration of construction workers, health and hygiene issues developed due to the movement of the construction workers which increased the chance of spread of the Covid-19 virus to different parts of the country.
- **Gelb, A., & Mukherjee, A. (2020):** In their research paper, “**Digital technology in social assistance transfers for COVID-19 relief: Lessons from selected cases**” has a holistic view of the world as if studies the digital platforms used during covid-19 in different countries and also explains the problems behind them, which

was seen not only by Organised sector but also unorganised sector. The Paper also studies about the different classes of people {Upper (Rich Peoples), Middle (Normal People) and Lower-class people (Poor People)}. The paper also discusses about the digital payment transformation which helps to reduce the spread of Covid -19. The paper’s main suggestion was to strengthen the digital gateways in the developing countries and underdeveloped countries which can help in future if any other crises arises.

- **Pal, S. C., Saha, A., Chowdhuri, I., Roy, P., Chakraborty, R., & Shit, M. (2021).** In their research paper “**Threats of unplanned movement of migrant workers for sudden spurt of COVID-19 pandemic in India**” explains the lack of planning, of the policies and implementation of the health facilities which had a storage against the population. The paper suggested that region wise policy strategy in all the sectors with the help of Aarogya setu App to know the spread around the people and since the app is linked with Aadhar, the distribution of food, shelter and Medicines could have been distributed in an effective way, which could have also reduced the movement of the people.

Research Methodology:

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| Research Design | The research thesis will be a descriptive one |
| Sampling Framework | 58 sample (Unorganised sector workers) |
| Source Of Collecting Data | 1. Primary Data Method: Questionnaire 2. Secondary Data Method: Research articles, Newspapers, etc |

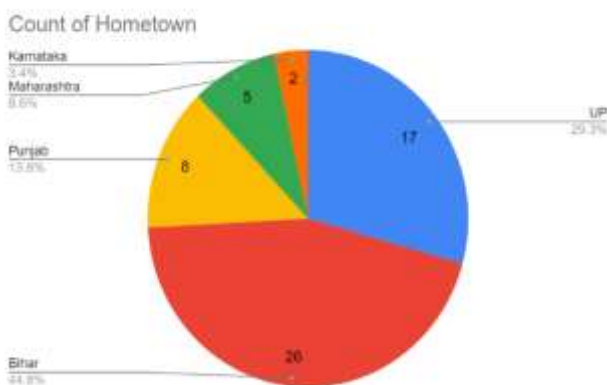


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|---------------|---|
| Area of Study | Western suburban (Dahisar- Bandra) of Mumbai was taken for study. |
| Time of Study | The timeline will be from 2020 to 2022 |

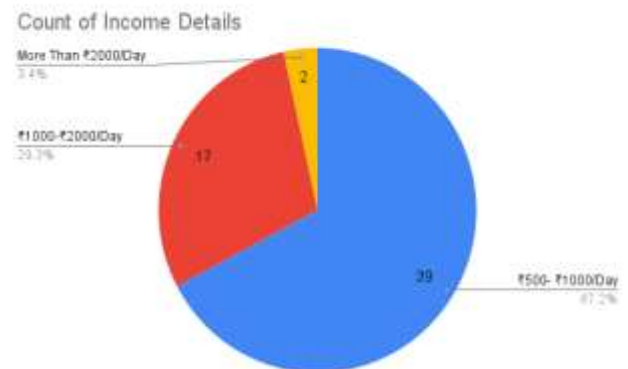
Limitations of the Study:

1. The study is only limited to Mumbai.
2. The Unorganised sector labourers did not open up and did not give accurate answers for collecting data
3. The Unorganised sector labourers were not fully aware of the digital platform which could tamper the data collection.

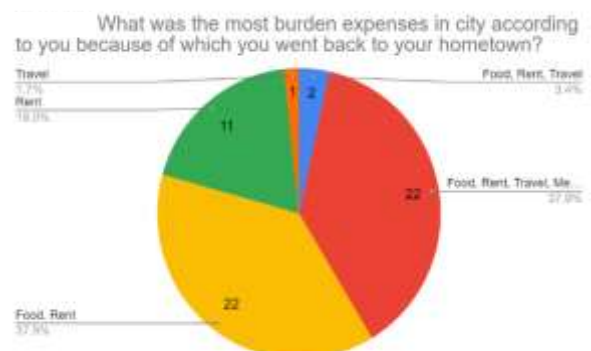
Analysis of Data:



The above pie chart shows the count of hometown from where the respondents are. 1. Majority of the sample was from Bihar which accounted to 44.8% (26 people). 2. The second most was from Uttar Pradesh which accounted to 29.3% (17 People). 3. 13.8% (8 people) were from Punjab. 4. 8.6% (5 People) were from Maharashtra and 3.4% (2 people) were from Karnataka.



