



EVIDENCE TO INFORM POLICY FOR
INTERSTATE MIGRANT WORKERS TO
KARNATAKA, KERALAM AND TAMIL NADU

**SOUTH INDIA
INTERSTATE
MIGRATION
SURVEY**

2026





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South India Interstate Migration Survey 2026 (SIIMS 2026)

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On the cover

The cover represents interstate labour mobility through silhouettes of migrant workers in motion against a stylised map of India, with Karnataka, Keralam and Tamil Nadu highlighted as the destination states covered by SIIMS 2026.

The map of India used in the cover design has been aligned with the state-boundary map available on the online maps portal of the Survey of India, Department of Science & Technology, Government of India. https://surveyofindia.gov.in/UserFiles/files/1_16-state%20boundary.pdf.



Foreword

Across India, people move from one state to another in search of work, better incomes and a more secure future for their families. In fact, an estimated 600 million people in the country fall in this category. The movement of such a large number of people to fill gaps within domestic labour markets is an important contribution to India's economy. Migrant workers contribute to agriculture, fisheries, manufacturing, hospitality, construction and many other sectors. Their work helps communities and economies grow. Yet, when workers move, their access to jobs, social protection and essential services does not always move with them. Evidence on the lives and livelihoods of migrant workers, particularly across states and sectors, also remains limited.

Understanding these experiences is important for India's development. Migration connects people, labour markets and economies across states. Ensuring that migrant workers can access decent work, social protection and essential services can strengthen household resilience, support productivity and enable workers to contribute more fully to the economies of destination communities.

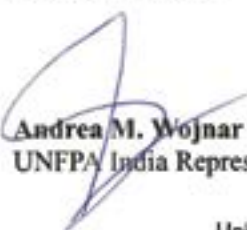
UNFPA India supported the South India Inter-state Migration Survey (SIIMS) 2026 to bring new evidence to the conversation on internal migration. It is a first-of-its-kind effort to provide comparable, multidimensional evidence on the experiences of interstate migrant workers across Kerala, Tamil Nadu and Karnataka. Drawing on the experiences of 1,824 migrant workers, the survey looks beyond employment and earnings to examine working conditions, social protection and welfare portability, housing, healthcare, financial security and social inclusion.

The findings show both the opportunities and challenges associated with migration. For 71.8 per cent of workers, migration had improved their living standards, and more than half intended to continue working in their destination state. At the same time, many workers continue to work without formal contracts, face difficulties accessing welfare and essential services, and experience language, communication and social barriers. These experiences differ across states and employment sectors.

One message from the survey is particularly important: workers are mobile, but their rights and entitlements must be able to move with them. Making social protection more portable, improving working conditions, ensuring access to healthcare and other essential services, and strengthening coordination between origin and destination states to provide relevant information and build awareness about their rights and entitlements in all the above areas can make a real difference to the lives of migrant workers and their families.

For UNFPA, leaving no one behind means ensuring that people are able to live and work with dignity, wherever they may be. Migrant workers are not simply a source of labour. They are people with families, aspirations and rights, and they make an important contribution to the communities in which they live and work.

I hope this report will support policymakers and partners in strengthening the systems that surround migrant workers and in building a more coordinated approach to interstate migration, one in which mobility does not mean losing access to rights, opportunities and essential services.



Andrea M. Wojnar
UNFPA India Representative and Country Director, Bhutan

Acknowledgements

The South India Interstate Migration Survey 2026 (SIIMS 2026) presents evidence on the experiences, livelihoods and well-being of interstate migrant workers across Karnataka, Kerala and Tamil Nadu. Drawing on primary data from workers across six major employment sectors, the survey examines migration patterns and recruitment, employment and working conditions, housing, health, social protection, financial security, gender and social inclusion, and the institutional systems that shape migrant workers' lives at destination.

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Abbreviations

CSI	Coping Strategy Index
FRI	Financial Resilience Index
HAI	Housing Adequacy Index
IIMAD	International Institute of Migration and Development
ILO	International Labour Organization
IOM	International Organization for Migration
LMVI	Labour-Market Vulnerability Index
MPI	Multidimensional Precarity Index
OBC	Other Backward Classes
OHRI	Occupational Health Risk Index
ONORC	One Nation One Ration Card
SC	Scheduled Castes
SIIMS	South India Interstate Migration Survey
ST	Scheduled Tribes
UNFPA	United Nations Population Fund
WASH	water, sanitation and hygiene
WEI	Welfare Exclusion Index
WPSI	Welfare Portability and Social Protection Index



SIIMS 2026 AT A GLANCE

Respondents

Total 1,824 | **616** Tamil Nadu **607** Keralam **601** Karnataka
33 districts | 3 destination states

EMPLOYMENT SECTORS ACROSS DESTINATION STATES

Fishing/marine **317** | Agriculture **303** | footloose/daily labour **301**

STATE SPECIFIC EMPLOYMENT SECTORS

Hospitality (Keralam) **302** | Textile/garment (Tamil Nadu) **301** | Scrap collection (Karnataka) **300**

Who migrates

92.7% Aged below 45 | Men **79.4%** Women **20.6%** | **66.4%** Married migrants

92.2%
Share originating from six principal source states



Odisha: 12.0% | Uttar Pradesh: 9.6% | Jharkhand: 5.6%

Why and how they migrate

Principal reasons for migration

- Low wages at origin
- Lack of jobs
- Better opportunities
- Irregular employment
- Poverty
- Debt

Circular migration **82.0%**
Seasonal migration **11.0%**
Repeat migration **46.5%**

Note: Mobility measures are not mutually exclusive.

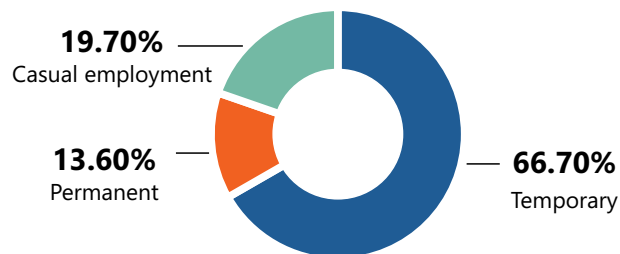
Top two migration corridors

West Bengal–Bengaluru Urban **10.8%**
Bihar–Tiruppur **7.6%**

Recruitment route

Friends/relatives: **62.7%** (Keralam 76.6%, Karnataka 67.7%, Tamil Nadu 44.0%)
Contractors: **21.5%** (Tamil Nadu 36.0%, Karnataka 17.5%, Keralam 10.7%)
Labour agents/brokers: **1.6%** (Tamil Nadu 2.6%, Keralam 1.8%, Karnataka 0.3%)

Employment security



86.4% have no written employment contract | **57.6%** workers paid in cash

Work and Earnings

₹17,640 Mean monthly earnings | **₹16,000** Median monthly earnings

Women earned ₹3,313 less per month than men, adjusted for other factors

Mean working day: **9.87 hours** | Longest-hours sector: **Hospitality 10.34 hours per day**

Workplace protection

Labour-rights awareness	12.8%
Accident insurance	1.0%
Workplace accident in preceding year	15.6%
Injured workers receiving employer compensation	20.7%



Housing and family

Low housing adequacy	37.3%
Migrants living away from family	59.4%
Highest family separation state (Keralam)	76.6%
Top family co-residence sector (scrap collection)	84.0%



Healthcare and welfare protection

Adequate healthcare access plus financial protection (SIIMS 2026 combined criteria)	1.6%
Welfare portability	
Low	45.3%
Moderate	35.3%
High	19.4%
High welfare exclusion	13.5%



Financial inclusion/security

Financially included	88.2%
Highest exclusion state (Karnataka)	26.8%
Highest exclusion sector (scrap collection)	31.3%



Multidimensional Vulnerability

0.372 Mean MPI

Highest state mean MPI

Karnataka 0.548

Lowest state mean MPI

Tamil Nadu 0.254

Highest state-sector MPI: Scrap collection in Karnataka **0.649**

MPI = Multidimensional Precarity Index

Relative contribution to MPI

Welfare exclusion	17.8%
Social exclusion	15.4%
Housing	14.8%
Healthcare	14.5%

Policy-pressure indicators

81.3%	Communication barriers
79.6%	Language/cultural difficulties
73.3%	Welfare access problems
72.3%	Unstable income
70.6%	Poor sanitation
70.4%	Limited government support
70.3%	Wage-payment problems
69.5%	Employment instability
69.2%	Healthcare access problems

Resilience and migration outcomes

71.8% Improved living standards after migration

56.9% Intend to continue working in current destination

Limited coping capacity; low use of coping and adaptive strategies

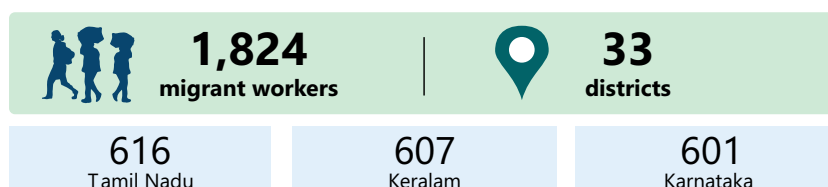
Policy priorities

- Portable social protection and entitlements
- Migrant-responsive healthcare and housing
- Stronger wage, labour-rights and occupational-safety enforcement
- Multilingual information and grievance support
- Stronger interstate coordination
- State-, sector- and gender-responsive action

Executive Summary

Interstate labour migration has become an integral part of South India's economy and labour market. The South India Interstate Migration Survey 2026 (SIIMS 2026), conducted by the International Institute of Migration and Development (IIMAD) with financial support from the United Nations Population Fund (UNFPA), provides a multidimensional assessment of the experiences of interstate migrant workers in Karnataka, Keralam and Tamil Nadu. The study examines migration patterns, employment and working conditions, housing, health, social protection, financial security, gender, social inclusion, resilience and adaptive capacity.

The empirical component covered



A sector-based sampling framework combined three common employment sectors—agriculture, fishing/marine and footloose/daily labour—with state-specific migrant-intensive sectors: scrap collection in Karnataka, hospitality in Keralam and textile/garment in Tamil Nadu. The study draws on a multidimensional analytical framework informed by the Capability Approach, Labour Market Segmentation Theory, Social Exclusion Theory, the Sustainable Livelihoods Framework and Resilience Theory.

Key findings

Migration decisions were shaped strongly by livelihood insecurity and limited employment opportunities. Migrants cited low wages at origin, lack of jobs, better opportunities, irregular employment, poverty and debt among the principal reasons for moving. Taken together, these findings indicate that migration often functions as a household livelihood and risk-management strategy rather than being driven by income considerations alone.

Labour-market evidence points to continued employment insecurity and informality.

86.4% of surveyed workers did not have a signed employment contract	77.4% were recruited through non-contractor channels.	₹17,640 average monthly wage
57.6% were paid in cash		9.87 hours average working day

Note: See Chapter 4.



Employment conditions also varied markedly across destination states: temporary employment was most common in Kerala (74.5 per cent), casual employment was relatively high in Karnataka (34.3 per cent), while Tamil Nadu had a comparatively higher share of permanent workers (34.7 per cent). Longer residence at destination did not necessarily translate into greater employment stability, suggesting that structural labour-market conditions and sectoral employment patterns remain important determinants of employment security.

Working conditions and labour vulnerability were strongly sector-specific. Excessive working hours, wage-payment problems, weak contractual protection, occupational hazards and limited awareness of labour rights emerged as important dimensions of vulnerability. Written employment contracts were associated with lower labour-market vulnerability, reinforcing the importance of documented employment relationships and stronger labour protection.

Social protection and welfare portability remain major gaps. The Welfare Portability and Social Protection Index shows

45.3% of migrant workers
had low welfare portability

35.3%
had moderate portability

19.4%
had high portability

Awareness of migrant welfare schemes showed the strongest association with better welfare portability, alongside formal employment, written contracts, social security and insurance. Karnataka recorded the least favourable welfare-portability conditions, while Tamil Nadu recorded the strongest position among the three states.

The survey also points to significant financial-inclusion and gender gaps.

11.8%

Financially excluded overall

Exclusion was particularly high in Karnataka, where 26.8% of respondents were excluded, and among scrap-collection workers, where the corresponding share was 31.3%.

Earnings also differed by gender

Female migrant workers earned about ₹3,313 less per month than male workers,
after accounting for other factors.

Social exclusion is one of the most pervasive dimensions of migrant vulnerability. As reported by respondents

81.3%
Communication barriers

79.6%
Language/cultural difficulties

73.3%
Welfare access problems

69.2%
Healthcare access problems

Poor sanitation, unstable income, wage-payment problems and employment instability were also among the ten highest-ranked policy concerns. These findings show that migrant vulnerability extends beyond the workplace to encompass housing, public services, healthcare, welfare access and social participation.

The Multidimensional Precarity Index (MPI) captures the cumulative nature of these disadvantages across seven domains: employment insecurity, social exclusion, housing, healthcare, welfare exclusion, financial stress and food security. The overall mean MPI was 0.372. Karnataka recorded the highest level of multidimensional precarity, while the highest state-sector combination was among scrap-collection workers in Karnataka, with an MPI of 0.649. Kerala and Tamil Nadu generally recorded lower levels. Because the employment-sector mix differs across the three states, these cross-state comparisons should be read as indicative rather than as strict like-for-like differences.



The findings also point to clear state- and sector-specific policy priorities. Karnataka recorded the highest prevalence of vulnerability across all seven domains, including welfare exclusion (93.9 per cent), housing deprivation (92.8 per cent) and healthcare barriers (90.4 per cent). In Kerala, social exclusion was the most prominent concern (68.4 per cent), while in Tamil Nadu healthcare barriers ranked highest (57.2 per cent). At the sector level, scrap collection showed the greatest concentration of vulnerability, with 99.3 per cent experiencing housing deprivation, 98.8 per cent healthcare barriers, 98.5 per cent welfare exclusion and 97.2 per cent employment insecurity.

Despite these vulnerabilities, the study also finds evidence of resilience and positive perceptions of migration. The use of coping and adaptive strategies was relatively limited, yet 56.9 per cent of respondents intended to continue working in their destination state and 71.8 per cent reported that migration had improved their living standards. Adaptive coping varied by destination state, employment sector, gender and monthly income, highlighting the importance of financial resources, social support and institutional access in strengthening migrant resilience.

Policy implications

SIIMS 2026 shows that interstate migrant workers are not only labour-market participants but important contributors to critical sectors of South India's economy. The vulnerabilities they face arise less from mobility itself than from structural and institutional weaknesses in labour governance, social protection, public-service delivery and interstate coordination. Addressing these challenges therefore requires moving beyond piecemeal welfare responses towards a governance framework that recognises migration as an enduring feature of India's development trajectory.

By examining migration patterns, employment and living conditions, health, social protection, economic well-being, financial inclusion, gender disparities and multidimensional resilience within an integrated analytical framework, SIIMS 2026 provides an evidence base for understanding how economic, social and institutional factors interact to shape migrant vulnerability and resilience. This evidence provides the basis for the policy recommendations and governance priorities set out below.

The findings point to the need for a shift from fragmented, scheme-specific welfare interventions towards a more integrated and portable framework for migration governance. Priority areas include strengthening portable social protection; expanding access to One Nation One Ration Card and other entitlements; establishing migrant help desks; improving financial inclusion; ensuring timely wage payments; strengthening labour inspection and grievance mechanisms; providing multilingual information and helplines; and improving occupational safety and health enforcement.

Policy responses should also be differentiated by state, sector and gender. In Karnataka, priorities include welfare portability, housing, healthcare and basic services. In Kerala, greater emphasis is needed on social and community integration, particularly language and communication support, while in Tamil Nadu the priority is improved access to affordable, migrant-responsive healthcare. Across all three states, particular attention is required for workers facing cumulative disadvantage, especially scrap-collection workers, women migrants, footloose/daily labourers and others in highly informal and insecure employment.

The report therefore recommends a whole-of-government and whole-of-society approach involving state and local governments, employers, trade unions, civil society organisations, research institutions and development partners. Strengthening interstate coordination, portability of rights and entitlements, working conditions, migrant-responsive public services and migrants' financial and social resilience can help make interstate migration a more secure, productive and inclusive component of India's development.



1

Introduction

The South India Interstate Migration Survey 2026 (SIIMS 2026) is situated in a context in which interstate labour migration has become a major driver of economic activity and a key feature of the country's labour force (Figure 1.1). Migration involves the movement of individuals in response to multiple human needs. While economic considerations remain a major driving force, aspirations for decent work, sustainable livelihoods, family well-being and human development also shape migration decisions. Migration should therefore be understood not only as a response to constraints at the place of origin but also as an expression of individuals' aspirations for a more secure and fulfilling future.

Figure 1.1: SIIMS 2026 Snapshot

1,824 respondents	33 districts	3 destination states Karnataka, Keralam and Tamil Nadu
6 employment sectors	• State-specific: scrap collection in Karnataka, hospitality in Keralam and textile/garment in Tamil Nadu • Common employment sectors across survey states: agriculture, fisheries and footloose labour	
Mixed-methods study	~180 questionnaire items	Fieldwork: 15 December 2025–31 March 2026

Source: SIIMS 2026.

1.1 Interstate Migration in India

Research on internal migration in India relies predominantly on data from the decennial population census to assess the socioeconomic conditions of migrant workers and formulate government policies. Census data on migration are generated using information on place of birth and last residence, duration of residence and reason for migration. According to the Census of India 2011, there were about 41.42 million interstate migrants (ORGI, 2011).

A study funded by the United Nations Population Fund (UNFPA) (Srivastava et al., 2020) found that, for India's most marginalised populations, seasonal migration is much more than a simple search for employment; it is a crucial survival strategy. The study also indicates that Scheduled Castes (SCs) and Scheduled Tribes (STs) are overrepresented among migrants and that rural distress, poverty and landlessness in their home regions are important drivers of migration. It suggests that about 50 per cent of seasonal migrants move through intermediaries who facilitate recruitment in sectors such as construction and agriculture.



According to the Census of India 2011, Maharashtra was the largest destination for persons migrating for employment, followed by Andhra Pradesh, Tamil Nadu, Uttar Pradesh, Gujarat, Madhya Pradesh, Karnataka and the National Capital Territory of Delhi. Among the South Indian states, Andhra Pradesh and Tamil Nadu recorded the largest numbers of work-related in-migrants, followed by Karnataka and Kerala.

1.2 Interstate Migration in South India

Analysing census data, several significant shifts were observed in 2011 compared with the 1991 and 2001 censuses, including changes in migration corridors. South Indian states such as Karnataka, Kerala and Tamil Nadu attracted more migrants from Assam, Bihar, West Bengal, Odisha and Jharkhand. Migrant flows are characterised by long-distance movement from eastern and northern India rather than traditional short-distance migration from neighbouring states. Karnataka, Kerala and Tamil Nadu have emerged as major destination states for domestic migrants because of their relatively advanced demographic transition, faster economic development, industrialisation, urbanisation and higher wage levels.

The southward movement of internal migrants has accelerated considerably, with India's north-south and east-south labour migration corridors consolidating as defining features of its internal migration landscape. While Karnataka, Kerala and Tamil Nadu have all emerged as major destinations for interstate migrant labour, the drivers of labour demand differ across these states. Kerala presents a distinct situation, where rapid demographic transition, population ageing and sustained international out-migration have created significant labour shortages that are increasingly being filled by migrant workers from northern and eastern states. In contrast, Tamil Nadu and Karnataka attract large numbers of migrants through the expansion of manufacturing, construction, textiles, information technology and service sectors (Srivastava et al., 2020; Parida & Raman, 2021; MOSPI, 2023).

Although Kerala and Tamil Nadu are both major destinations for migrant workers, there are two important differences between them. First, Kerala's labour market includes both local and interstate migrant workers across a wide range of sectors (Jeyaranjan, 2025). Second, Kerala has a distinct migration pattern, with an increasing number of workers from rural Bihar moving to the state. This differs from Tamil Nadu, where interstate recruitment is more diverse.

Studies indicate that interstate migrant workers have been present in Karnataka since 1809 (Navami, 2020). According to census data, Karnataka became a major in-migration state between 2001 and 2011, with a total inflow of 1.2 million people (Navami, 2020; Kalra & Manasi, 2020; Honnappa & Parvatemma, 2025).

1.3 Policy Context of Interstate Migration

Interstate migrant workers, who are concentrated in the informal and unorganised sectors, face systemic challenges including language barriers, precarious working conditions and social exclusion. Despite several legislative initiatives, migrant workers have received limited recognition within India's social protection systems. The SIIMS findings indicate that many migrant workers have limited awareness of, or access to, benefits under government schemes. The Government of India has moved towards a more rights-based approach through initiatives such as the One Nation One Ration Card (ONORC) scheme, the e-Shram portal and other policy measures aimed at improving portability, registration and access to social protection. Alongside these policy developments, legal and policy debates on the "Right to the City" have highlighted questions of housing, protection from forced eviction and migrants' broader claims to urban space and



inclusion (Idiculla, 2020). These policy developments show that the government is introducing frameworks that provide greater protection for migrant workers through the labour codes and is recognising the need for a digital registration system to address data gaps.

1.3.1 National Policies and Legal Framework

India did not have a specific legislative framework for interstate migrant workers until the Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 was enacted. Constitutional guarantees and labour laws such as the Factories Act, 1948, Minimum Wages Act, 1948, Employees' State Insurance Act, 1948, Employees' Provident Funds and Miscellaneous Provisions Act, 1952 and Contract Labour (Regulation and Abolition) Act, 1970 also provided migrant workers with indirect protection. Articles 19(1)(d), 19(1)(e) and 19(1)(g) of the Constitution of India protect the rights to move freely throughout India, reside and settle in any part of India and practise a profession or carry on an occupation, trade or business.

1.3.2 Labour, Welfare and Social Protection of Interstate Migrants

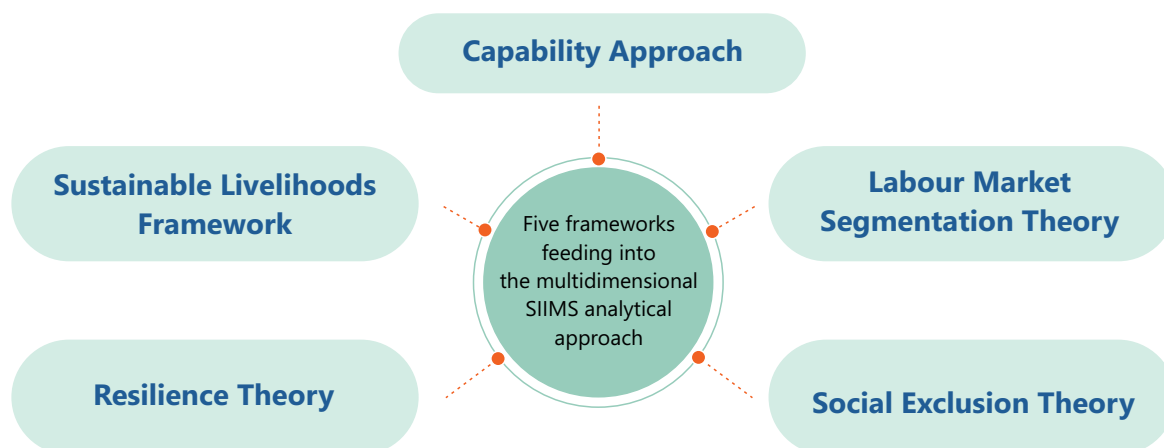
Migration governance in India has evolved from a narrow focus on labour legislation towards more comprehensive social protection and welfare policies. The Mahatma Gandhi National Rural Employment Guarantee Act, 2005 has strengthened rural livelihoods, thereby reducing distress-driven migration (ILO, 2015). The Unorganised Workers' Social Security Act, 2008 laid the framework for extending social security to unorganised workers, including migrant workers. The National Urban Livelihoods Mission, launched in 2013, aimed to improve the livelihoods of vulnerable urban workers through skill development and wage-employment initiatives. A major policy shift occurred in the mid-2010s, when migration increasingly came to be viewed as a development and inclusion issue. The Working Group on Migration Report (Ministry of Housing and Urban Poverty Alleviation, 2017) and the Draft National Policy on Internal Migration (NITI Aayog, 2021) emphasised the need to incorporate migration into national development planning. Although it was not enacted, the Draft National Policy contributed to the policy discourse on internal migration.

The COVID-19 pandemic exposed major gaps in social protection for interstate migrant workers and accelerated policy reforms. The Government of India introduced initiatives such as the ONORC scheme, Affordable Rental Housing Complexes and the e-Shram portal to improve food security, housing, labour registration and portability of benefits across states. The implementation of the four labour codes from 21 November 2025 marked a further major reform. These include the Occupational Safety, Health and Working Conditions Code, 2020, which subsumes the legal framework previously provided under the Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979, and the Code on Social Security, 2020, which provides a broader social-security framework covering unorganised workers, including gig and platform workers.

1.4 Conceptual Framework

SIIMS 2026 is guided by a multidimensional conceptual framework. The Capability Approach informs this framework, together with Labour Market Segmentation Theory, Social Exclusion Theory, the Sustainable Livelihoods Framework and Resilience Theory (Figure 1.2).



Figure 1.2: Multidimensional Conceptual Framework of SIIMS 2026

Source: SIIMS 2026.

The Capability Approach extends the notion of well-being beyond income to include access to healthcare, education, housing, food, social protection and rights. Labour Market Segmentation Theory examines the concentration of migrants in low-paid, precarious work with inadequate labour rights and social security. Social Exclusion Theory emphasises barriers to accessing welfare, healthcare, housing, education and financial services arising from language, documentation, discrimination and limited knowledge of entitlements. According to the Sustainable Livelihoods Framework, migration can strengthen human, social, financial, physical and institutional assets, while constraints on access to these assets increase vulnerability. Resilience Theory highlights the role of savings, social networks, mobility and institutional support in helping migrants cope with economic, health and social shocks.

1.5 Research Objectives

Overall objective: To explore the multidimensional aspects of welfare and adaptive capacity among interstate migrant workers in Karnataka, Keralam and Tamil Nadu and generate evidence to support migrant-inclusive initiatives and policies.

Specific objectives:

- To study the sociodemographic characteristics, family arrangements and mobility trajectories of interstate migrant workers.
- To analyse recruitment processes and working conditions of migrant workers, with a specific focus on labour informality, wage systems, occupational safety and employment security.
- To understand the living conditions, housing status, health status and access to healthcare and social protection among interstate migrant workers.
- To study the financial behaviours of migrant workers, including income, savings, indebtedness, remittance patterns and financial inclusion.
- To evaluate the levels of social inclusion and exclusion among migrant workers, including language barriers, social integration, discrimination, access to public services and welfare portability.



- To identify state- and sector-specific differences in migrant experiences and well-being outcomes across Karnataka, Keralam and Tamil Nadu.

1.6 Scope and Significance of the Study

SIIMS 2026 covers interstate migrant workers in the South Indian states of Karnataka, Keralam and Tamil Nadu. These states are important destinations for labour migration and depend substantially on migrant workers in hospitality, manufacturing, scrap collection and other labour-intensive industries. The study explores migrants' experiences of migration, employment conditions, living arrangements, health status, financial practices, social inclusion, access to welfare programmes and coping mechanisms. The analysis also examines variation across gender, sectors, migration streams and destination states to provide a holistic picture of migration in South India.

The study is significant because it addresses important knowledge and policy gaps related to internal migration in India. It provides empirical evidence on the determinants of migrant vulnerability and opportunities to improve well-being through a multidimensional approach encompassing migrant quality of life, labour precarity, social inclusion, gender vulnerability and resilience. The findings can assist governments, policymakers, development agencies and civil society organisations in designing migrant-inclusive policies and strengthening labour governance, welfare portability, healthcare access, housing security and social protection systems.

1.7 Study Design and Methodology

The study adopts a mixed-methods research design to examine the multidimensional experiences of migrant workers across selected sectors in Karnataka, Keralam and Tamil Nadu. It integrates quantitative and qualitative approaches to generate comprehensive evidence on migrants' socioeconomic conditions, employment experiences, access to welfare and social protection and vulnerabilities. Three state-specific sectors are examined: scrap collection sector in Karnataka, hospitality (hotel and restaurant) sector in Keralam, and the textile/garment (within manufacturing) sector in Tamil Nadu.¹ Three additional sectors—agriculture, fisheries and footloose labour—are examined across all three states to provide a common basis for comparison.²

This design enables the study to undertake within-state sectoral analysis, cross-state comparison of the three common sectors and sector-specific analysis across the three selected states (Table 1.1). The quantitative component is based on a structured questionnaire comprising approximately 180 questions. The questionnaire includes the following sections: migration profile, employment and living conditions, income, expenditure, savings and remittances, health and well-being, social integration and protection, digital connectivity, coping strategies and future aspirations and return plans. Primary data collection commenced on 15 December 2025 and ended on 31 March 2026.

¹ "Manufacturing" was the broader sampling/design label, but the realised Tamil Nadu state-specific sample consisted entirely of garment/textile workers.

² Breman (1996) describes "footloose labour" as workers who have been pushed out of or have insufficient access to the agrarian labour market and therefore depend on casual, temporary and circulating employment. Their labour is mobilised according to employers' immediate demand and they may be transferred or migrate to distant destinations for the duration of available work. Jan Breman. 1996. *Footloose Labour: Working in India's Informal Economy*. Cambridge University Press. <https://doi.org/10.1017/CBO9781139171076>.



Table 1.1: Planned Sampling Framework by State and Sector

State	State-specific sector	Planned sample	Agriculture	Fisheries	Footloose labour	Common-sector subtotal	Planned total
Karnataka	Scrap collection	300	100	100	100	300	600
Keralam	Hotel and restaurant (Hospitality)	300	100	100	100	300	600
Tamil Nadu	Manufacturing (Textiles/Garments)	300	100	100	100	300	600
Total		900	300	300	300	900	1,800

Notes:

- The achieved sample was slightly higher than planned: Tamil Nadu, 616; Keralam, 607; Karnataka, 601; total, 1,824.
- Common-sector subtotal comprises employment in agriculture, fisheries and footloose labour.

Source: SIIMS 2026.

Within each state, districts with a significant presence of migrant workers were identified through consultations with government departments, labour offices, employers, civil society organisations, trade unions and migrant support organisations, as well as existing migration databases. Worksites, labour camps, residential clusters, marketplaces, fishing harbours, agricultural fields, industrial establishments and other migrant congregation points were subsequently mapped and selected as primary sampling locations.

Data collection was conducted using computer-assisted personal interviewing through KoboToolbox. The study was approved by the Research Conduct and Ethics Committee of CHRIST (Deemed to be University) before data collection commenced.

1.8 Limitations of the Study

The present study has some limitations that should be considered when interpreting the results. First, the survey was conducted only in Karnataka, Keralam and Tamil Nadu, so the findings may not be representative of interstate migrant workers in other destination states. The study also covered selected employment sectors—scrap collection, hospitality, textile and garment work, agriculture, fishing and marine work, and footloose and daily labour—rather than all sectors employing interstate migrant workers.

1.9 Structure of the Report

Chapter 1 introduces the study and discusses interstate migration to South India, the policy context, conceptual framework, research objectives, study scope and methodology. Chapter 2 reviews the literature on migration and labour mobility, outlines the literature review methodology and identifies research gaps. Chapter 3 examines migrant workers' sociodemographic characteristics, migration motivations and corridors, mobility patterns and recruitment channels. Chapter 4 examines employment conditions, wage systems, working hours, occupational safety and awareness of labour rights. Chapter 5 focuses on housing and living conditions, healthcare, occupational health risks, welfare portability and documentation. Chapter 6 examines economic well-being, financial resilience and inclusion, the gender wage gap and labour-market vulnerability. Chapter 7 examines social capital and support networks, coping and adaptive strategies, multidimensional precarity and sector-specific vulnerability. Chapter 8 summarises the major findings and presents policy recommendations on social protection, labour protection, housing, healthcare, financial inclusion and migrant-inclusive governance in South India.



2

Literature Review

Interstate migration in India differs from models in which migrant workers are assumed to respond primarily to employment opportunities at the destination (Stark & Bloom, 1985). Labour migration has become a social process with complex and far-reaching impacts on the social, economic, cultural and intellectual spheres of life, as well as on rural–urban–industrial systems. While permanent interstate migration remains limited, circular and seasonal mobility sustains a substantial informal economy. Regional disparities in employment and economic growth have driven contemporary interstate migration (Yadav, 2020). International out-migration has contributed to labour shortages in Keralam, which has become a prominent destination for interstate migrant workers (Khadar, 2025). Circular and seasonal migrants, especially those working in labour-intensive sectors, continue to face employment uncertainty, inadequate social protection and limited access to public services (Tumbe, 2026).



Internal migration in India is shaped not only by employment opportunities but also by regional disparities, social processes and persistent gaps in protection.



2.1 Literature Review Methodology

The study used a systematic scoping review methodology to map and synthesise the literature on vulnerabilities among South Asian internal migrant workers. A scoping review classifies and synthesises a broad range of evidence, identifies research gaps and can inform policy development, providing a wider and more inclusive scope than a traditional literature review. The review followed the five-stage framework developed by Arksey and O'Malley (2005), providing a transparent and systematic approach to identifying, selecting, extracting and synthesising evidence.¹

¹ A detailed scoping review was prepared separately. Selected findings from that review are presented in this chapter.



2.2 Existing Evidence on the Conditions of Migrant Workers

2.2.1 Labour Vulnerabilities

Internal migrant workers are particularly vulnerable in labour markets because of informal employment, fragmented subcontracting, inadequate labour protection and social isolation. Labour vulnerabilities include exploitative recruitment, low wages, debt bondage, lack of written contracts, gender-based discrimination, child labour, job insecurity and workplace harassment and abuse. These conditions reinforce economic and social inequalities among migrant workers (Srivastava, 2019).

Wage inequality is one of the most pervasive forms of exploitation faced by internal migrant workers and constitutes a violation of their labour rights. Gender discrimination is a significant issue across sectors and social groups (Parida et al., 2020). Wage and employment vulnerabilities in India's informal sector are shaped by social and economic inequalities, including gender and social disadvantage, particularly among workers engaged in low-paid informal occupations (Khan, 2021). Informal wage negotiations, contractor dominance and migrant workers' limited participation in labour unions make the enforcement of minimum wages difficult (Prasad-Aleyamma, 2017). Wage inequality is also associated with violations of construction workers' rights (Adiyattil et al., 2025).



Wage inequality is one of the most pervasive forms of exploitation faced by internal migrant workers and constitutes a violation of their labour rights.



2.2.2 Health Vulnerabilities

Migrant workers face substantial health risks arising from their working conditions. Across construction, fishing, transport, agriculture, scrap collection and industry, workers are exposed to dust, chemicals, heat, noise and dangerous equipment. These exposures, combined with long working hours, few breaks and physically demanding work, can contribute to injuries and respiratory, musculoskeletal and hearing problems, as well as chronic illnesses such as hypertension and gastritis. In construction and quarrying, women also face ergonomic strain from heavy lifting (Jayakaviya et al., 2025). Migration itself may also increase the burden of non-communicable diseases through changes in lifestyle and diet and reduced access to preventive care (Pradeepa, et al., 2021). Mental health needs are particularly neglected: depression, anxiety, loneliness and stress are associated with poor living conditions, financial insecurity, family separation and limited access to healthcare. These needs often go untreated because of distrust of health institutions and limited awareness of treatment options (Mathew et al., 2016; Danasekaran et al., 2025).

Migrant women experience poor reproductive health outcomes associated with economic insecurity, exposure to hazardous working conditions and limited access to formal healthcare systems. Reported concerns include inadequate antenatal care, low rates of institutional delivery, restricted access to reproductive healthcare, high rates of home births, limited knowledge of health systems, geographical isolation, poor social support and mistrust of healthcare institutions. Poor sanitation and hygiene facilities, inadequate housing, physically demanding employment and lack of childcare contribute to reproductive tract infections, miscarriages and pregnancy-related difficulties, while frequent travel can disrupt maternal healthcare (Pandit et al., 2024). Male migrant workers may experience HIV-related vulnerabilities associated with high mobility, inconsistent or non-use of condoms, and limited knowledge about HIV transmission risks.



(Saggurti et al., 2008). Healthcare utilisation among internal migrants is also constrained by barriers such as limited insurance coverage, documentation difficulties, discrimination, language barriers and limited awareness of entitlements. Research further identifies gaps in health-system responsiveness, particularly in communication about treatment options and the protection of patient dignity and privacy during healthcare encounters (Babu et al., 2019).



Health vulnerability is multidimensional: Occupational exposures, long working hours, insecure housing, financial stress, limited healthcare access and family separation combine to affect migrant workers' physical and mental health.



2.2.3 Housing and Living Conditions

Migrants continue to be marginalised within Indian cities, often living in informal settlements with inadequate infrastructure and legal protection rather than being recognised as rightful urban residents (Deshingkar et al., 2020). In metropolitan areas such as Mumbai, Delhi, Bengaluru and Kolkata, many migrant workers are compelled to share accommodation or sleep on footpaths, under flyovers and in work vehicles because formal housing is unaffordable (Muktia & Sharma, 2024). The review also identifies a strong association between inadequate housing and poor water, sanitation and hygiene (WASH) services (Jayaram et al., 2019).

Programmes such as the Pradhan Mantri Awas Yojana (PMAY) tend to focus on households with formal residency and land ownership, thereby neglecting seasonal and circular migrants who rely on informal rental markets (Deshingkar et al., 2020). Informal landlords are often unregulated, frequently charging exploitative rents and providing substandard accommodation without security of tenure (Datta, 2020). The Rajiv Awas Yojana and PMAY have also tended to favour homeownership over affordable rental housing, limiting their relevance for migrants without permanent residency (Deshingkar et al., 2020).

The welfare provisions under the Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 have also had limited reach, with registration among migrant workers remaining very low (Sarkar, 2021). International frameworks such as the International Labour Organization's Decent Work Agenda and United Nations frameworks, including the New Urban Agenda and the Sustainable Development Goals, promote inclusive housing, labour rights and portable social protection. These principles have yet to be fully integrated into India's urban governance systems.



Housing insecurity is closely linked to poor access to water, sanitation and hygiene and to migrants' exclusion from formal urban housing systems.



2.2.4 Financial Vulnerabilities

Income instability is another feature of migrant workers' livelihoods. Reliance on daily wages and short-term contracts can result in highly erratic incomes, making long-term financial planning difficult. These vulnerabilities were exposed during the COVID-19 pandemic, when migrant workers experienced widespread job losses, declining remittances and prolonged



periods of unemployment. The resulting financial insecurity heightened psychological stress and increased reliance on borrowing, illustrating how income volatility, debt and low savings can compound financial vulnerability (Rajan et al., 2020). Limited documentation and financial exclusion can also restrict migrants' access to formal financial institutions, increasing their reliance on informal financial mechanisms such as informal savings and borrowing arrangements (Mishra & Banerjee, 2020; Santalahti et al., 2020; Pankaj et al., 2026).



Income volatility, debt and low savings can reinforce one another, deepening financial vulnerability among migrant workers.



2.2.5 Social Protection Gaps

Article 43 of the Constitution of India, a Directive Principle of State Policy, directs the State to endeavour to secure for all workers a living wage and conditions of work that ensure a decent standard of life. However, the implementation of labour and social-protection provisions for internal migrants has remained uneven. Welfare benefits are often not portable, worker protections are weak and documentation barriers can restrict migrants' access to social security, particularly in the absence of reliable migration data (Rajan & Bhagat, 2022). The e-Shram portal was launched by the Ministry of Labour and Employment in August 2021 to create a national database of unorganised workers. However, the portal does not adequately distinguish among categories of unorganised workers for the purpose of identifying internal migrants, making it difficult to estimate their numbers or plan migration-specific welfare measures (Ministry of Labour and Employment, 2025).

The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 has been superseded by the Occupational Safety, Health and Working Conditions Code, 2020. Munjal and Bamba (2024) argue that some changes under the new framework may have weakened labour and social protections for internal migrant workers. The threshold for application to establishments employing interstate migrant workers has increased from 5 to 10 workers, potentially excluding smaller establishments. They also argue that removing the statutory passbook requirement—which provided migrant workers with a record of their employment terms, wages, allowances and return-fare entitlements—may weaken accountability and grievance redressal.²



Portability remains a central challenge: Documentation barriers, uneven implementation and limited migration-specific data can restrict migrant workers' access to social protection across state borders.



2.2.6 Gendered Vulnerabilities

Migration may expand economic opportunities, but it does not necessarily reduce gender disparities. Migrant women are concentrated in low-wage informal employment, including construction, domestic work, street vending and agriculture, while also bearing responsibility for childcare and household work (Jayaram et al., 2019). The resulting physical fatigue,

² Under the 1979 Act, the passbook was essentially an official employment record that the contractor had to issue to each interstate migrant worker and keep updated.



psychological stress and constraints on social development reflect the exploitation and disadvantage women experience across the “productive–reproductive continuum”.³ Financial hardship, lack of documentation, limited awareness, mobility constraints, discrimination and exclusion from welfare systems can also restrict migrant women’s access to antenatal care, institutional delivery and reproductive health services (Kusuma et al., 2013; Shrivastava et al., 2023). Homeless migrant women have also been found to use antenatal care less frequently and experience higher rates of depression during pregnancy (Rahaman & Das, 2024).