Most of the Construction workers and auto drivers, that is 67.2% (39 Workers), who have rented autorickshaw from another person earn between ₹500 to ₹1000 per day only. The workers earning more ₹1000 to ₹2000 per day earn because they travel long distance and they are the owners of the auto which accounts to 29.3% (17 workers). The remaining 3.4% (2 workers) earn more than ₹2000 per day because they are food vendors which is backed by franchise.

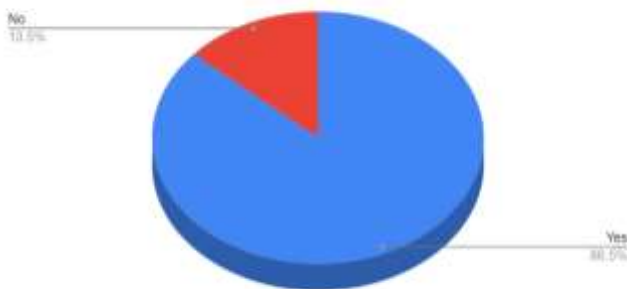


The expenses in the city for migrants that created a burden were food with rent 37.9% (22 workers);



food, rent ,travel and medical expenses 37.9 (22 workers); Food, rent and travel 3.4% (2 workers); only rent 19% (11 workers); and only travel 1.7% (1 worker).

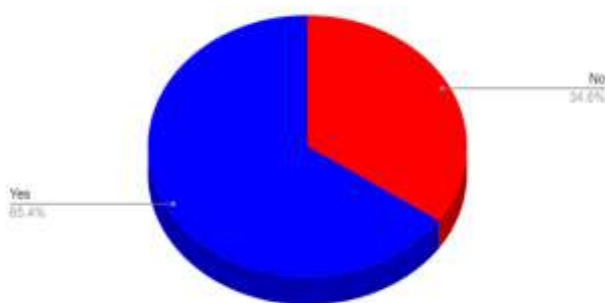
Count of 12. Where you quarantined in your village?



The pie chart shows the number of people who were quarantined in their villages.

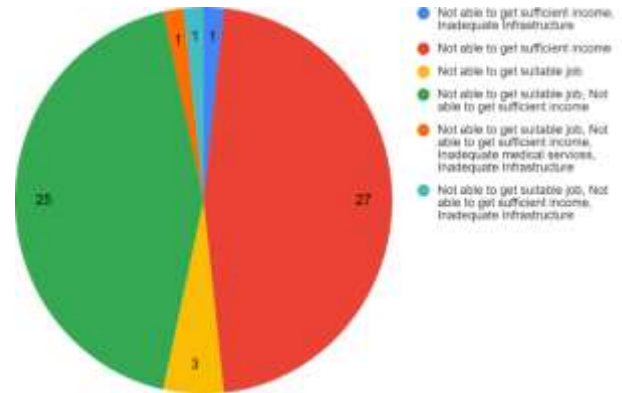
86.5% (50) people were quarantined and 13.5% (8) were not quarantined in their villages.

Did the authorities check Aarogya Setu app?



The pie chart shows whether the authorities checked the Aarogya Setu app with the migrants.

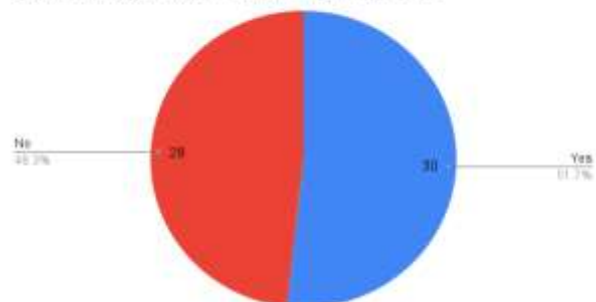
65.5% (38) of respondents said yes they were checked and 34.5% (20) of respondents said no they were not checked.



In this pie chart, we can see the problems faced by migrants in the village.