Inadequate WASH facilities can further increase women’s vulnerability. A lack of toilets, menstrual hygiene facilities and sanitary waste-disposal systems at construction sites and in informal settlements exposes women to infections, reproductive health risks, humiliation and unsafe working conditions. Vijayalakshmi et al. (2022) find that fear of retaliation, lack of necessary documentation and distrust of reporting channels can deter women from making formal complaints, contributing to underreporting and continued exploitation. The experiences of transgender and other gender-diverse migrants, meanwhile, have received very limited attention in the research literature (Acharya et al., 2023).



Women’s paid work and unpaid reproductive and household responsibilities are interconnected rather than separate spheres of life.



2.2.7 Children’s Vulnerabilities

Migration can heighten children’s vulnerability because of frequent parental mobility, informal employment, inadequate documentation and exclusion from social programmes. This is compounded by the fact that much of the migration literature focuses primarily on adult migrant workers (Banerjee & Goswami, 2025). Frequent relocation can disrupt schooling, contributing to irregular attendance, lower academic achievement and higher dropout rates. Additional barriers include language differences, documentation requirements and restricted access to public schools (Abhishek & Kannuri, 2023). Poor internet connectivity, digital exclusion and the COVID-19 pandemic further disrupted schooling for many migrant children, with some dropping out altogether (Kumar et al., 2022).

Malnutrition is also a critical risk among children of internal migrant workers, with potentially serious implications for long-term health and development. Their access to healthcare and nutrition services may be affected by mobility, documentation requirements and housing instability, which can disrupt continuity of service use (Abhishek & Kannuri, 2023).



Frequent mobility can disrupt schooling, while documentation, housing and portability barriers also affect children’s access to education, healthcare and nutrition.



³ The “productive–reproductive continuum” refers to the interrelationship between women’s paid productive work and unpaid reproductive, domestic and care responsibilities, and recognises that inequalities and constraints may extend across both spheres.



2.2.8 Crisis and Climate Vulnerabilities

Climate-related disasters, such as floods and droughts, can act as immediate triggers of migration. Environmental risks, including cyclones and riverbank erosion, can also compel people to move in search of safer living conditions and more secure livelihoods (Hoque et al., 2024). During the COVID-19 pandemic, millions of migrant workers returned to their home regions because of lockdowns, transport restrictions and border closures, disrupting livelihoods and contributing to a major humanitarian crisis (Prasad et al., 2023). Government initiatives such as digital labour platforms and welfare applications can improve access to social protection, employment opportunities and emergency support. However, many migrant workers remain excluded from these benefits because of limited digital literacy and awareness and lack of documentation (Chandrashekhar, 2025).



Crises amplify existing vulnerabilities: mobility restrictions, weak documentation and digital exclusion can reduce migrants' access to employment, welfare and emergency support.



2.3 Research Gaps

Interstate migration has become a defining feature of India's labour market and an important contributor to economic growth, urbanisation and regional development. Despite their contribution to the economy, interstate migrant workers continue to experience multiple and intersecting inequalities related to employment insecurity, occupational health and safety, inadequate housing, financial insecurity and limited access to healthcare, social protection, education and legal entitlements. Based on the literature review, these research gaps can be grouped into three broad categories: data gaps, policy gaps and regional gaps. Table 2.1 summarises these gaps.



What the literature shows: Migrant vulnerability is multidimensional, spanning employment, health, housing, finance, social protection, gender and family well-being.

What the literature does not yet show clearly: Evidence remains fragmented, largely cross-sectional and geographically uneven, with limited integrated analysis of migrant experiences in South India.



Table 2.1: Synthesis of Data, Policy and Regional Research Gaps on Interstate Migrant Workers

Category	Identified gap	Evidence from the scoping review
Data gaps	Lack of longitudinal data	Most studies are cross-sectional and do not capture changes in migrants' lives and access to social protection over time.
	Inadequate disaggregated data	Evidence remains limited or underrepresented by gender, caste, tribe, religion, age, disability, migration status and state of origin.
	Lack of national datasets	Nationally representative data are limited on debt bondage, workplace violence, wage theft, occupational injuries and discrimination.
	Limited evidence on emerging sectors	Platform work, domestic work, the gig economy, scrap collection, agriculture, fisheries and footloose labour remain insufficiently examined.
	Limited evidence on migrants' lived experiences	Studies often focus on the prevalence of labour exploitation rather than migrants' perceptions, coping mechanisms, aspirations and decision-making.
	Limited multidimensional evidence	Health, housing, finance and social protection are generally studied separately rather than through integrated frameworks.
	Limited technical evidence	Evidence is limited on housing quality, indoor environmental conditions, employer-provided accommodation and workplace infrastructure.
	Insufficient household-level information	Evidence is limited on household obligations, remittance behaviour, savings, consumption, financial literacy and asset accumulation.
	Limited child-centred evidence	Evidence is limited on psychosocial well-being, aspirations, child protection and the long-term developmental outcomes of migrant children.
Policy gaps	Limited evaluation of labour policies	Evidence is limited on the effectiveness of labour laws, minimum wages, occupational safety measures, grievance mechanisms and written contracts.
	Inadequate assessment of social protection	Evidence is limited on the implementation and effectiveness of e-Shram, ONORC, the OSH Code, 2020 and portable welfare benefits.
	Inadequate evaluation of housing policies	Evidence is limited on the effectiveness of PMAY, Rajiv Awas Yojana, the Model Tenancy Act and the Inter-State Migrant Workmen Act in addressing housing needs.
	Limited evidence on portability	Research is limited on the portability of healthcare, education, social insurance, labour entitlements, housing and welfare benefits.
	Limited evidence on employer accountability	Employer responsibilities for housing, occupational safety, CSR initiatives and enforcement mechanisms remain poorly examined.
	Inadequate evaluation of health interventions	Evidence is limited on healthcare programmes, public health services, workplace health initiatives and emergency preparedness.
	Limited evaluation of gender-responsive interventions	Evidence is limited on childcare, WASH improvements, safe-migration programmes, labour rights and gender-responsive welfare schemes.
	Limited governance evidence	Evaluation is limited of digital registration systems, facilitation centres, insurance programmes and welfare-delivery mechanisms.





Category	Identified gap	Evidence from the scoping review
Regional gaps	Limited evidence from South India	Karnataka, Keralam and Tamil Nadu are major destinations for interstate migrants, yet comparatively little research examines financial vulnerability, governance and social protection in these states.
	Geographic concentration of research	Much of the evidence comes from Bihar, Odisha, Uttar Pradesh and northern and eastern India, limiting generalisability.
	Limited evidence across migration streams	Seasonal, circular, climate-induced, interstate, urban and family migrants remain unevenly represented in the literature.
	Limited sectoral comparisons	Research is concentrated in construction and brick kilns, with comparatively few studies of manufacturing, hospitality, fisheries, retail and services.
	Limited Indian evidence on climate migration	Much of the literature on climate-induced migration in South Asia concerns Bangladesh and other countries, with comparatively limited evidence from India.

Abbreviations: CSR = corporate social responsibility; ONORC = One Nation One Ration Card; OSH = Occupational Safety, Health and Working Conditions; PMAY = Pradhan Mantri Awas Yojana; WASH = water, sanitation and hygiene.

Source: Authors' compilation based on the systematic scoping review conducted for the study.

Taken together, the scoping review shows that the evidence on interstate migrant workers remains fragmented, largely cross-sectional and geographically concentrated in northern and eastern sending states, with limited disaggregation by gender, caste, sector and migration stream. Health, housing, financial security and social protection are typically examined in isolation rather than through an integrated, multidimensional lens, while South India—despite being a major destination region—remains substantially under-researched. Evidence on the effectiveness of key policy instruments such as the e-Shram portal, ONORC, the Occupational Safety, Health and Working Conditions Code, 2020 and portable welfare benefits is also limited. These data, policy and regional gaps directly informed the design of SIIMS 2026. By generating primary, multidimensional and disaggregated evidence on interstate migrant workers in Karnataka, Keralam and Tamil Nadu, SIIMS 2026 seeks to address these gaps and provide an empirical basis for migrant-inclusive policy and governance.



These data, policy and regional gaps directly informed the design of SIIMS 2026. SIIMS 2026 responded by generating primary, multidimensional and disaggregated evidence on interstate migrant workers in Karnataka, Keralam and Tamil Nadu.



3

Migration Patterns and Sociodemographic Profile

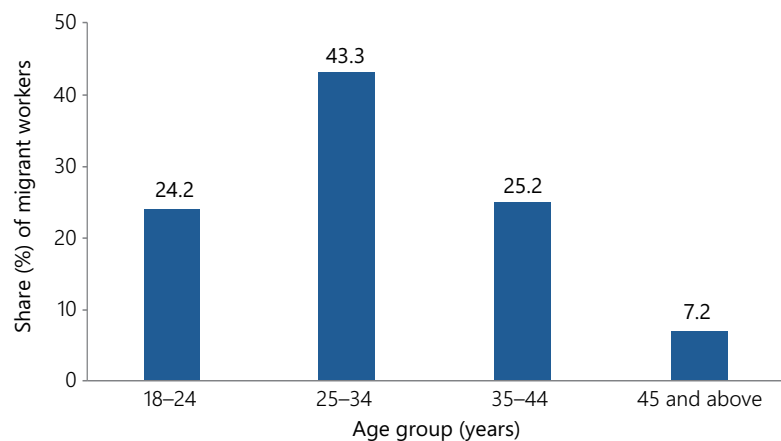
This chapter examines the characteristics, drivers and processes of interstate migration to South India, drawing on evidence from SIIMS 2026. It covers the demographic, educational, social, family and labour-market characteristics of migrant workers and the main factors influencing migration decisions. It also examines origin–destination patterns, major migration corridors, sectoral linkages, migration histories and mobility cycles, including circular, seasonal and repeat migration. The chapter further considers recruitment and labour intermediation systems, particularly informal recruitment networks, and examines how migration pathways and vulnerability vary across social groups.

SIIMS 2026 covered 1,824 interstate migrant workers across 33 districts in Karnataka, Kerala and Tamil Nadu. The sample was distributed across six employment sectors, with sector coverage varying by destination state. Detailed state–sector sample distribution and fieldwork coverage are provided in Appendix Table A3.1.

3.1 Demographic Characteristics

The demographic profile of migrant workers provides an important basis for understanding labour mobility and the composition of the migrant workforce in South India. SIIMS 2026 shows that interstate migrant workers are concentrated among younger working-age adults, with 68.5 per cent aged 25–44 years, representing the study's prime working-age group (Figure 3.1).

Figure 3.1: Age Distribution of Interstate Migrant Workers



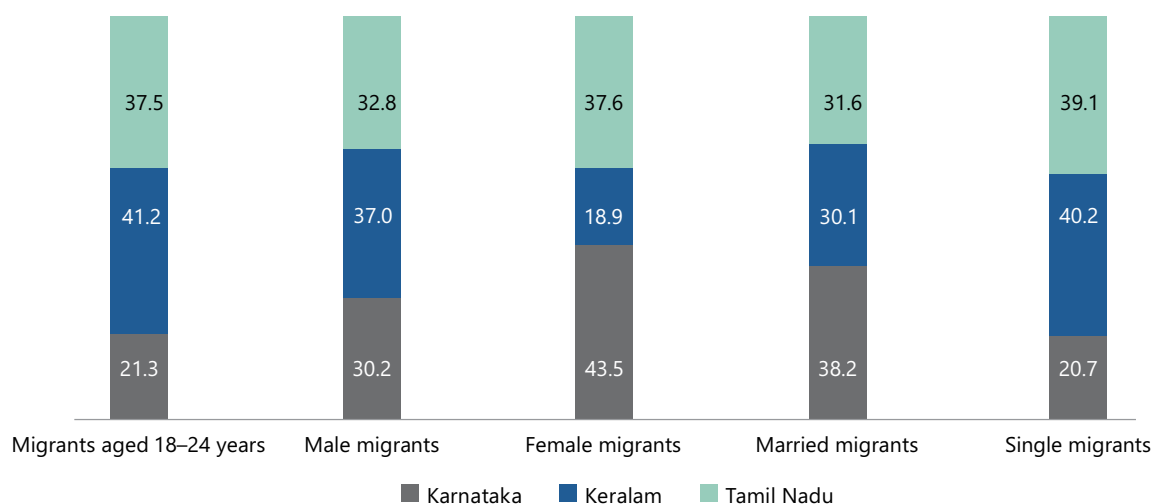
Source: SIIMS 2026.



Age patterns also varied across destination states. The study findings indicate that the migrant workforce in Kerala and Tamil Nadu is comparatively younger, while Karnataka has a relatively older migrant profile. Younger migrants aged 18–24 years were more concentrated in Kerala and Tamil Nadu (Figure 3.2). Karnataka, in contrast, accounted for an increasing share of migrants in the older age groups—35–44 years (39.9 per cent), 45–54 years (43.9 per cent), and 55 years and above (57.6 per cent).

Men constituted 79.4 per cent of the surveyed migrant workforce and women 20.6 per cent. The distribution by destination state differed by gender: women were relatively more concentrated in Karnataka, while men were more concentrated in Kerala (Figure 3.2).

Figure 3.2: Selected Demographic Patterns across Destination States (percentage distribution)



Note: Percentages show the distribution of each demographic group across destination states.
Source: SIIMS 2026.

Most migrant workers were married (66.4 per cent), while 32.1 per cent were single; widowed, divorced/separated and cohabiting respondents together accounted for only a small share of the sample. The study findings suggest that interstate labour migration is undertaken predominantly by married working-age adults, many of whom have family responsibilities.

Marital-status patterns also varied across destination states. Married migrants were relatively more concentrated in Karnataka, while single migrants were more concentrated in Kerala and Tamil Nadu (Figure 3.2). The study team's analysis indicates that the higher share of married migrants in Karnataka may partly reflect women in the agriculture and scrap-collection sectors who migrated with their partners.

Religious composition varied substantially across destination states (Figure 3.3). Tamil Nadu's migrant workforce was predominantly Hindu, while Karnataka and Kerala had larger Muslim shares and a more mixed religious composition. Kerala also recorded a comparatively larger share of respondents who preferred not to disclose their religion.

The social-group composition of migrant workers varied substantially across destination states (Figure 3.4). Karnataka's migrant workforce was predominantly from Other Backward Classes (OBC) (67.9 per cent), while Tamil Nadu showed the most mixed profile. OBC workers also formed the largest reported social group in Kerala, although a comparatively large share of respondents did not report their social group.



All five demographic characteristics were significantly associated with destination state, although the strength of association varied across characteristics (Appendix Table A3.2). Social group showed the strongest association with destination state, followed by religion, indicating that migrants' social and religious composition varied more across destination states than other demographic characteristics. Age, gender and marital status showed weaker associations, suggesting greater demographic similarity across destination states despite statistically significant differences.

3.2 Educational, Social and Family Characteristics and Labour Market Outcomes

This section examines the educational, social and family characteristics of migrant workers and their association with labour-market outcomes. It considers education, social group, religion, marital status, family type, household size and dependency burden in relation to employment sector, occupation and monthly income. All explanatory variables were significantly associated with these outcomes, although the strength of association varied (Appendix Table A3.3).

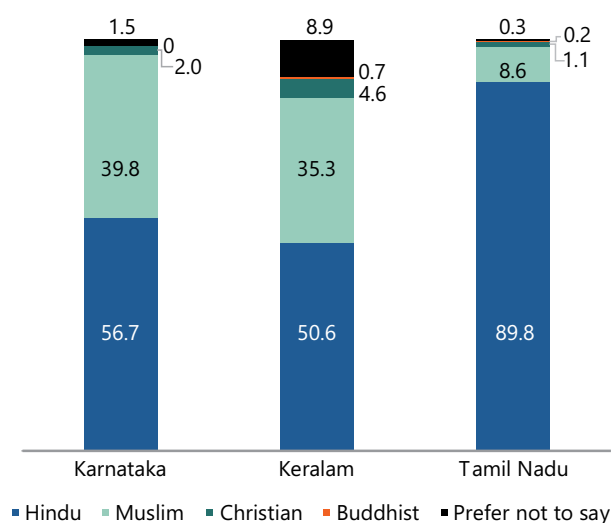
The findings indicated that occupational placement was most closely related to migrants' educational background, social identity and family characteristics. Associations with employment sector were weaker, while those with monthly income were the weakest, suggesting that sociodemographic characteristics are more strongly linked to where and in what occupations migrants work than to how much they earn, and that factors beyond these characteristics may also shape earnings.



Education, social identity and family characteristics were more strongly associated with migrants' employment sector and occupation than with income, suggesting who migrants are shapes where they work more than what they earn.

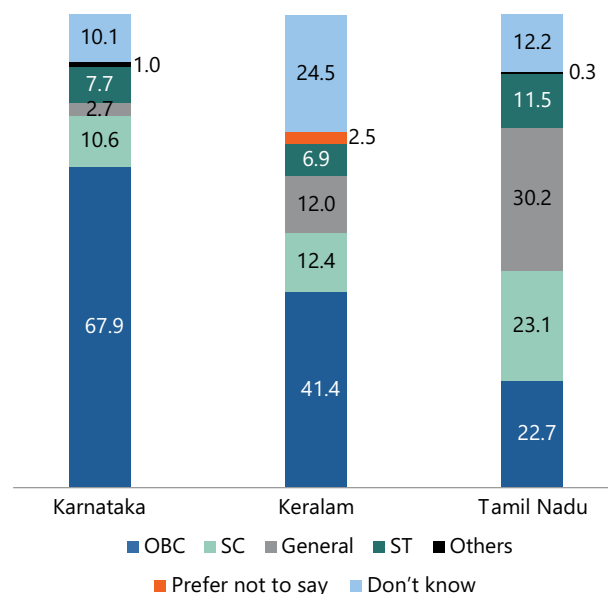


Figure 3.3: Religious Composition of Migrant Workers by Destination State (percentage distribution)



Note: Percentages show the religious composition of surveyed migrant workers within each destination state.
Source: SIIMS 2026.

Figure 3.4: Social-group Composition of Migrant Workers by Destination State (percentage distribution)



Abbreviations: OBC = Other Backward Classes; SC = Scheduled Castes; ST = Scheduled Tribes.
Note: Percentages show the social-group composition of surveyed migrant workers within each destination state. Percentages may not total 100 due to rounding.
Source: SIIMS 2026.



ASSOCIATION BETWEEN SOCIODEMOGRAPHIC CHARACTERISTICS AND LABOUR-MARKET OUTCOMES

Labour-market outcome	Cramer's V range	Relative strength
Occupation	0.621–0.742	Strongest
Employment sector	0.137–0.379	Weaker
Monthly income	0.074–0.160	Weakest

The associations between migrant workers' educational, social and family characteristics and labour-market outcomes are examined below:

1. **Education and occupational placement.** Educational attainment was strongly associated with occupational placement. Migrants with higher levels of education were more prominent in hospitality, fishing/marine and textile/garment work, while those with lower levels of education were more concentrated in agriculture and scrap collection.

Education pattern	Employment pattern
Higher educational attainment	More prominent in hospitality, fishing/marine and textile/garment work
Lower educational attainment	More concentrated in agriculture and scrap collection
Statistical association	$\chi^2 = 7240.228$; $p < 0.001$; Cramer's V = 0.630

2. **Education and monthly income.** Education was also associated with monthly income, although the relationship was weaker than that with occupational placement. Degree-level workers were more represented in the higher income brackets, while migrants without formal schooling were concentrated more heavily in the ₹15,001–20,000 range. Workers with secondary and upper secondary education were concentrated mainly in the ₹15,001–20,000 and ₹20,001–30,000 brackets. Overall, the pattern suggests a gradual shift towards higher earnings with increasing educational attainment.

Education group	Earnings pattern
Degree-level education	28.6% earned ₹20,001–30,000; 4.8% earned above ₹30,000
No formal schooling	57.4% earned ₹15,001–20,000; relatively few earned above ₹20,000
Secondary and upper secondary education	Predominantly concentrated in ₹15,001–20,000 and ₹20,001–30,000 ranges

Note: The strip presents selected income patterns by educational attainment; the full income distribution is not shown.

3. **Social group and occupational placement.** Occupational distribution varied across social groups. General-category migrants were more concentrated in textile/garment work, while OBC workers were more concentrated in scrap collection and agriculture. SC and ST migrants were also relatively concentrated in textile/garment work, alongside fishing/marine and footloose employment. Overall, the pattern indicates that social background is associated with labour-market positioning and occupational segmentation among migrant workers.



Social group	Dominant employment sectors within each social group
General	Textile/garment 29.1%; agriculture 23.6%; fishing/marine 21.5%
OBC	Scrap collection 24.0%; agriculture 21.9%
SC	Textile/garment 24.6%; also concentrated in fishing/marine and footloose work
ST	Textile/garment 23.3%; also concentrated in fishing/marine and footloose work

Note: Percentages show the share of workers within each social group employed in the selected dominant sectors shown; other employment sectors are not displayed.

4. **Social group and monthly income.** Monthly income varied less markedly across social groups. Most migrants, irrespective of social background, were concentrated within the ₹10,001–20,000 range. General-category migrants were somewhat more represented in the higher income brackets, while OBC, SC and ST workers were concentrated mainly in the ₹10,001–15,000 and ₹15,001–20,000 brackets. Overall, the differences were modest, consistent with the weak association between social background and monthly income identified in the statistical analysis.

Social group	Selected dominant income patterns
General	21.1% earned ₹20,001–30,000; 7.6% earned above ₹30,000
OBC, SC, ST	Predominantly concentrated in ₹10,001–15,000 and ₹15,001–20,000

Note: The strip presents selected dominant income patterns by social group; other income categories are not displayed.

5. **Religion and employment patterns.** Employment patterns also varied across religious groups. Christian migrants were more concentrated in fishing/marine, hospitality and footloose work, while Hindu migrants were more evenly distributed across textile/garment, agriculture and fishing/marine employment. Muslim migrants were concentrated mainly in hospitality and scrap collection, with relatively limited participation in textile/garment work. The study team's analysis suggests that differences in migration patterns, origins and sectoral recruitment patterns may help explain these variations.

Religious group	Dominant employment sectors
Christian	Fishing/marine; hospitality; footloose labour
Hindu	Textile/garment; agriculture; fishing/marine
Muslim	Hospitality; scrap collection; limited participation in textile/garment work

6. **Marital status, occupational placement and monthly income.**
- Marital status was significantly associated with occupational placement. Married migrants were more concentrated in scrap collection, footloose/daily labour and agriculture, while single migrants were more concentrated in hospitality, fishing/marine and textile/garment work. The study findings suggest that these differences may reflect variations in household responsibilities, mobility and employment choices.
 - By contrast, monthly income varied little by marital status: both married and single migrants were concentrated mainly in the ₹10,001–15,000 and ₹15,001–20,000 brackets, although married migrants had a slightly higher representation among those earning above ₹30,000.



Marital status	Dominant employment sectors	Selected income pattern
Married	Scrap collection 21.8%; footloose/daily labour 17.2%; agriculture 16.8%	Mainly ₹10,001–15,000 and ₹15,001–20,000; slightly higher representation above ₹30,000
Single	Hospitality 23.9%; fishing/marine 20.0%; textile/garment 20.0%	Mainly ₹10,001–15,000 and ₹15,001–20,000
Overall relationship with monthly income: Weak.		
<i>Note:</i> Employment percentages show the share of workers within each marital-status group employed in the selected dominant sectors shown; other sectors are not displayed. Income patterns present the principal reported distributions rather than the full income distribution.		

7. **Living arrangement and occupational placement.** Employment patterns also varied by living arrangement at destination. Migrants living alone were more evenly distributed across hospitality, fishing/marine and footloose work, while those living with family or companions were more concentrated in scrap collection and agriculture. The study findings indicate that living arrangements are associated with occupational placement and labour-market integration.

Living arrangement	Dominant employment sectors
Living alone	Hospitality 21.2%; fishing/marine 20.5%; footloose labour 18.4%
Living with family/companions	Scrap collection 34.3%; agriculture 21.6%
<i>Note:</i> Percentages show the share of migrants within each living-arrangement category employed in the selected dominant sectors shown; other sectors are not displayed.	

8. **Living arrangement and monthly income.** Monthly income differed only modestly by living arrangement. Migrants living alone and those living with family or companions were concentrated mainly in the ₹10,001–15,000 and ₹15,001–20,000 brackets. However, migrants living alone were somewhat more represented in the ₹20,001–30,000 bracket, while those living with family or companions were relatively more concentrated in the lowest-income category. Overall, living arrangements were only weakly associated with earnings.

Living arrangement	Selected income pattern
Living alone	18.7% earned ₹20,001–30,000
Living with family/companions	13.3% earned ₹20,001–30,000; relatively greater concentration at ≤₹10,000
Both groups	Predominantly concentrated in ₹10,001–15,000 and ₹15,001–20,000
<i>Note:</i> The strip presents selected income patterns by living arrangement; the full income distribution is not shown.	

9. **Household size, dependency burden and monthly income.**

- a. Monthly income varied somewhat by household size, although migrants across all family-size categories were concentrated mainly within the ₹10,001–20,000 range. Migrants from larger households were relatively more represented in the higher income brackets, while those from smaller households were more concentrated in the ₹10,001–15,000 bracket. The study team's analysis suggests that workers from larger households may be more inclined to seek higher-paying employment to meet greater financial obligations. Overall, however, the variations in income remained modest, indicating that household size was not strongly associated with migrants' earnings.



- b. A similar pattern was evident by dependency burden. Migrants across all dependency groups were concentrated mainly within the ₹10,001–20,000 range. Those with five or more dependants were more likely to earn above ₹20,000, although many remained in lower-income brackets. The findings indicate that greater household obligations do not necessarily translate into higher earnings.

Household characteristic	Selected income pattern
Larger households (8+ members)	20.2% earned ₹20,001–30,000; 10.2% earned above ₹30,000
Smaller households (1–3 members)	39.5% earned ₹10,001–15,000
Five or more dependants	More likely to earn above ₹20,000, although many remained in lower-income brackets
Across household-size and dependency groups	Most migrants were concentrated within ₹10,001–20,000

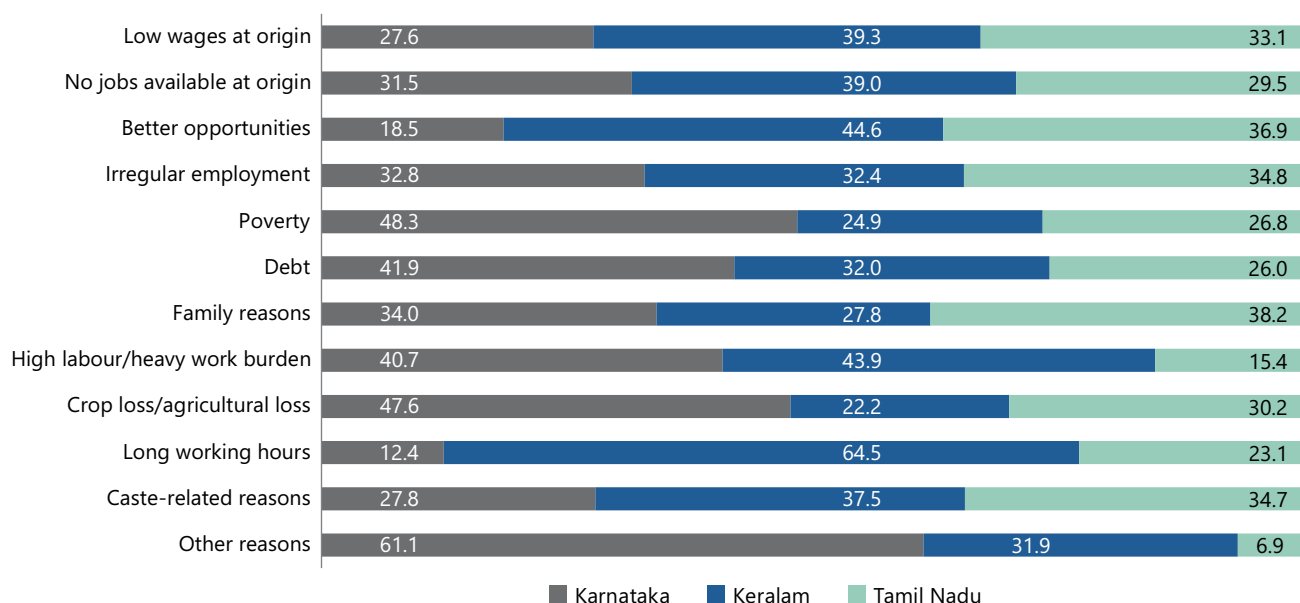
Note: The strip presents selected income patterns by household size and dependency burden; the full income distributions are not shown.

3.3 Motivation for Migration

3.3.1 Motivation by Destination State

The distribution of reported migration drivers differed across destination states. Kerala accounted for the largest shares of migrants citing low wages at origin, lack of jobs, better opportunities, heavy work burdens and long working hours. Tamil Nadu recorded the largest share for irregular employment and family reasons, while Karnataka accounted for the largest shares citing poverty, debt and crop or agricultural losses (Figure 3.5). Overall, economic motivations were prominent across all three states, but their composition differed by destination.

Figure 3.5: Reported Migration Drivers across Destination States (percentage distribution)



Note: Percentages show the distribution of migrants reporting each migration reason across Karnataka, Kerala and Tamil Nadu.

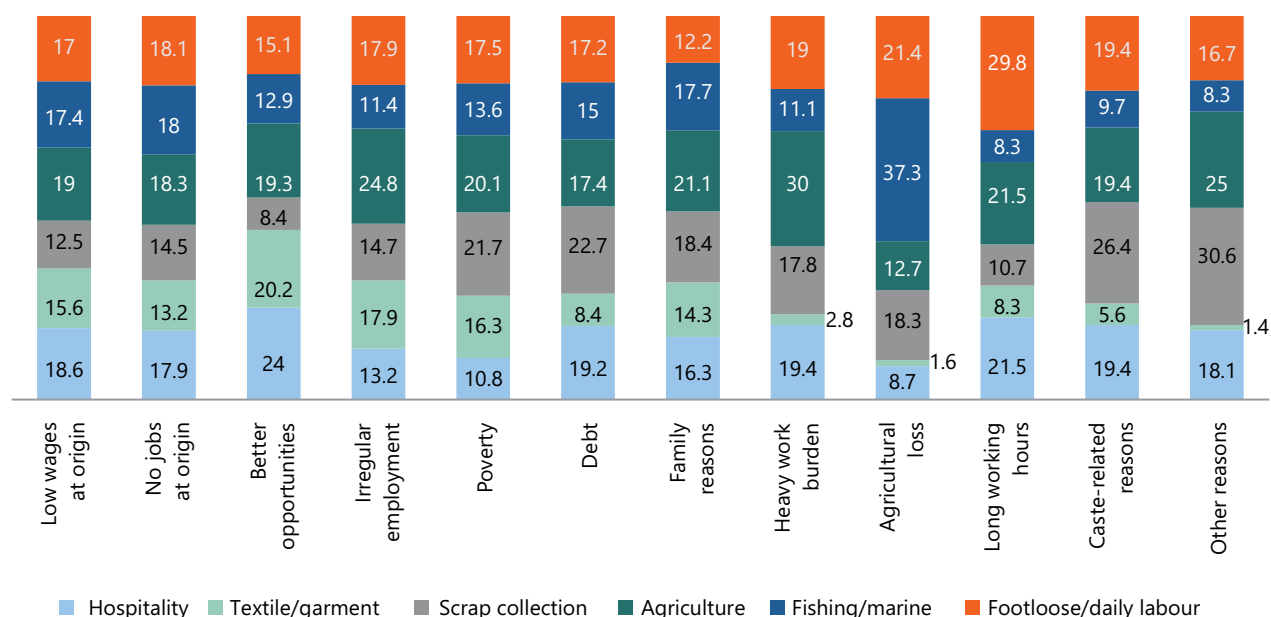
Source: SIIMS 2026.



3.3.2 Motivation by Employment Sector

The underlying reasons for migration—low wages, lack of employment, irregular employment and economic insecurity—are common across sectors, but their relative importance varies by sector of employment (Figure 3.6).

Figure 3.6: Reported Migration Drivers across Employment Sectors (percentage distribution)



Note: Percentages show the distribution of migrants by employment sector, reporting each migration reason.

Source: SIIMS 2026.

Migration motivations varied across employment sectors. Agricultural workers constituted relatively large shares of those citing low wages at origin, lack of jobs, irregular employment and heavy workloads. Fishing/marine workers formed the largest sectoral share among respondents reporting agricultural loss, suggesting that migration into this sector may, for some workers, be linked to wider livelihood pressures, including depletion of natural resources and livelihood crises, beyond the immediate search for employment. Scrap-collection workers were relatively strongly represented among those citing poverty, debt and caste-related reasons. These patterns suggest that the composition of migration drivers differs across sectors and that some forms of employment are more closely associated with particular types of economic and social disadvantage. Overall, the findings reinforce that interstate migrant workers are not a homogeneous group and that the circumstances underlying migration differ across employment sectors.

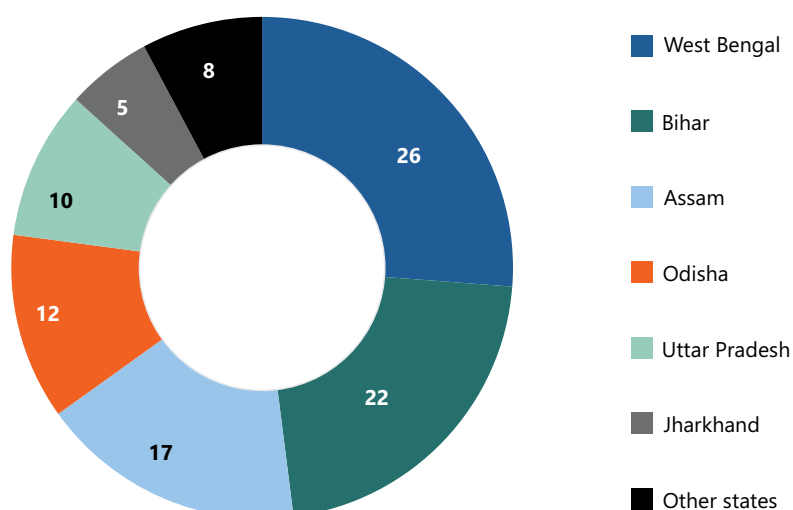
3.4 Migration to South India by State of Origin

This section examines migration flows to South India by source state, the principal origin–destination corridors, sectoral employment patterns and migrants' prior migration experience. It also considers how migration networks, labour demand, recruitment channels and accumulated migration experience shape current interstate migration patterns.



The findings reveal a substantial geographical concentration in the origins of interstate migrant workers in South India. Six states—West Bengal, Bihar, Assam, Odisha, Uttar Pradesh and Jharkhand—account for 92.2 per cent of all migrant workers surveyed. West Bengal (26.2 per cent), Bihar (21.8 per cent) and Assam (17.1 per cent) are the largest source states (Figure 3.7). As observed in earlier studies (Young Lives India & UNICEF, 2020; Srivastava, 2020; Kerala State Planning Board, 2025, 2026), these migration corridors are associated with regional differences in economic development, wage gaps, labour demand and demographic change.

Figure 3.7: Migrants by State of Origin (percentage share)



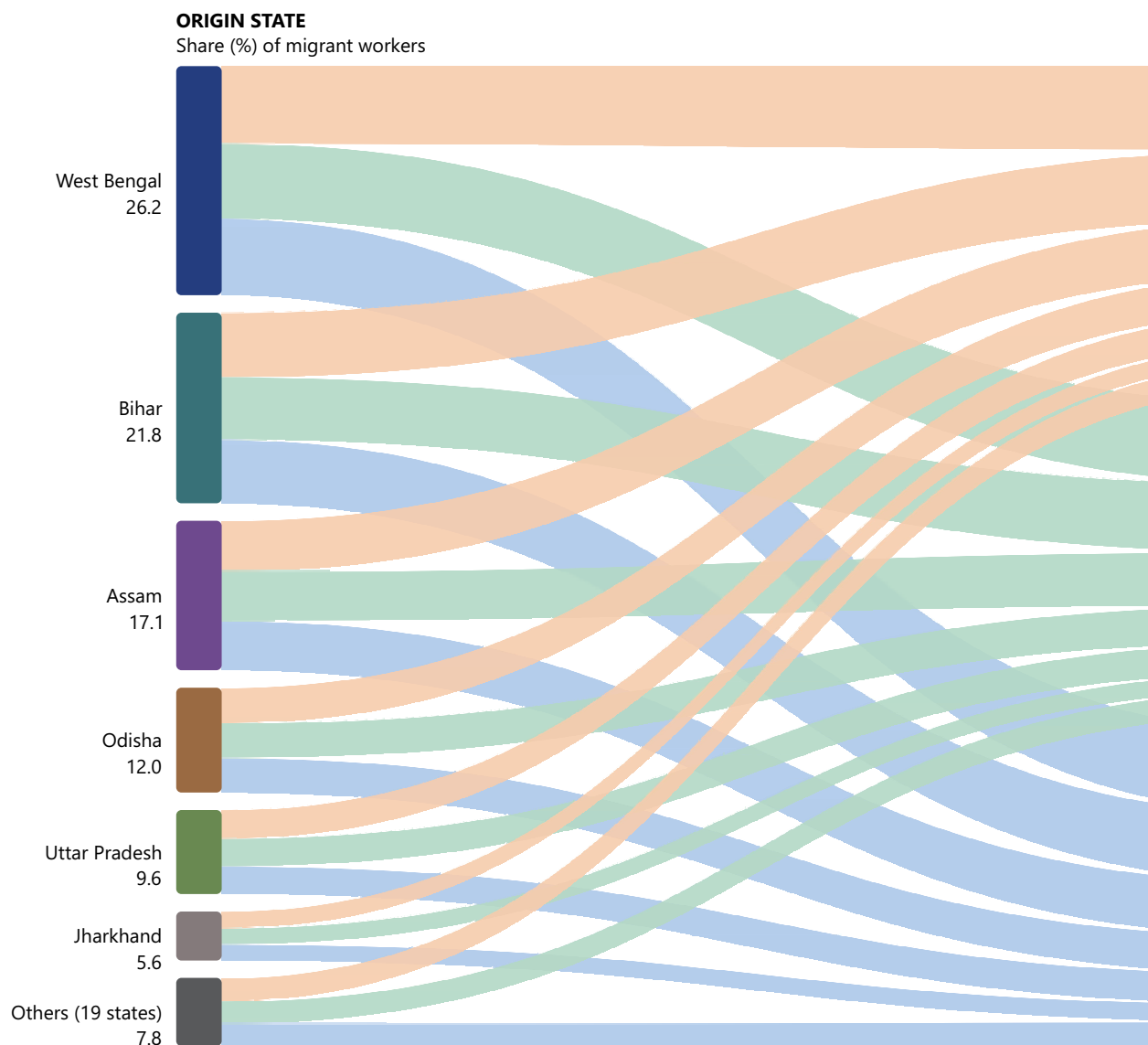
Source: SIIMS 2026.

3.4.1 Major Origin–Destination Migration Corridors

Figure 3.8 shows that the major origin–destination corridors connect eastern and northern source states with selected destination districts across South India, particularly Bengaluru Urban, Dakshina Kannada, Mandya and Udupi in Karnataka; Thiruvananthapuram, Ernakulam and Kottayam in Kerala; and Tiruppur and Salem in Tamil Nadu. The largest corridor is West Bengal–Bengaluru Urban, comprising 196 migrants (10.8 per cent), followed by Bihar–Tiruppur with 138 migrants (7.6 per cent) and Odisha–Tiruppur with 68 migrants (3.7 per cent). Among migrants from north-eastern India, the largest corridors are Assam–Ernakulam (65 migrants; 3.5 per cent) and Assam–Bengaluru Urban (62 migrants; 3.4 per cent), indicating the growing integration of Assamese migrants into South India's labour market.

The district percentages shown on the right side of Figure 3.8 refer to the distribution of migrants within each destination state. Thus, Bengaluru Urban accounts for 49.0 per cent of surveyed migrants in Karnataka, Tiruppur for 41.8 per cent of those in Tamil Nadu and Ernakulam for 23.7 per cent of those in Kerala. Other notable destination concentrations include Udupi (15.0 per cent) and Dakshina Kannada (12.5 per cent) within Karnataka; Kozhikode (15.0 per cent) and Thiruvananthapuram (12.8 per cent) within Kerala; and Salem (6.7 per cent), Coimbatore (6.4 per cent) and Vellore (6.4 per cent) within Tamil Nadu. Taken together with the corridor counts, these patterns indicate that interstate migration to South India follows distinct origin–destination pathways shaped by labour demand, recruitment networks and chain-migration processes.