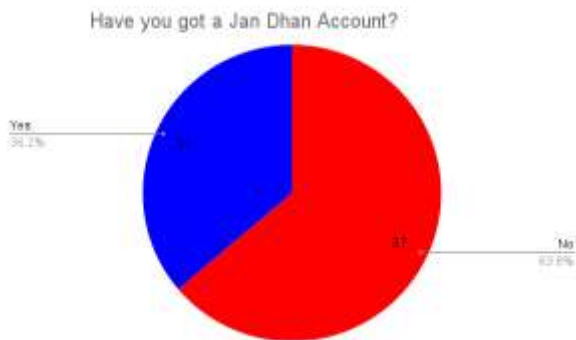
46.6% (27 workers) respondents were not able to get sufficient income; 43.1% (25 workers) respondents were facing problems like they were not able to get sufficient income and were not able to get a suitable job; 5.2% (3 workers) respondents were not able to get a suitable job, not able to get sufficient income, Inadequate Infrastructure; 1.7% (1 worker) respondents were not able to get sufficient income, adequate medical services, adequate Infrastructure; 1.7% (1) respondent was not able to get sufficient income, adequate medical services; 1.7% (1) respondents were not able to get a suitable job and adequate Infrastructure

Do you know about Jan Dhan Account?



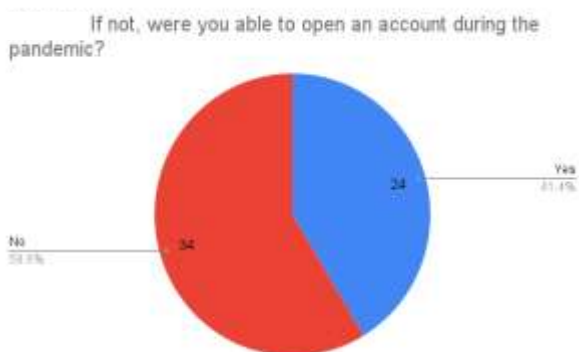
The pie diagram above, shows whether the Workers knew about Jan Dhan Account:

51.7% (30 workers) knew about the Jan Dhan Account and 48.3% (28) did not know about Jan Dhan Accounts.

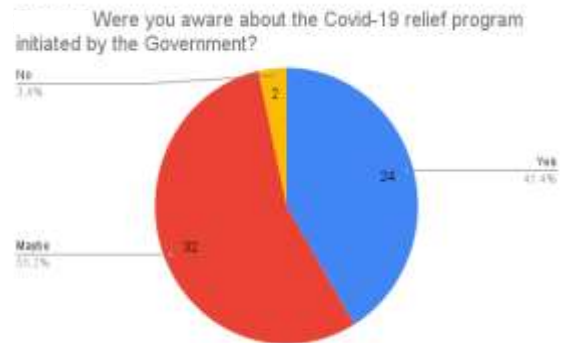


The pie diagram above, shows whether the Workers have Jan Dhan account:

Even though many knew about the Jan dhan account, they did not have the account. 63.8% (37 workers) did not have the Jan dhan account and 36.2% (21 workers) had the Jan Dhan Account.

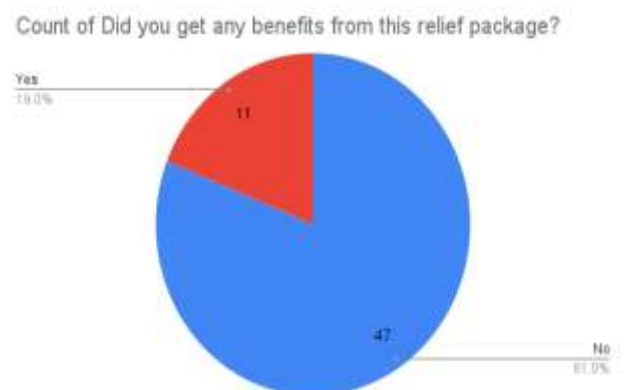


The pie diagram above, shows whether the Workers could open an account or not: 58.6% (34 workers) could not open an account as they did not have documents and not knowing about the Jan Dhan Account. 41.4% (24 workers) could avail to open an account.



The pie diagram above, shows whether the Workers were aware of the covid-19 relief package initiated by the government:

55.2% (32 Workers) said maybe because they knew about the scheme but were not fully aware of it. 41.4% (24 workers) said Yes and they were aware of the scheme initiated for their safety. Only 3.4% (2 workers) did not know the scheme.