Figure 3.8: Sankey Diagram of Major Origin–Destination Corridors

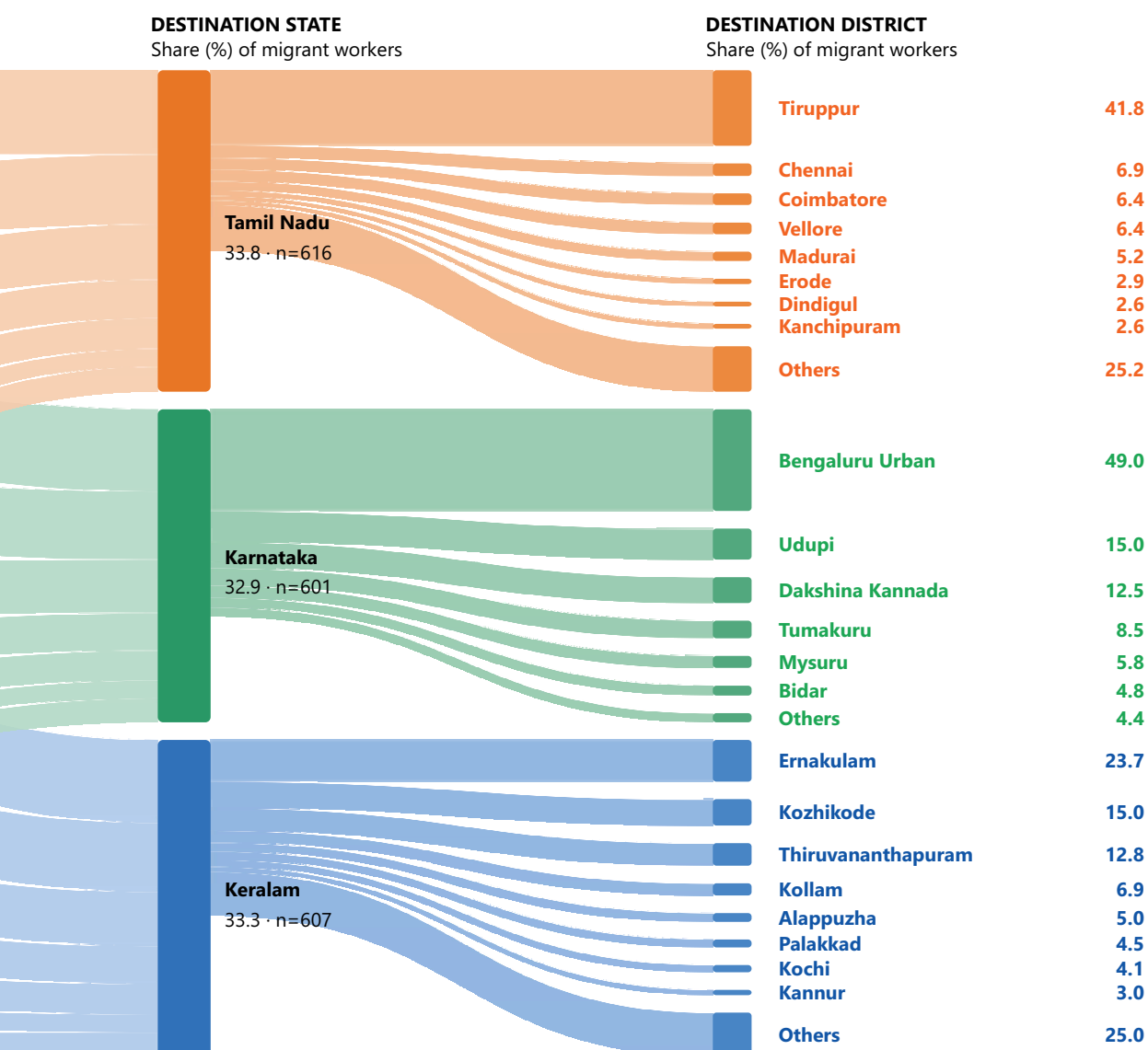
Note: Flow of migrant workers from origin state to destination state to destination district. Node widths show shares; ribbons to districts use within-state distribution
Source: SIIMS 2026.

3.4.2 Relationship between States of Origin and Employment Sectors

The findings reveal clear patterns of labour-market segmentation by migrants' state of origin, with different origin groups concentrated in different sectors.

The degree of concentration varied across origin states. West Bengal showed a particularly strong concentration in scrap collection, where 40.0 per cent of its migrants were employed. Odisha (36.7 per cent) and Bihar (25.9 per cent) were most concentrated in textiles, Assam in fishing/marine work (29.5 per cent), Jharkhand in hospitality (44.7 per cent) and Uttar Pradesh in footloose labour (30.9 per cent). Smaller origin groups also showed sector-specific concentrations,





with migrants from Madhya Pradesh concentrated in agriculture and those from Chhattisgarh in textiles. These patterns suggest that employment by origin state is structured by established migration corridors, recruitment networks and sector-specific labour demand.

3.4.3 Migration Histories across States of Origin

Descriptive statistics indicate that migration to South India is frequently preceded by prior movement, although the extent of previous migration varies by state of origin. Among the principal source states, migrants from Uttar Pradesh recorded the highest mean number of previous migrations (2.63), followed by Bihar (2.44), Assam (2.31), West Bengal



(2.25), Jharkhand (2.02) and Odisha (2.01). Overall, migrants from the major source states reported around two previous migration experiences on average, indicating that migration to South India often forms part of a longer mobility history rather than a first migration.

The findings suggest that accumulated migration experience, established migration networks, higher wages and persistent labour demand reinforce current migration patterns to South India. Prior research has examined migration trends, labour mobility and migrant vulnerabilities (Srivastava, 2011, 2020; Tumble, 2018; MOSPI, 2022), but there is limited evidence that considers migrants' states of origin, destination employment sectors and prior migration histories together. SIIMS 2026 brings these dimensions together to provide a more integrated understanding of the structural dynamics of interstate migration corridors.

ORIGIN SHAPES BOTH EMPLOYMENT PATHWAYS AND MIGRATION EXPERIENCE

- **Sectoral concentration by origin:** West Bengal → scrap collection 40.0%; Jharkhand → hospitality 44.7%; Odisha → textiles 36.7%; Uttar Pradesh → footloose labour 30.9%.
- **Mean previous migrations:** Uttar Pradesh 2.63; Bihar 2.44; Assam 2.31; West Bengal 2.25; Jharkhand 2.02; Odisha 2.01.

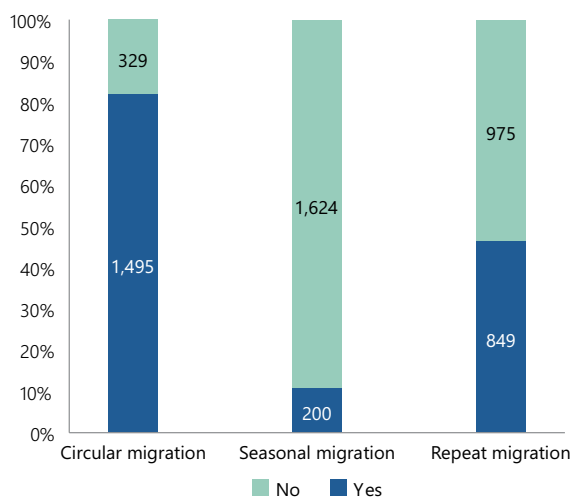
3.5 Migration Duration and Mobility Cycles

Migration is a dynamic process characterised by differences in the frequency, duration and recurrence of workers' movements. SIIMS 2026 examines three dimensions of mobility: circular, seasonal and repeat migration. Circular migration refers to repeated movement between the place of origin and destination for employment; seasonal migration refers to movement associated with particular periods of seasonal labour demand; and repeat migration refers to workers who have migrated for employment more than once during their working life.

These mobility patterns are examined across destination state, origin state, employment sector, occupation, gender and migration duration to identify differences in migrant workers' mobility experiences.

Circular migration is the dominant form of mobility among surveyed workers (82 per cent), while seasonal migration (11 per cent) is comparatively limited (Figure 3.9). Repeat migration occupies an intermediate position (46.5 per cent), indicating that the migrant workforce includes both workers with previous migration experience and first-time migrants. Taken together, these patterns show that mobility to South India is characterised more by recurrent and circular movement than by strictly seasonal migration.

Figure 3.9: Prevalence of Circular, Seasonal and Repeat Migration (no. of respondents and percentage distribution)



Note: Bars show percentage shares; data labels show number of respondents.

Source: SIIMS 2026.



3.5.1 Circular Migration

Circular migration was widespread across all three destination states and across employment sectors, although its prevalence varied (Table 3.1). Karnataka recorded the highest prevalence, while Tamil Nadu had the largest share of non-circular migrants, suggesting somewhat greater longer-term settlement. Across employment sectors, circular migration was most prevalent in scrap collection and least prevalent in hospitality; hospitality also recorded the largest non-circular share, suggesting relatively longer-term residence in this sector. Circular migration rates were broadly similar by gender, with women recording a slightly higher prevalence than men.

Table 3.1: Selected Patterns in Circular Migration

Dimension	Group	Circular migration (%)	Additional pattern
Destination state	Karnataka	89.0	Highest prevalence
	Keralam	80.7	—
	Tamil Nadu	76.3	Largest non-circular share
Employment sector	Scrap collection	90.3	Highest prevalence
	Fishing/marine	85.2	—
	Agriculture	80.5	—
	Textile/garment	79.4	—
	Footloose/daily labour	79.1	—
	Hospitality	77.2	Lowest circular prevalence
Gender	Women	85.3	—
	Men	81.1	—

Note: Percentages show the prevalence of circular migration within each group.

Source: SIIMS 2026.

Circular migration was significantly associated with destination state, origin state, employment sector and occupation, while the association with gender was not statistically significant (Appendix Table A3.4). The association was strongest for occupation; associations with destination state, origin state and employment sector were weak. This indicates that occupational variation is more strongly related to circular migration than the other characteristics examined.

Circular migration also varied across the principal source states, although it remained prevalent across all six (Table 3.2).

Table 3.2: Circular Migration by Principal State of Origin

State of origin	Circular migrants (%)
West Bengal	87.8
Assam	85.5
Odisha	83.5
Uttar Pradesh	79.3
Jharkhand	75.0
Bihar	73.0

Note: Percentages show the proportion of migrants from each state of origin who were circular migrants.

Source: SIIMS 2026.



The high prevalence across these major source states reinforces the importance of established migration corridors connecting eastern, northern and north-eastern India with South India. Taken together, the findings show that circular migration is widespread, but varies most markedly by occupation, with additional differences across destination state, origin state and employment sector.

3.5.2 Seasonal Migration

Seasonal migration was comparatively limited overall, but its prevalence varied across destination states and employment sectors (Table 3.3). Tamil Nadu recorded the highest prevalence, while Karnataka recorded the lowest. Across sectors, seasonal migration was most prevalent in agriculture and least prevalent in scrap collection, suggesting greater continuity of employment in the latter.

Table 3.3: Prevalence of Seasonal Migration by Destination State and Employment Sector

Dimension	Group	Seasonal migration (%)	Additional pattern
Destination state	Tamil Nadu	15.4	Highest prevalence
	Keralam	11.0	—
	Karnataka	6.3	Lowest prevalence
Employment sector	Agriculture	17.5	Highest prevalence
	Hospitality	12.9	—
	Fishing/marine	12.0	—
	Footloose/daily labour	11.0	—
	Textile/garment	10.6	—
	Scrap collection	1.7	Lowest prevalence

Source: SIIMS 2026.

Seasonal migration was significantly associated with destination state, employment sector and occupation, but not with state of origin (Appendix Table A3.5). Occupation showed by far the strongest association, while associations with destination state and employment sector were weak. The absence of a statistically significant association with origin state suggests that seasonal mobility varies more by where migrants work and the occupations they enter than by where they come from.

Although origin state was not significantly associated with seasonal migration overall, prevalence still varied descriptively across the principal source states (Table 3.4).



Table 3.4: Seasonal Migration by Principal State of Origin

State of origin	Seasonal migrants (%)
Jharkhand	18.0
Bihar	17.1
Uttar Pradesh	16.7
Odisha	10.0
Assam	8.2
West Bengal	5.6

Note: Percentages show the proportion of migrants from each state of origin who were seasonal migrants. Differences by origin state were not statistically significant.
Source: SIIMS 2026.

Taken together, the findings show that seasonal migration is less prevalent than circular migration and is shaped more strongly by occupation than by origin state. Agriculture and Tamil Nadu record the highest prevalence within their respective dimensions, while scrap collection shows the lowest seasonal mobility.

3.5.3 Repeat Migration

Repeat migration varied across destination states and employment sectors. Keralam recorded the highest prevalence, followed by Tamil Nadu and Karnataka. Footloose workers were the most likely to have migrated more than once, followed by workers in agriculture, hospitality, scrap collection and fishing/marine employment.

Table 3.5: Selected Patterns in Repeat Migration

Dimension	Group	Repeat migration (%)	Additional pattern
Destination state	Keralam	56.7	Highest prevalence
	Tamil Nadu	44.5	—
	Karnataka	38.4	Lowest prevalence
Employment sector	Footloose labour	58.5	Most likely to have migrated more than once
	Agriculture	49.5	—
	Hospitality	48.7	—
	Scrap collection	46.0	—
	Textile/garment	33.6	Lowest prevalence
	Fishing/marine	43.2	—

Note: Percentages show the prevalence of repeat migration within each group.
Source: SIIMS 2026.



Repeat migration was significantly associated with destination state, origin state, employment sector and migration duration (Appendix Table A3.6). Of these, origin state showed the strongest association, although the effect size remained weak.

Repeat migration declined as the duration of stay at destination increased. It was most prevalent among migrants who had been at destination for less than five years and fell substantially among those with longer stays. This pattern suggests that repeat migration is more common in the earlier stages of migration, while longer residence at destination is associated with greater settlement and lower mobility.

Table 3.6: Repeat Migration by Duration of Stay

Duration at destination	Repeat migration (%)
<2 years	48.3
2–5 years	47.3
6–10 years	33.1
>10 years	22.9

Note: Percentages show the prevalence of repeat migration within each duration category.

Source: SIIMS 2026.

3.5.4 Comparative Summary of Mobility Patterns

The three mobility patterns differ in both prevalence and their strongest correlates (Table 3.7). Circular migration is most prevalent in Karnataka and seasonal migration in Tamil Nadu, while repeat migration is highest in Kerala. Occupation shows the strongest association with both circular and seasonal migration, whereas origin state shows the strongest association with repeat migration. The comparison reinforces that circular, seasonal and repeat migration patterns represent distinct forms of mobility shaped by different combinations of destination, sector, occupation and origin.

Table 3.7: Comparative Summary of Mobility Patterns

Migration type	Highest destination state	State prevalence (per cent)	Top origin by count	Highest prevalence sector	Strongest association	Cramer's V	Strength
Circular	Karnataka	89.0	West Bengal	Scrap collection	Occupation	0.640	Strong
Seasonal	Tamil Nadu	15.4	Bihar	Agriculture	Occupation	0.660	Strong
Repeat	Kerala	56.7	West Bengal	Footloose labour	Origin state	0.274	Weak

Source: SIIMS 2026.

3.6 Recruitment Systems and Labour Intermediation

This section examines how recruitment processes are associated with interstate migrant workers' access to employment and labour-market entry. Migrant workers secure employment through both formal intermediaries, including contractors and labour agencies, and informal social networks, including relatives, friends and co-workers. The section examines



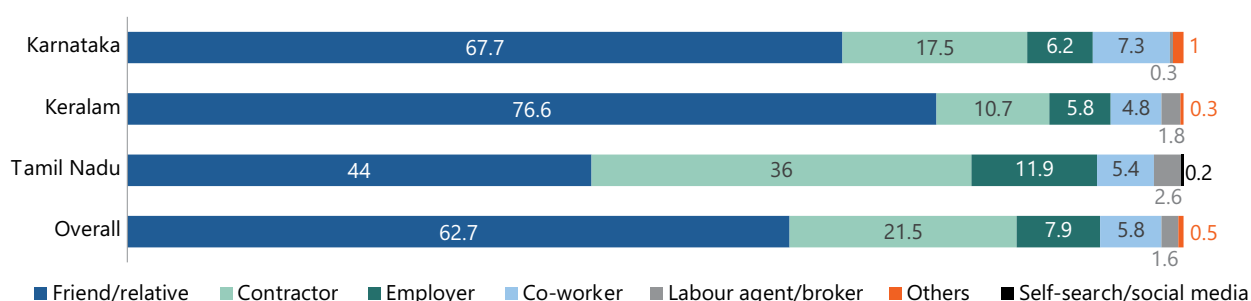
variations in recruitment patterns by state of origin and destination, employment sector, occupation, gender, education and prior migration experience, and considers their implications for labour governance and migrant rights.

3.6.1 Recruitment System Profile

Most migrant workers secured employment without the involvement of contractors or labour agents/brokers (Figure 3.10). Friends and relatives were the single most important source of recruitment, underscoring the central role of informal social networks in facilitating labour-market entry.

Recruitment patterns nevertheless varied across destination states (Figure 3.10). Keralam and Karnataka relied more heavily on friends and relatives, while Tamil Nadu showed substantially greater use of contractors and other intermediaries.

Figure 3.10: Recruiter Type by Destination State (percentage distribution)

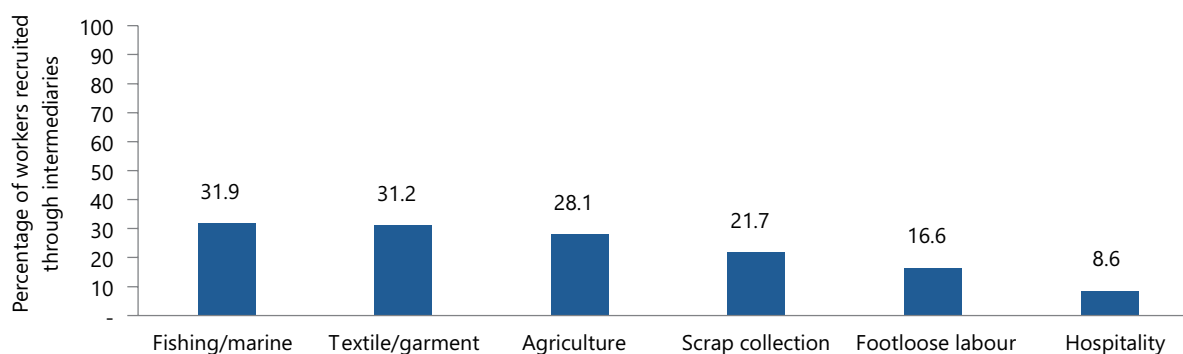


Note: Values represent the percentage of workers reporting each recruiter type.

Source: SIIMS 2026.

Reliance on contractors and labour agents also differed across employment sectors (Figure 3.11). It was highest in fishing/marine, textile/garment and agriculture, and lower in scrap collection and footloose labour. Hospitality recorded the lowest reliance on intermediaries. The study findings suggest that contractor-based recruitment is more prominent in sectors requiring organised worker mobilisation, whereas hospitality depends more heavily on direct recruitment and informal social networks.

Figure 3.11: Prevalence of Recruitment through Intermediaries by Employment Sector



Note: Intermediaries comprise contractors and labour agents/brokers.

Source: SIIMS 2026.



3.6.2 Informal Network Recruitment

Informal recruitment networks—including family members, relatives, friends, co-workers and community networks—were the dominant route to employment across all three destination states. Figure 3.10 shows the underlying recruiter-type composition, while the overall prevalence of informal-network use varied only marginally between states. Reliance on these networks was also similarly high among repeat (97.9 per cent) and first-time migrants (95.7 per cent), indicating that prior migration experience had little bearing on their use.

These findings point to a dual recruitment system in which informal networks remain the dominant mechanism for labour-market entry, while contractors and labour agents play a more prominent role in particular states and sectors, especially Tamil Nadu and the fishing/marine, textile/garment and agriculture sectors.

Use of informal recruitment networks was significantly associated with destination state, origin-state group and employment sector, although the effect sizes were small (Appendix Table A3.7). No statistically significant association was found with occupation, previous migration experience or gender. The small effect sizes, together with the very high prevalence of informal-network use across groups, indicate that reliance on these networks is widespread throughout the surveyed migrant population rather than strongly differentiated by these characteristics.