In the above pie diagram its shows, 'Did the workers get any benefits from the covid-19 relief package?'. 81% (47 workers) respondent that they did not get any benefit from the relief package and 19% (11 workers) respondents got the fund of ₹1500 in their Jan Dhan Account

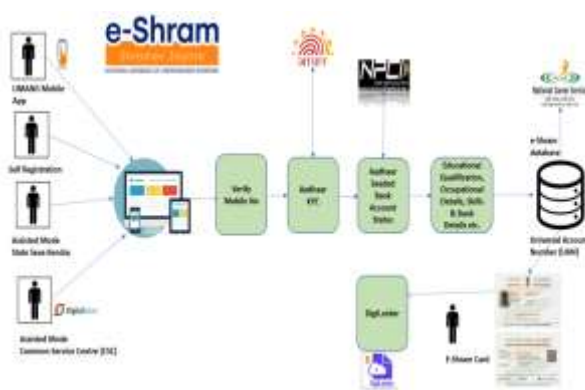
Major Findings:

The major problem is the magnitude of the unorganised sector. It is so difficult to count them

that the government does not know the number for planning.



This problem of counting was tackled by E-shram portal which keeps a track of the unorganised sector workers by registering in the Umang app, can self-register, or can seek help from State Seva Kendra and by Common service centre (CSC). This is simple process where the workers should have a mobile number and link the Aadhaar with the portal. Basic details require them to complete the KYC and they are registered. This is a national database created for labourers. The portal collects all the info of the person by the Aadhaar (Address, Bank , personal details and many more). Which could help government in future to fetch the number and plan accordingly for this population.



The workers are divided into different income groups: some could sustain during lockdown, and some could not. The ones who could not sustain in the city travelled to their hometown for survival.

These could not even get the basic necessities in city as the prices were high and their main problems were the expenses on rent and food. While travelling these workers had to use aarogya setu app to verify to the authorities that they are safe to travel and did not get into contact with any Covid-19 patient. The good thing is many people are actually aware of the government policies and so they adapted quickly even though they are illiterate.

When it comes to money, the workers are aware that they cannot survive without. But, during covid the workers accepted and adapted the digital payments rather than the cash. India is the country where cash is most accepted than other payment methods. It is difficult to change people's Perception, but, Covid-19 Spiked the digital process and changed the people's perception about digital payments.

The Migration from their hometown to city mostly happened due to insufficient income, improper infrastructure and not getting suitable job. Many workers knew about Jan Dhan Account, but did not have the account due to the main reason that they did not have Aadhar card and the account was not linked with the bank. Many construction workers do not have any permanent address which is the major factor to create Aadhar, and on the other hand E-shram portal details was filled and they were getting registered under the firm address so they were counted on E-shram but not on Jan Dhan Account where the benefit was given to the workers during Covid-19. Almost 81% workers in my survey did not get any benefit from the relief package and other 19% got various benefit like some got ₹1500 per month from April to June it was even extended as the lockdown also extended, some got pulses, rice and wheat from public distribution centres.



Suggestions:

Suggestions given by my respondents were that they wanted the Government to take better steps for their welfare. They wanted the Government to sanction relief funds and that it should reach every worker and also wanted the Government to distribute food-grains till the Economy got back on its wheels.

In my opinion, I would like to suggest that the government should solve the problem of Aadhar cards. Aadhar card is given against an address which is the major problem for unorganised sector and they could not avail the government services on time of requirement. Registration on E-Shram Portal can also have an option where the workers are allowed to register themselves with ration card. Other view is to educate the population about these portals. If any other portals are created, they should be made aware of it which can reduce the dependence level of the worker on government.

Conclusion:

India has a good potential to face any kind of problem and could be ready for every challenge that's in the way but due to some malpractices in the Indian Economy, it reduces the efficiency of the functioning of the government.

Covid-19 has disrupted many lives in India but the lockdown has actually broken millions of people mentally and killed many physically. People have starved, people have walked miles, people have lost lives, people have been in trauma because of this pandemic but everything bad comes to an end. This paper has attempted to prove that Digital Portal did not impact much on the unorganised sector as the digital portal could not be used at the right time, and

to get incentives at the time when it was required the most thus, it caused a huge migration from cities to their hometown, which increased the spread of virus and it led to further problems. In the coming years, it will be improved, since the government knows the scope of areas to focus. This was seen during the second wave, when the Indian government launched E-shram Portal to get a proper count of workers. In future, the Jan Dhan and other portals will also improve which could be a help to the workers when providing incentives at a quicker pace.

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