3.6.3 Social-group Differences in Recruitment Pathways and Vulnerability

Recruitment experiences and associated vulnerabilities vary across social groups. SIIMS 2026 examines these differences through patterns of educational disadvantage, recruitment influence, recruitment-fee payment and payments to intermediaries.

To summarise these dimensions, a composite vulnerability score was constructed by averaging four indicators: low education, contractor/agent/employer influence in recruitment, recruitment-fee payment and payment to intermediaries. Higher scores indicate greater recruitment and socioeconomic vulnerability. ST migrants recorded the highest vulnerability score, followed by OBC, SC and General-category migrants (Table 3.8).

Table 3.8: Composite Vulnerability Score

Rank	Social group	Vulnerability score	Interpretation
1	Scheduled Tribes	16.2	Highest vulnerability
2	Other Backward Classes	14.8	High vulnerability
3	Scheduled Castes	12.2	Moderate vulnerability
4	General	9.8	Lowest vulnerability

Source: SIIMS 2026.

The components of the vulnerability score also varied across social groups. ST and OBC migrants showed greater exposure to low educational attainment and recruitment-related payments, while SC migrants were less frequently recruited through contractors. General-category migrants showed comparatively low levels of education and lower exposure to recruitment-related payments. Despite these differences, family and community networks remained the predominant source of migration influence across social groups.



SELECTED RECRUITMENT-PAYMENT PATTERNS BY SOCIAL GROUP

Indicator	Reported pattern
Overall recruitment-fee payment	About 90% of migrants paid no recruitment fee
ST and OBC migrants	Highest recruitment-fee payment rate: 9.4%
OBC migrants	8.4% paid middlemen
ST migrants	8.2% paid middlemen
SC migrants	5.3% paid middlemen; 2.1% paid employers

Note: The strip presents selected recruitment-payment patterns; it does not show the full distribution across social groups or payment recipients.

Within the sectors covered by SIIMS 2026, recruitment-fee payment was relatively uncommon overall, but exposure was higher among some social groups. Among migrants making recruitment-related payments, middlemen were an important category of recipient, particularly among OBC and ST migrants. SC migrants showed a somewhat different pattern, with a smaller share paying middlemen and a limited share paying employers. The study findings indicate that recruitment payments may increase migrants' exposure to debt, dependency and exploitation.

Social group was significantly associated with education level, recruitment influence, recruitment-fee payment and the recipient of recruitment payments (Appendix Table A3.8). Taken together, the findings suggest that, although family and community networks remain the dominant source of migration influence across social groups, recruitment-related vulnerability is not evenly distributed: ST and OBC migrants show greater exposure to recruitment-payment and intermediary-related risks.

3.7 Summary

In summary, labour migration to South India is dominated by young working-age adults, with about 92.7 per cent of surveyed migrants aged below 45 years. The migrant workforce is predominantly male, although Karnataka has a comparatively larger female share. Six eastern and northern states account for 92.2 per cent of all surveyed migrants, with migration following well-established origin–destination corridors such as West Bengal–Bengaluru Urban and Bihar–Tiruppur.

Mobility is predominantly circular (82.0 per cent), while repeat migration is also substantial (46.5 per cent) and seasonal migration comparatively limited. Recruitment operates mainly through informal social networks, while contractors and labour agents play a more prominent role in Tamil Nadu and in the fishing/marine, textile/garment and agriculture sectors. Social background is also associated with differences in recruitment-related vulnerability, with ST and OBC migrants recording the highest composite vulnerability scores.

Taken together, the findings show that interstate migrant workers are a heterogeneous group whose migration experiences vary by destination state, state of origin, employment sector, occupation, mobility pattern and social group.



Appendix to Chapter 3

Table A3.1: Sample Distribution and Fieldwork Coverage

(a) Sample distribution by destination state and employment sector					
Employment sector	Karnataka (n)	Keralam (n)	Tamil Nadu (n)	Total (N)	
Hospitality	0	302	0	302	
Footloose/daily labour	101	100	100	301	
Fishing/marine	100	102	115	317	
Agriculture	100	103	100	303	
Scrap collection	300	0	0	300	
Textile/garment	0	0	301	301	
Total respondents	601	607	616	1,824	

(b) Fieldwork coverage					
Destination state	Fieldwork period	Districts	Field investigators	Respondents	Sectors covered
Karnataka	10 Jan–31 Mar 2026	8	30	601	Scrap collection; fishing/marine; footloose/daily labour; agriculture
Keralam	15 Dec 2025–31 Jan 2026	11	52	607	Hospitality; footloose/daily labour; agriculture; fishing/marine
Tamil Nadu	Last week of Dec 2025–15 Feb 2026	14	26	616	Textile/garment; agriculture; fishing/marine; footloose/daily labour
Overall	—	33	108	1,824	Six employment sectors across three destination states

Source: SIIMS 2026.

Table A3.2: Statistical Associations between Demographic Characteristics and Destination State

Demographic variable	Significant difference across states	χ^2	p-value	Cramer's V
Age	Yes	58.176	<0.001	0.127
Gender	Yes	47.085	<0.001	0.161
Marital status	Yes	77.551	<0.001	0.146
Religion	Yes	302.122	<0.001	0.288
Social group	Yes	434.284	<0.001	0.345

Source: SIIMS 2026.



Table A3.3: Associations between Sociodemographic Characteristics and Labour-market Outcomes

Explanatory variable	Outcome	χ^2	p-value	Cramer's V	Strength	Significant
Education	Employment sector	471.149	<0.001	0.227	Weak	Yes
Education	Occupation	7240.228	<0.001	0.630	Strong	Yes
Education	Monthly income	131.426	<0.001	0.134	Weak	Yes
Social group	Employment sector	403.937	<0.001	0.210	Weak	Yes
Social group	Occupation	4500.897	<0.001	0.641	Strong	Yes
Social group	Monthly income	95.038	<0.001	0.114	Weak	Yes
Religion	Employment sector	512.581	<0.001	0.265	Weak	Yes
Religion	Occupation	3178.291	<0.001	0.660	Strong	Yes
Religion	Monthly income	75.271	<0.001	0.102	Weak	Yes
Marital status	Employment sector	137.291	<0.001	0.137	Weak	Yes
Marital status	Occupation	3557.580	<0.001	0.698	Strong	Yes
Marital status	Monthly income	40.124	0.0007	0.074	Very weak	Yes
Family type	Employment sector	261.509	<0.001	0.379	Moderate	Yes
Family type	Occupation	1004.401	<0.001	0.742	Strong	Yes
Family type	Monthly income	46.696	<0.001	0.160	Weak	Yes
Family size	Employment sector	153.744	<0.001	0.168	Weak	Yes
Family size	Occupation	2198.484	<0.001	0.635	Strong	Yes
Family size	Monthly income	72.976	<0.001	0.116	Weak	Yes
Dependants	Employment sector	106.706	<0.001	0.140	Weak	Yes
Dependants	Occupation	2110.062	<0.001	0.621	Strong	Yes
Dependants	Monthly income	89.266	<0.001	0.128	Weak	Yes

Source: SIIMS 2026.

Table A3.4: Statistical Associations with Circular Migration

Variable	N	χ^2	p-value	Cramer's V	Strength	Significant
Destination state	1,824	34.234	<0.001	0.137	Weak	Yes
Origin state	1,824	122.517	0.002	0.259	Weak	Yes
Employment sector	1,824	24.617	<0.001	0.116	Weak	Yes
Occupation	1,824	747.349	<0.001	0.640	Strong	Yes
Gender	1,824	3.346	0.067	0.043	Very weak	No

Source: SIIMS 2026.



Table A3.5: Statistical Associations with Seasonal Migration

Variable	N	χ^2	p-value	Cramer's V	Strength	Significant
Destination state	1,824	25.805	<0.001	0.119	Weak	Yes
Employment sector	1,824	41.338	<0.001	0.151	Weak	Yes
Occupation	1,824	795.025	<0.001	0.660	Strong	Yes
Origin state	1,824	101.252	0.063	0.236	Weak	No

Source: SIIMS 2026.

Table A3.6: Statistical Associations with Repeat Migration

Variable	N	χ^2	p-value	Cramer's V	Strength	Significant
Destination state	1,824	41.960	<0.001	0.152	Weak	Yes
Origin state	1,824	137.078	<0.001	0.274	Weak	Yes
Employment sector	1,824	40.687	<0.001	0.149	Weak	Yes
Migration duration	1,808	19.371	<0.001	0.104	Weak	Yes

Source: SIIMS 2026.

Table A3.7: Statistical Associations with Informal Recruitment Networks

Predictor variable	χ^2	p-value	Cramer's V	Strength
Destination state	7.589	0.022	0.065	Very weak
Origin state group	36.188	<0.001	0.141	Weak
Employment sector	20.879	<0.001	0.107	Weak
Occupation group	17.076	0.073	0.097	Very weak
Previous migration experience	0.001	0.976	0.001	Very weak
Gender	0.078	0.780	0.007	Very weak

Source: SIIMS 2026.

Table A3.8: Statistical Associations between Social Group and Recruitment-related Characteristics

Variable tested	χ^2	p-value
Education level by social group	123.040	<0.001
Recruitment influence by social group	27.662	0.0011
Recruitment fee paid by social group	8.371	0.0389
Recipient of recruitment payment by social group	37.556	0.0010

Source: SIIMS 2026.



4

Employment Structure, Working Conditions and Labour Relations

This chapter examines the employment structure, working conditions and labour relations among interstate migrant workers in the study area. It analyses employment status, contractual arrangements, wages and earnings, working hours and overtime, workplace facilities, occupational safety, labour-rights awareness, workplace exploitation and harassment and employment vulnerability¹ across the sectors covered by the study.

4.1 Nature of Employment

SIIMS classifies employment as permanent or regular, temporary or casual. Permanent or regular employment refers to an open-ended employment relationship with no predetermined end date. Temporary employment refers to employment for a specified or limited period, task, project or season, while casual employment refers to short-term, occasional or intermittent employment, commonly based on daily or periodic work arrangements.

Temporary employment predominated in all three destination states. Keralam recorded the highest share of temporary workers (74.5 per cent), while Karnataka had the highest share of casual workers (34.3 per cent). Tamil Nadu stood out for its higher share of permanent workers and very low share of casual workers, indicating relatively greater employment stability (Table 4.1).

Table 4.1: Nature of Employment by Destination State (worker %)

Destination state	Permanent	Temporary	Casual
Karnataka	1.7	64.1	34.3
Keralam	4.0	74.5	21.6
Tamil Nadu	34.7	61.5	3.7

Note: Percentages may not total 100 due to rounding.

Source: SIIMS 2026.

The predominance of temporary and casual employment points to limited employment stability among many migrant workers. This is consistent with wider evidence on the persistence of informal and insecure employment in India (ILO, 2024; ILOSTAT, 2026). The findings are relevant to SDG 8 (Decent Work and Economic Growth), particularly in relation to employment security, labour protection and access to social protection.

¹ The employment vulnerability score used in this chapter is a composite of employment-related risk indicators, including excessive working hours, wage-payment problems, weak contractual protection, occupational hazards and limited awareness of labour rights. It is rescaled so that higher values indicate greater employment vulnerability. This measure is distinct from the Labour-Market Vulnerability Index (LMVI) presented in Chapter 6; see the Technical Appendix for details.



Temporary workers recorded the longest average migration duration (2.41 years), followed by permanent and casual workers (2.02 and 1.64 years, respectively). The persistence of temporary or casual employment among workers with longer migration histories suggests that longer residence at the destination does not necessarily translate into more stable employment.

4.2 Informality and Contractual Arrangements

Written employment contracts are an important indicator of formal employment and can provide workers with greater clarity about the terms and conditions of their employment. Overall, 86.4 per cent of migrant workers surveyed were employed without written contracts, indicating a high degree of contractual informality.

The absence of written contracts was most widespread in Karnataka, where 98.3 per cent of workers had no written contract, followed by Kerala at 96.0 per cent. Tamil Nadu had the highest level of documented employment, although 65.3 per cent of workers there also remained without written contracts. The widespread absence of written contracts limits workers' formal documentation of the employment relationship, weakening employment security and access to labour rights, social protection and legal redress.

4.3 Wage Systems and Earnings

The mean monthly earnings of migrant workers were ₹17,640, with a median of ₹16,000. The mean age of respondents was 30.84 years, and their mean duration of stay in the destination state was 5.22 years. Most workers were employed without written contracts (86.4 per cent), 57.6 per cent were paid in cash, 61.6 per cent were paid directly by employers and 77.4 per cent were recruited through informal channels, primarily through friends, family members and relatives.² Men accounted for 79.4 per cent of the sample. Mean monthly earnings varied across employment sectors, from a high of ₹20,042 in agriculture to a low of ₹14,588 in scrap collection (Figure 4.1).

Figure 4.1: Mean Monthly Earnings by Employment Sector (₹)



Source: SIIMS 2026.

Regression analysis showed that monthly earnings were significantly associated with employment sector, gender, payment mode, education, age and migration duration. Workers in footloose/daily labour, scrap collection and textile/garment work earned significantly less than hospitality workers, while women earned ₹3,313 less per month than men on average, after accounting for other factors (Table 4.2). Workers paid through bank transfer earned more than those paid in cash, and earnings increased with age, migration duration and educational attainment.

² N = 1,790 after removing missing or invalid cases across regression variables.



Table 4.2: Key Factors Associated with Monthly Earnings

Group/factor	Earnings association
Women	₹3,313 lower than men
Scrap collection	₹4,230 lower than hospitality
Textile/garment	₹4,075 lower than hospitality
Footloose/daily labour	₹2,948 lower than hospitality
Age	Earnings increase with age
Migration duration	Earnings increase with years at destination
Payment mode	Bank-transfer workers earn more than cash-paid workers
Education	Workers with very low education earn less

Source: SIIMS 2026.

Overall, earnings were shaped more by employment sector, gender, payment arrangements, education, age, recruitment channel and migration duration than by destination state. The findings point to the importance of sector-specific wage protection, transparent payment systems, targeted support for newly arrived migrant workers and gender-responsive labour governance.

4.4 Working Hours and Overtime

Migrant workers surveyed worked an average of 9.87 hours per day, with a median of 10 hours. Average working hours exceeded eight hours per day in all three destination states.

Working hours varied across states. Keralam recorded the longest average working day at 10.25 hours, followed by Karnataka at 9.76 hours and Tamil Nadu at 9.59 hours. These levels exceed the eight-hour working day or 48-hour working week established under ILO Conventions Nos. 1 and 30 (ILO, 2018).

Long working hours were also evident across employment sectors. Hospitality workers recorded the longest average working day (10.34 hours), followed by fishing/marine workers (10.12 hours), textile/garment workers (9.93 hours), footloose/daily labourers (9.79 hours), agricultural workers (9.51 hours) and scrap-collection workers (9.49 hours). Hospitality workers also recorded the highest median working day, at 11 hours. Overall, excessive working hours were most pronounced in hospitality and fishing/marine work.

4.5 Sectoral Disparities in Workplace Facilities and Occupational Safety

This section examines access to basic workplace amenities and safety support, together with exposure to workplace risks, across employment sectors. Overall, 69.6 per cent of workers reported access to drinking water and 53.0 per cent to separate toilets. Access was much lower for rest spaces (30.9 per cent), first-aid facilities (30.6 per cent), employer-provided accommodation (28.4 per cent), canteens (17.7 per cent), transport (15.5 per cent) and crèche facilities (3.3 per cent). A further 11.4 per cent reported having no workplace facilities.



Protection against occupational risk was also limited. Only 1.0 per cent of respondents had accident insurance, 15.6 per cent had experienced a workplace accident in the preceding year and only 20.7 per cent of injured workers received employer compensation. Frequent exposure to hazardous conditions was reported by 22.5 per cent of workers, while 22.1 per cent reported working under unsafe conditions.

Workplace conditions varied sharply across employment sectors (Table 4.3). Textile/garment workers generally had the strongest access to workplace facilities, although access to drinking water remained comparatively low. Hospitality workers recorded particularly high access to drinking water and employer-provided accommodation. By contrast, scrap-collection workers had the poorest overall workplace conditions, with very limited access to several basic facilities and forms of safety support. Footloose/daily labourers also reported important gaps in accommodation, rest areas, first aid and accident insurance.

Table 4.3: Access to Workplace Facilities and Safety Support by Employment Sector (worker %)

Workplace indicator	Agriculture	Fishing/marine	Footloose/daily labour	Hospitality	Scrap collection	Textile/garment
Drinking water available	85.5	80.8	82.7	97.7	41.0	28.9
Separate toilet available	36.0	65.9	39.9	70.9	12.7	91.7
Toilet-break access	93.1	77.3	68.4	84.4	55.3	77.4
Canteen available	7.9	13.6	9.3	16.2	1.3	58.1
Rest area available	38.0	31.2	20.3	25.2	10.0	60.8
First-aid facility	24.4	32.5	24.3	22.5	4.3	75.4
Crèche available	0.7	2.5	0.3	0.3	0.0	15.9
Transport facility	9.9	11.4	20.9	3.3	6.3	41.5
Employer-provided accommodation	42.6	33.8	6.6	45.4	26.7	15.0
Accident insurance benefit	0.0	0.3	0.3	0.3	1.0	4.0
Accident compensation/help received	38.9	52.9	19.4	27.8	11.8	44.4

Source: SIIMS 2026.

Sectoral variation in workplace risk was substantial (Table 4.4). Scrap-collection workers were the most exposed, with 45.3 per cent reporting no workplace facilities and 56.3 per cent having experienced a workplace accident in the preceding year; they also reported the highest levels of hazardous and unsafe working conditions. Footloose/daily labourers and agricultural workers also recorded elevated occupational risks, while textile/garment workers had the lowest overall risk. Hospitality and fishing/marine workers reported comparatively lower levels of workplace danger.

Table 4.5 summarises the overall balance between workplace facilities and safety support, on the one hand, and exposure to occupational risk, on the other. Textile/garment workers recorded the strongest overall protection, while scrap-collection workers were the most disadvantaged, with the lowest access to facilities and the highest risk exposure. Agriculture and footloose/daily labour also recorded relatively weak protection. The Overall Protection Score is calculated



Table 4.4: Occupational Risk and Protection by Employment Sector (worker %)

Employment sector	No workplace facilities	Workplace accidents (previous year)	Accident insurance
Textile/garment	1.0	3.0	4.0
Fishing/marine	9.5	5.4	0.3
Hospitality	1.0	6.0	0.3
Agriculture	6.3	11.9	0.0
Footloose/daily labour	5.6	12.0	0.3
Scrap collection	45.3	56.3	1.0

Note: Frequency of exposure to hazardous and unsafe conditions is reported in the text.

Source: SIIMS 2026.

as mean facility and safety access minus mean risk exposure; higher positive values indicate stronger protection, while negative values indicate that risk exposure outweighs access to facilities and safety support.

Table 4.5: Overall Workplace Facility and Safety Ranking by Employment Sector

Rank	Employment sector	Mean facility/safety access (per cent)	Mean risk exposure (per cent)	Overall protection score
1	Textile/garment	46.6	4.0	42.6
2	Fishing/marine	36.6	6.8	29.8
3	Hospitality	35.8	6.4	29.4
4	Agriculture	34.3	13.0	21.3
5	Footloose/daily labour	26.6	13.2	13.4
6	Scrap collection	15.5	65.1	-49.6

Source: SIIMS 2026.

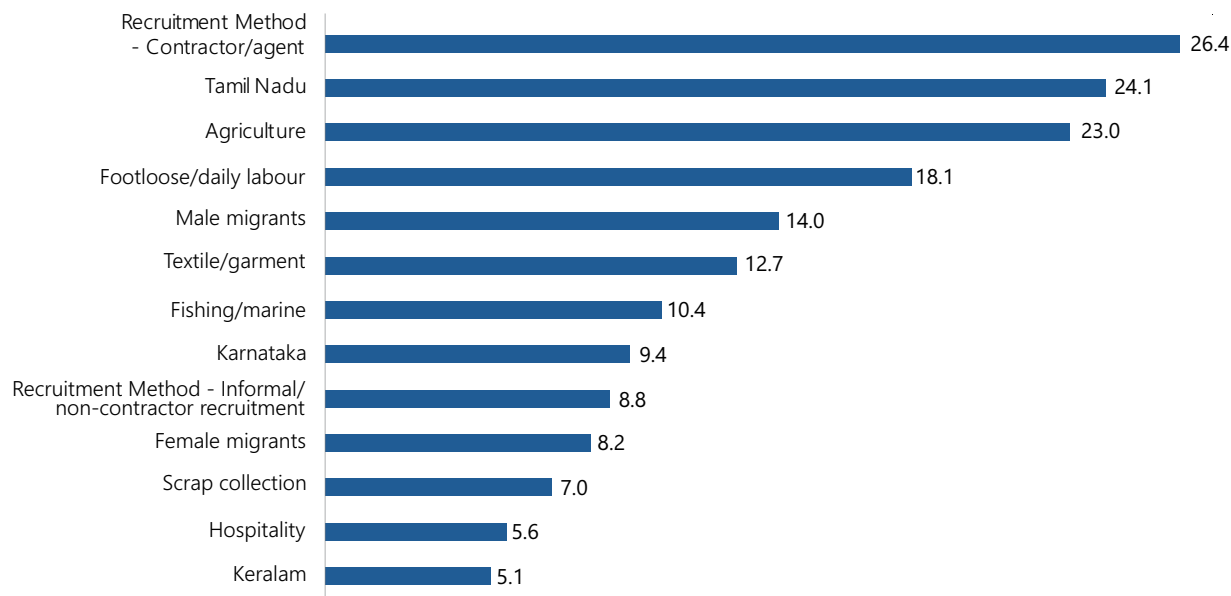
4.6 Labour Rights Awareness

Labour-rights awareness was low among the migrant workers surveyed. Only 12.8 per cent reported awareness of their employment rights or support programmes.

Awareness varied considerably across migrant-worker groups (Figure 4.2). It was highest in Tamil Nadu and lowest in Keralam, and also differed by employment sector, recruitment channel, contract status and gender.

Workers with written contracts reported higher awareness of labour rights and welfare schemes (23.5 per cent) than those without contracts (11.1 per cent). Awareness was also higher among workers recruited through contractors or agents (26.4 per cent) than through informal networks (8.8 per cent), and among men (14.0 per cent) than women (8.2 per cent). Overall, awareness was lowest among workers without written contracts, those recruited through informal networks and women.



Figure 4.2: Labour Rights Awareness by Selected Worker Characteristics (Destination State, Employment Sector, Recruitment Method, and Gender) (percentage workers aware)

Note: Bars show the percentage of workers reporting awareness of their employment rights or support programmes.
Source: SIIMS 2026.

Logistic regression showed the largest differences in labour-rights awareness across destination states. The odds of reporting awareness of labour rights and welfare programmes were more than eight times higher in Tamil Nadu than in Keralam and more than three times higher in Karnataka than in Keralam. Awareness of Keralam's migrant welfare initiatives—including the AAWAZ health insurance scheme, Apna Ghar housing programme, Kerala Migrant Workers Welfare Board and Changathi Literacy Programme—was particularly low, indicating a gap between policy provision and programme outreach (Kerala State Planning Board, 2025). Low awareness may constrain workers' ability to make effective use of labour protections, welfare schemes and grievance mechanisms.

4.7 Key Findings

The SIIMS 2026 findings indicate that textile/garment workers in Tamil Nadu, women, younger migrants aged 15–24, workers without formal education and those recruited through contractors recorded the highest mean employment vulnerability scores. More broadly, the findings in this chapter point to insecure and undocumented employment, wage disparities, long working hours, inadequate workplace facilities and occupational protection, and low awareness of labour rights and welfare schemes as important dimensions of migrants' employment vulnerability.

Reducing employment vulnerability will require stronger enforcement of employment and working-time standards, wider use of written contracts and transparent payment systems, and improved occupational safety, particularly in high-risk sectors. Sector-specific wage protection and gender-responsive labour governance are also important, together with targeted support for newly arrived migrants. Greater labour-rights and welfare-scheme outreach is needed, especially for workers without written contracts, those recruited through informal networks and women. More effective labour inspection, portable social protection and interstate coordination would further strengthen protection for interstate migrant workers.



Internal migration shapes workers' living conditions, access to essential services and social protection at destination. This chapter examines housing conditions, family living arrangements, occupational health risks, access to healthcare and financial protection, welfare portability and welfare exclusion among interstate migrant workers. It analyses how these outcomes vary across destination states and employment sectors, highlighting differences in migrants' living and working conditions.

5.1 Housing Conditions

The Housing Adequacy Index (HAI) combines information on accommodation, rent, access to electricity and water, cooking facilities, drinking water and workers' assessment of their current housing conditions. The HAI is expressed as a standardised T-score with a mean of 50 and a standard deviation of 10; higher scores indicate more adequate housing (see Technical Appendix).

Among the 1,824 migrant workers surveyed, 37.3 per cent were in the low housing adequacy category, while 31.2 per cent had moderate and 31.5 per cent had high housing adequacy. Thus, more than one-third of surveyed migrant workers had low housing adequacy.

Housing conditions differed by destination state. The mean HAI score was highest in Tamil Nadu (54.8), followed by Karnataka (48.4) and Kerala (46.7). Table 5.1 summarises the mean index scores by destination state.

Housing conditions also varied across employment sectors. Textile/garment workers had the highest HAI score (55.7), followed by footloose/daily labourers (53.6), while hospitality workers had the lowest (45.3). Agriculture (47.2) and fishing/marine workers (48.6) also recorded scores below the sample mean. Overall, poorer housing conditions were more evident among workers in hospitality, agriculture and fishing/marine activities.

Kerala recorded the lowest HAI score among the three destination states despite programmes such as the Apna Ghar accommodation scheme. The findings suggest that existing housing initiatives may not be reaching all groups of informally employed migrant workers. This points to the need for migrant housing policy to extend beyond workers in more formal or organised employment settings to those in daily-wage labour, scrap collection, hospitality and other informal sectors.



5.2 Family Living Arrangements

Family separation was common among the migrant workers surveyed, with 59.4 per cent living away from their families at the destination. Living arrangements varied considerably across destination states. The proportion living away from their families was highest in Kerala (76.6 per cent), followed by Tamil Nadu (65.4 per cent), and lowest in Karnataka (35.8 per cent).

Family living arrangements also varied by employment sector. Scrap-collection workers had the highest proportion living with their families (84.0 per cent), followed by agricultural workers (51.2 per cent), while hospitality workers had the lowest (13.9 per cent). By contrast, 74.8 per cent of fishing/marine workers, 67.8 per cent of footloose/daily labourers and 61.8 per cent of textile/garment workers lived away from their families.

Family living arrangements were also associated with gender and housing conditions. Better housing was associated with greater family co-residence, while male migrant workers were substantially less likely than female migrant workers to live with their families at the destination.

5.3 Occupational Health Risks

The Occupational Health Risk Index (OHRI) measures occupational health risks among migrant workers, with higher scores indicating greater risk (see Technical Appendix).

Occupational health and safety conditions by employment sector are discussed in detail in Chapter 4. The OHRI analysis shows that risk also varied by destination state, gender and written contract status. Karnataka recorded the highest occupational health risk, while Tamil Nadu recorded the lowest.

Overtime was the strongest factor associated with higher occupational health risk. Higher risk was also associated with precarious employment arrangements and recruitment through contractors or intermediaries, while better housing and access to basic services were associated with lower occupational health risk. These findings indicate that occupational health vulnerability reflects not only workplace exposure but also the wider conditions under which migrant workers live and work.

5.4 Access to Healthcare Services and Financial Protection

Access to healthcare and financial protection is an important dimension of migrant workers' well-being. The analysis considered healthcare use, barriers to accessing healthcare, insurance coverage, healthcare costs, accident-related support and workers' ability to meet medical expenses.

Only 1.6 per cent of surveyed migrant workers met the study's combined criteria for adequate healthcare access and financial protection. The measure required workers to meet the specified criteria on both dimensions: healthcare access without major difficulties, together with adequate insurance or affordability and the ability to meet medical and accident-related costs.



Only 1.6 per cent of respondents met the combined criteria for adequate healthcare access and financial protection.



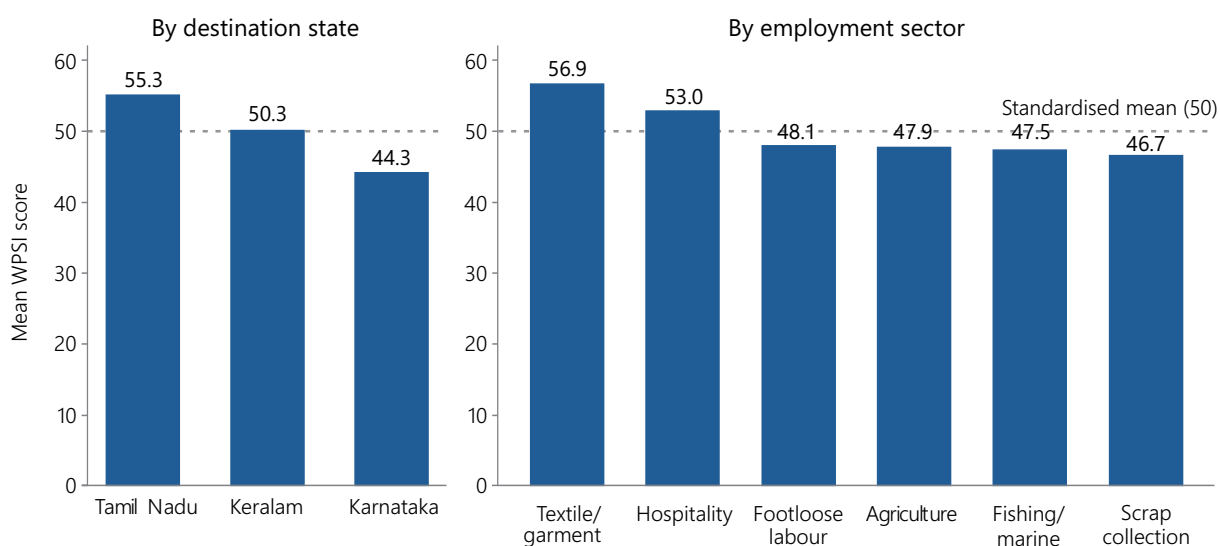
Levels of vulnerability were broadly similar across destination states and employment sectors, suggesting that gaps in healthcare access and financial protection were widespread rather than concentrated in particular states or sectors.

5.5 Welfare Portability and Social Protection

Welfare portability refers to migrant workers' ability to access employment protection, insurance, welfare benefits and financial support while working away from their place of origin. The Welfare Portability and Social Protection Index (WPSI) combines these dimensions into a standardised score, with higher values indicating greater welfare portability and social protection (see Technical Appendix).

Among the 1,824 migrant workers surveyed, 45.3 per cent had low welfare portability, 35.3 per cent had moderate portability and only 19.4 per cent had high portability. Welfare portability also varied by destination state and employment sector, with higher WPSI scores in Tamil Nadu and among textile/garment workers, and lower scores in Karnataka and among scrap-collection workers (Figure 5.1).

Figure 5.1: Welfare Portability and Social Protection by Destination State and Employment Sector



Note: Welfare Portability and Social Protection Index (WPSI) is a standardised score (mean 50); higher values indicate greater welfare portability.

Source: SIIMS 2026.

Better welfare portability was associated with formal employment, social security and insurance coverage, better housing, higher education, higher wages and awareness of migrant welfare schemes. Awareness showed the strongest association: workers who were aware of migrant welfare schemes recorded WPSI scores 9.48 points higher than those who were not. Overall, the findings indicate that access to social protection remains limited for a substantial share of migrant workers, particularly those in less secure forms of employment and in sectors with lower WPSI scores.



5.6 Documentation and Welfare Exclusion

The Welfare Exclusion Index (WEI) captures five dimensions of exclusion: documentation, welfare access, ONORC/ration-card portability, access to public services and social exclusion. Higher scores indicate greater welfare exclusion (see Technical Appendix).

The average WEI was 51.2, while 13.5 per cent of migrant workers were in the high-exclusion category. Welfare exclusion varied across destination states: Karnataka recorded the highest mean WEI (56.3), followed by Keralam (51.1), while Tamil Nadu recorded the lowest (46.3), indicating comparatively better welfare inclusion.

Welfare exclusion also varied by employment sector and employment status. Scrap-collection workers recorded the highest mean WEI (59.5), followed by footloose/daily labourers (53.4) and agricultural workers (53.2), while fishing/marine workers recorded the lowest (43.4). Mean WEI scores were also higher among casual workers (63.8) than among temporary (48.8) or permanent workers (44.9). Women recorded higher welfare exclusion than men, with mean WEI scores of 56.5 and 49.8, respectively.

To examine how welfare exclusion varied across combinations of destination state and employment sector, the analysis also used a state–sector heatmap based on cell-specific WEI values from the multidimensional matrix. The state–sector heatmap shows variation in reported WEI values across destination states and employment sectors, with the highest reported heatmap value for scrap collection in Karnataka (36.6), followed by fishing/marine workers in Tamil Nadu (34.5) and footloose/daily labourers in Karnataka (32.7).¹

Table 5.1: Mean Index Scores by Destination State

Index	Keralam	Tamil Nadu	Karnataka
Housing Adequacy Index (HAI)	46.7	54.8	48.4
Occupational Health Risk Index (OHRI)	45.27	39.07	52.14
Welfare Portability and Social Protection Index (WPSI)	50.28	55.26	44.33
Welfare Exclusion Index (WEI)	51.1	46.3	56.3

Note: HAI, OHRI, WPSI, and WEI are standardized T-scores (Mean = 50, SD = 10). For HAI and WPSI, higher scores indicate better outcomes; for OHRI and WEI, higher scores indicate greater risk and exclusion. Full component derivations, raw indicator operationalisations and standardisation procedures are detailed in the Technical Appendix.

Source: SIIMS 2026.

¹ Heatmap values represent the state–sector cell values generated in the heatmap analysis and are not directly comparable with the unadjusted sectoral mean WEI values reported above. To maintain a concise presentation, full graphical heatmap visualisations have been omitted from the published report volume and are available directly from the authors upon request.



6

Financial Resilience and Gendered Labour Market Outcomes

Internal migration is an important livelihood strategy for workers seeking better economic opportunities. Building on the employment and earnings analysis in Chapter 4, this chapter examines financial resilience, access to formal financial services and gendered labour-market outcomes among interstate migrant workers. It focuses on differences by gender, employment sector and destination state, including wage gaps and variations in labour-market vulnerability.

6.1 Key Earnings Patterns Relevant to Financial Resilience

The determinants of migrant workers' earnings are analysed in detail in Chapter 4. For the purposes of financial resilience, the key finding is that earnings varied more by employment sector, gender, education, age and work intensity than by destination state. Women earned less than men, while earnings were also lower in several sectors, including scrap collection, textiles/garment and footloose/daily labour. Higher education, greater work intensity and age were associated with higher earnings. Self-employed workers and those paid through contractors also recorded higher earnings than workers in the relevant reference categories. These patterns point to persistent labour-market inequalities that shape workers' capacity to build financial resilience.

6.2 Financial Resilience: Who Is Financially Secure and Who Is Vulnerable?

The FRI measures financial resilience using a range of indicators relating to savings, household earning capacity, debt, loan repayment, financial commitments, remittances and borrowing (see Technical Appendix). The average FRI score in the study was 49.92.

Monthly income was an important factor in financial resilience. For every ₹1,000 increase in monthly wages, the FRI increased by 0.129 points, indicating that higher earnings were associated with greater financial security. However, income alone did not determine resilience. Employment sector also made a substantial difference. Footloose or daily labourers had FRI scores about 5.97 points lower than hospitality workers, indicating greater financial vulnerability, while fishing/marine workers had scores about 4.61 points higher. Workers in Karnataka also had lower financial resilience than those in Kerala.

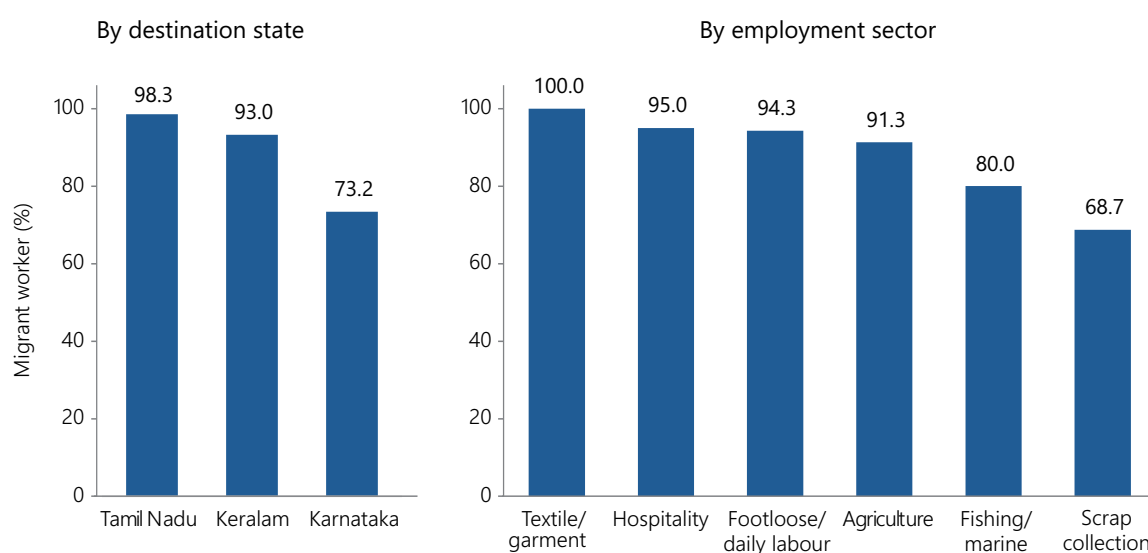


Financial resilience was negatively associated with age, with each additional year associated with an approximately 0.17-point lower FRI. Self-employed workers, including those paid through contractors or other informal arrangements, were less resilient than those paid by employers. Overall, the findings indicate greater financial vulnerability among footloose/daily labour and those in less secure working arrangements.

6.3 Access to Formal Financial Services

Financial inclusion was high among the migrant workers surveyed, although access varied considerably by destination state and employment sector. Overall, 88.2 per cent of workers were classified as formally financially included, while 11.8 per cent remained outside the formal financial system (Figure 6.1).

Figure 6.1: Formal Financial Inclusion by Destination State and Employment Sector



Note: Formal financial inclusion is defined as access to one or more formal financial services: a bank or post office account, digital payments, formal remittances, formal savings or formal credit.

Source: SIIMS 2026.

Financial inclusion was highest in Tamil Nadu and Kerala and considerably lower in Karnataka, where more than one in four surveyed workers remained financially excluded. Sectoral differences were also pronounced: textile/garment, hospitality and footloose/daily labour recorded high levels of inclusion, while scrap collection and agriculture showed the largest gaps. These patterns indicate that financial exclusion is concentrated among particular groups rather than being evenly distributed across the migrant workforce. Greater access to formal financial services, particularly digitally enabled services that can remain portable across locations, could help migrant workers maintain financial access as they move for work.

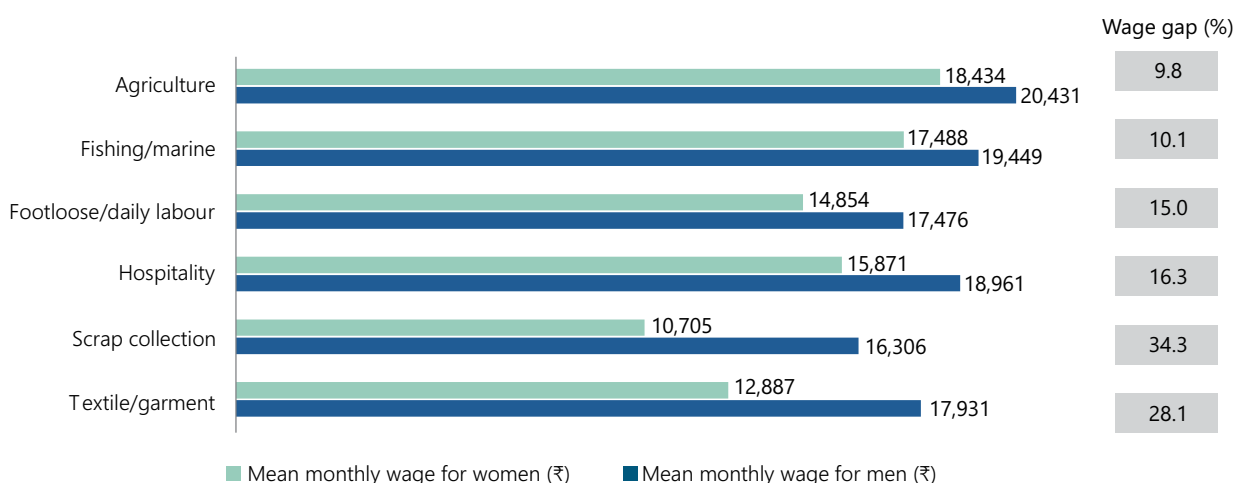


6.4 The Gender Wage Gap

Gender differences in earnings were evident across all employment sectors examined in the study, with male migrant workers recording higher average monthly earnings than female migrant workers in every sector. The size of the gap, however, varied considerably across sectors.

The gender wage gap was particularly pronounced in scrap collection and textile/garment work, at 34.3 per cent and 28.1 per cent, respectively (Figure 6.2). The gaps were smaller, though still present, in the other sectors, with agriculture recording the narrowest difference at 9.8 per cent. The findings indicate that women's economic disadvantage extends across different forms of migrant employment but is especially pronounced in particular sectors. Addressing gender inequality therefore requires attention not only to women's access to employment, but also to the quality of jobs available to them and the wages they receive.

Figure 6.2: Average Monthly Earnings of Male and Female Migrant Workers by Employment Sector



Note: Wage gap is calculated as the percentage by which women's mean monthly earnings are lower than men's.

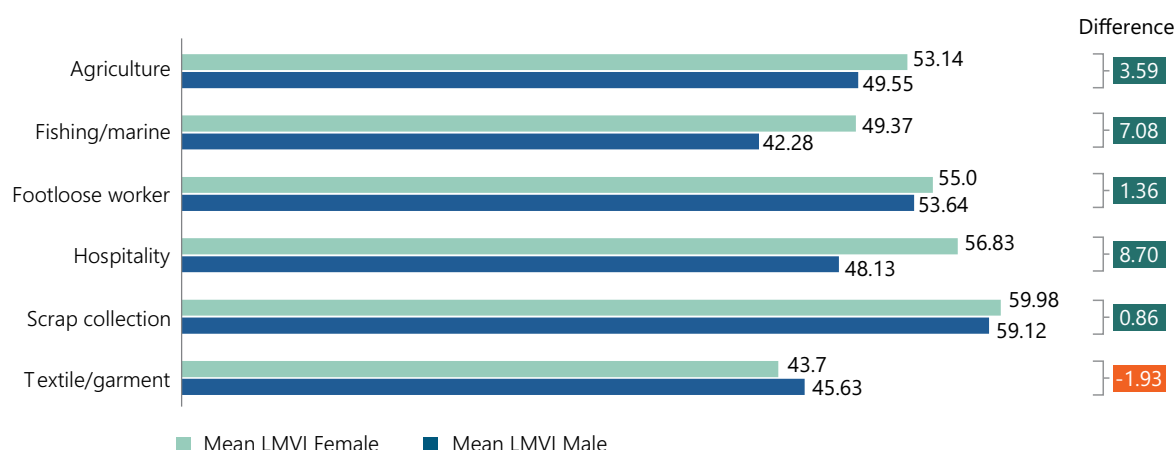
Source: SIIMS 2026.

6.5 Labour-market Vulnerability

Labour-market vulnerability refers to the difficulties migrant workers may face in securing and retaining steady employment. The LMVI combines employment insecurity, wage-payment problems, workplace discrimination, language and cultural barriers, healthcare accessibility, support networks and family separation; higher scores indicate greater vulnerability.

Vulnerability varied substantially across employment sectors. Scrap collection workers recorded the highest LMVI scores for both men and women (Figure 6.3). Regression results reinforce this pattern: after accounting for other characteristics, scrap collection workers had LMVI scores 7.29 points higher than hospitality workers, while footloose or daily labourers had scores 5.71 points higher.



Figure 6.3: Labour-market Vulnerability by Employment Sector and Gender

Abbreviation: LMVI = Labour-market Vulnerability Index.

Notes:

i. LMVI is a standardised T-score (mean 50, SD 10); higher scores indicate greater labour-market vulnerability.

ii. Difference = female mean LMVI minus male mean LMVI.

Source: SIIMS 2026.

Women generally recorded higher vulnerability than men, with the largest gender differences in hospitality and fishing/marine work. Women also had higher LMVI scores in agriculture and footloose/daily labour, while textile/garment work was the only sector in which women recorded a slightly lower score than men. Documented employment was associated with lower vulnerability: workers with a documented employment contract had LMVI scores 4.29 points lower than those without. These findings suggest that strengthening employment security, including access to written contracts, could help reduce labour-market vulnerability.



Migrant Resilience and Multidimensional Vulnerability

7

Internal labour migration is an important livelihood strategy for workers seeking economic opportunities across destination states. Yet migrant workers may face overlapping vulnerabilities extending beyond employment and wages to housing, healthcare, social support and access to welfare. These vulnerabilities are shaped by the mobile nature of migrant work and can affect workers' social integration, occupational safety and access to protection.

This chapter examines migrant workers' social capital and support networks, coping and adaptive strategies, multidimensional precarity and sector-specific patterns of vulnerability. It also considers how employment, housing, health, welfare and financial conditions interact, and uses the Multidimensional Precarity Index (MPI) to assess cumulative vulnerability across these dimensions.

7.1 Social Capital and Support Networks

Migrant workers reported varying levels of social connectedness, with important differences across destination states, employment sectors and social groups. Tamil Nadu recorded the strongest social capital, followed by Kerala, while Karnataka recorded comparatively lower levels. Among employment sectors, fishing/marine workers had the strongest social networks, followed by textile/garment workers, while scrap-collection and agricultural workers reported weaker social connections and support systems. These patterns suggest that workers in more organised employment settings may have better access to workplace and community networks, while those in more informal or less organised settings may face greater social isolation.

Longer duration away from the home state was associated with stronger social connections, while higher educational attainment was also associated with better social integration. Women migrant workers were more socially disadvantaged than men, even after accounting for other factors. Agricultural workers and self-employed workers also showed weaker social integration. These groups may therefore face greater difficulty accessing information, welfare programmes, community support and institutional networks.

7.2 Coping and Adaptive Strategies

Migrant workers adopt a range of strategies to cope with economic and social difficulties, including taking on additional jobs, saving, sending remittances, learning the local language, maintaining contact with home, joining trade



unions, seeking help from non-governmental organisations (NGOs) or government bodies, accessing healthcare and relying on religious or community support. The Coping Strategy Index (CSI) combines these forms of adaptation, with higher scores indicating greater use of coping strategies (see Technical Appendix).

Overall CSI scores suggest that the use of coping and adaptive strategies was uneven among migrant workers. This may reflect differences in access to financial resources, information, institutional support, social networks and other resources that help workers respond to economic and social difficulties.

Coping strategies varied across destination states and employment sectors. Agricultural workers in Tamil Nadu recorded the highest mean CSI, while fishing/marine workers in Karnataka and Keralam were among the groups with the lowest scores. Footloose/daily labourers also recorded relatively low CSI scores in several state–sector combinations (Table 7.1).

Table 7.1: Mean Coping Strategy Index by Destination State and Employment Sector

Destination state	Employment sector	Mean CSI
Karnataka	Agriculture	0.262
	Fishing/marine	0.131
	Footloose/daily labour	0.164
	Scrap collection	0.225
Keralam	Agriculture	0.231
	Fishing/marine	0.138
	Footloose/daily labour	0.223
	Hospitality	0.243
Tamil Nadu	Agriculture	0.428
	Fishing/marine	0.239
	Footloose/daily labour	0.170
	Textile/garment	0.162

Abbreviation: CSI = Coping Strategy Index.

Source: SIIMS 2026.

Coping capacity was also associated with employment conditions and gender. Workers in less secure or less organised employment may have fewer opportunities to save, access institutional support or obtain reliable information, while women migrant workers recorded lower coping capacity than men. These patterns point to the importance of improving access to information, welfare services, healthcare, financial support, social protection and worker organisations, particularly for women and workers with limited institutional support.

At the same time, migration was reported as a positive experience by many workers. A majority reported improved living standards following migration, and more than 50 per cent intended to continue working in the destination state. These findings suggest that policy should strengthen the conditions that support migrants' economic security and social integration while reducing the risks associated with migration.



7.3 Multidimensional Precarity and Well-being

Migrant workers' vulnerability extends beyond employment and income. The Multidimensional Precarity Index (MPI) brings together seven dimensions of migrant well-being: welfare exclusion, social exclusion, housing, healthcare, employment insecurity, financial stress and food security. Higher MPI scores indicate greater cumulative precarity (see Technical Appendix). The overall sample mean was 0.372.

Table 7.2: Mean Multidimensional Precarity Index by Destination State and Employment Sector

Destination state	Employment sector	Mean MPI
Karnataka	Agriculture	0.506
	Fishing/marine	0.279
	Footloose/daily labour	0.554
	Scrap collection	0.649
Keralam	Agriculture	0.355
	Fishing/marine	0.249
	Footloose/daily labour	0.388
	Hospitality	0.308
Tamil Nadu	Agriculture	0.287
	Fishing/marine	0.121
	Footloose/daily labour	0.305
	Textile/garment	0.276

Abbreviation: MPI = Multidimensional Precarity Index.

Source: SIIMS 2026.

Multidimensional precarity varied substantially across destination states and employment sectors. Karnataka recorded the highest overall level of precarity, followed by Keralam, while Tamil Nadu recorded the lowest. At the state–sector level, scrap-collection, footloose/daily labour and agricultural workers in Karnataka recorded particularly high MPI scores, while fishing/marine workers in Tamil Nadu and Keralam and textile/garment workers in Tamil Nadu recorded comparatively lower scores (Table 7.2).

These patterns show that vulnerability extends beyond employment insecurity alone and is associated with multiple dimensions of workers' living and social conditions. They point to the need for policy responses that address employment, housing, healthcare, food security, social protection and welfare access together rather than in isolation.

At the state level, CSI scores were very similar across Karnataka, Keralam and Tamil Nadu, while MPI showed a much wider difference, with Karnataka recording substantially greater cumulative precarity (Table 7.3).



Table 7.3: Mean CSI and MPI by Destination State

Destination state	Mean CSI	Mean MPI
Karnataka	0.205	0.548
Keralam	0.220	0.319
Tamil Nadu	0.221	0.254

Abbreviations: CSI = Coping Strategy Index; MPI = Multidimensional Precarity Index.

Note: State means are weighted by sector sample size.

Source: SIIMS 2026.

The contribution of individual domains to overall precarity provides an important policy perspective. Welfare exclusion made the largest contribution, followed by social exclusion, housing and healthcare (Table 7.4). These findings show that migrant vulnerability extends beyond wages and employment insecurity to include barriers in welfare access, social inclusion, housing and healthcare. A coordinated migrant support system should therefore address these dimensions together, including access to welfare benefits, housing and basic amenities, healthcare and measures to reduce social exclusion.

Table 7.4: Relative Contribution of MPI Domains to Overall Precarity

Domain	Mean score	Relative contribution (%)	Rank
Welfare exclusion	0.464	17.8	1
Social exclusion	0.402	15.4	2
Housing	0.386	14.8	3
Healthcare	0.377	14.5	4
Employment insecurity	0.341	13.1	5
Financial stress	0.330	12.7	6
Food security	0.305	11.7	7

Abbreviation: MPI = Multidimensional Precarity Index.

Source: SIIMS 2026.

7.4 Sector-specific Occupational Vulnerability Profile

Migrant workers face distinct forms of vulnerability depending on the sector in which they work. These risks are not uniform: some sectors are characterised primarily by occupational health and safety risks, while others show greater gaps in labour rights, social protection, employment security or welfare access.

7.4.1 Agriculture

Agricultural workers face substantial occupational and employment-related risks. Exposure to harsh weather was reported by 74.3 per cent of workers, exposure to pesticides and chemicals by 68.0 per cent and work-related health problems by 63.4 per cent. Seasonal employment is compounded by limited support outside the agricultural season: 90.8 per cent



reported receiving no government support outside the agricultural season, while 48.2 per cent reported inadequate access to personal protective equipment.

7.4.2 Fishing and Marine Work

Fishing/marine workers face a combination of occupational hazards, mental stress and gaps in social protection. Mental stress was reported by 45.1 per cent of workers, while being stranded at sea and rough-sea conditions represented significant safety risks. At the same time, 98.7 per cent reported limited awareness of or access to migrant assistance schemes, and 83.9 per cent lacked health insurance. These findings point to the need for stronger maritime occupational safety systems, emergency and accident support, health insurance coverage and accessible migrant assistance services.

7.4.3 Hospitality

In hospitality, vulnerability was more closely associated with working conditions and labour rights than with physical occupational hazards. Overtime was reported by 47.4 per cent of workers, 49.7 per cent were reluctant to file grievances and 46.0 per cent reported pressure to work on scheduled days off. Social protection was also limited: 98.3 per cent reported no access to welfare scheme benefits and 96.7 per cent reported no paid leave. The key policy concerns are enforcement of working-time standards, access to paid leave, effective grievance mechanisms and stronger social protection.

7.4.4 Textile and Garment Work

Textile/garment workers reported a highly monitored work environment: 89.0 per cent reported close supervisory monitoring, 75.7 per cent overtime-related pressure and 73.1 per cent productivity targets. Employer retention of workers' identity documents was reported by 69.1 per cent. Occupational health problems affected 23.9 per cent of workers, while 55.5 per cent reported inadequate protective equipment. These findings point to the need for stronger labour inspection, protection of workers' identity documents, regulation of working hours and productivity pressures, and improved occupational health and safety measures.

7.4.5 Scrap Collection

Scrap-collection workers emerged as one of the most vulnerable occupational groups in the study. Occupational health problems and body discomfort were each reported by 93.0 per cent of workers, while 82.3 per cent reported occupational injuries. Discrimination and harassment were also widespread: 84.3 per cent reported identity-based discrimination and 76.0 per cent harassment by authorities. Social protection and institutional support were particularly weak, with 97.7 per cent reporting no union membership and 91.7 per cent low awareness of government welfare schemes. These findings indicate overlapping occupational, social and institutional vulnerabilities among scrap-collection workers.

7.4.6 Footloose/Daily Labour

Footloose/daily labourers faced substantial employment insecurity and weak workplace protection. Recruitment-related safety concerns were reported by 92.4 per cent of workers, labour-market discrimination by 69.8 per cent and inadequate workplace facilities by 68.8 per cent. Frequent movement between locations may also limit access to stable employment and support networks.



Across sectors, the findings show that occupational vulnerability is highly differentiated. Policy responses should therefore combine common protections for all migrant workers with measures tailored to sector-specific risks. A sector-sensitive

SECTOR	DOMINANT VULNERABILITIES		
Agriculture	 Weather / chemical exposure	 Seasonal insecurity	
Fishing/marine	 Occupational safety	 Mental stress	 Insurance gaps
Hospitality	 Overtime	 Leave	 Grievance mechanisms
Textile/garment	 Workplace monitoring	 Document retention	 Overtime
Scrap collection	 Occupational injury	 Discrimination	 Weak institutional support
Footloose/daily labour	 Employment insecurity	 Discrimination	 Inadequate facilities

migrant protection framework should integrate labour governance, occupational health and safety, social protection, welfare access, grievance mechanisms and employer accountability.

7.5 Policy Priority and Intervention Framework

Migrant workers face interconnected challenges in communication, language and cultural adjustment, welfare access, income security, wage payment, housing, sanitation and healthcare. Policy responses therefore need to address migrants' social, economic, institutional and living conditions together rather than treating employment as the only source of vulnerability.

Communication barriers and language or cultural difficulties emerged as the highest overall priorities. These barriers can limit migrants' ability to understand their rights, access public services and welfare programmes, communicate with employers and service providers and participate in community life. Welfare access, limited government support, unstable income and wage-payment problems were also prominent concerns, alongside housing and sanitation, healthcare and employment instability (Table 7.5).



Table 7.5: Top 10 Policy Priorities by Prevalence and Inequality

Rank	Priority area	Overall prevalence (%)	Policy focus
1	Communication barriers	81.3	Multilingual information and communication support
2	Language/cultural difficulties	79.6	Language support and social integration
3	Welfare access problems	73.3	Simplified and portable welfare access
4	Unstable income	72.3	Income security and social protection
5	Wage payment problems	70.3	Wage protection and grievance redress
6	Poor sanitation	70.6	Housing and basic services
7	Limited government support	70.4	Migrant-responsive public services
8	Healthcare access problems	69.2	Migrant-friendly healthcare
9	Employment instability	69.5	Labour protection and employment security
10	Affordable healthcare services	69.4	Affordable and accessible healthcare

Note: The priority ranking is based on the study's combined assessment of prevalence and inequality.

Source: SIIMS 2026.

The pattern of vulnerability also differed across destination states (Table 7.6). Karnataka recorded the highest levels of vulnerability overall, with welfare exclusion emerging as the highest-priority domain. In Kerala, social exclusion was the leading concern, while healthcare barriers ranked highest in Tamil Nadu. These differences indicate that policy responses should be adapted to state-specific patterns rather than applying a uniform model across destinations.

Table 7.6: Prevalence of Vulnerability by Domain and Destination State

Vulnerability domain	Karnataka	Kerala	Tamil Nadu
Employment insecurity	90.2	65.0	44.4
Social exclusion	88.2	68.4	52.6
Housing deprivation	92.8	60.3	56.5
Healthcare barriers	90.4	60.6	57.2
Welfare exclusion	93.9	67.9	54.3
Financial stress	87.9	60.0	53.6
Food insecurity	81.4	42.8	49.2
Highest priority domain	Welfare exclusion	Social exclusion	Healthcare barriers

Note: Figures show the percentage of surveyed migrant workers falling within each vulnerability domain, based on the study's domain-specific classification.

Source: SIIMS 2026.

Sectoral differences were also substantial (Table 7.7). Scrap-collection workers faced the most extensive vulnerabilities, particularly in housing deprivation, healthcare barriers, welfare exclusion and employment insecurity. Agricultural workers faced major housing and basic-service challenges, while footloose/daily labourers recorded high welfare exclusion and



employment insecurity. Hospitality workers showed greater social exclusion, while fishing/marine and textile/garment workers recorded comparatively lower overall vulnerability but continued to face gaps in welfare and healthcare access.

Table 7.7: Prevalence of Vulnerability by Domain and Employment Sector

Vulnerability domain	Agriculture	Fishing/marine	Footloose/ daily labourer	Hospitality	Scrap collection	Textile/ garment
Employment insecurity	71.1	45.3	78.0	61.7	97.2	45.9
Social exclusion	78.7	43.5	76.2	68.7	96.7	55.1
Housing deprivation	80.9	48.6	74.8	57.1	99.3	58.8
Healthcare barriers	78.4	42.1	76.7	59.9	98.8	61.3
Welfare exclusion	79.0	49.8	80.2	65.6	98.5	59.3
Financial stress	74.3	46.8	75.6	59.8	91.7	55.1
Food insecurity	69.5	39.1	64.2	40.6	85.4	48.3
Highest priority domain	Housing deprivation	Welfare exclusion	Welfare exclusion	Social exclusion	Housing deprivation	Healthcare barriers

Note: Figures show the percentage of surveyed migrant workers falling within each vulnerability domain, based on the study's domain-specific classification.

Source: SIIMS 2026.

The policy-priority analysis also indicates greater cumulative disadvantage among women across employment, welfare access, healthcare and social inclusion. This points to the need for gender-responsive migrant policies, particularly in sectors and locations where women face multiple and overlapping disadvantages.

The central finding is that migrant vulnerability is multidimensional and unevenly distributed. Effective policy therefore requires an integrated system linking labour protection, social protection, healthcare, housing, information and social inclusion. Responses should be state-specific, sector-sensitive and gender-responsive, with particular attention to migrants experiencing multiple and overlapping forms of disadvantage.



Findings, Policy Implications and Recommendations

8

Interstate migrant workers contribute to economic development, yet SIIMS 2026 shows that many face informal employment, limited access to social protection, precarious living conditions, occupational risks, financial exclusion and barriers to public services. Their experiences are shaped by labour market conditions and institutional arrangements governing portability of welfare entitlements and access to healthcare, housing, education and legal protection. Language barriers, social exclusion, documentation deficits, circular mobility and gender inequalities can compound these challenges and prevent long-term integration at the destination.

SIIMS 2026 views migration as both an opportunity for economic advancement and a development challenge requiring coordinated policy responses. Beyond employment outcomes, it examines migration through the lenses of decent work, human development, social protection, resilience, inclusion and rights-based governance. It considers mobility trajectories, labour-market participation, employment and living conditions, health and well-being, economic security and access to public institutions. The research aims to inform evidence-based policymaking and enrich dialogue among governments, development partners, employers, civil society organisations and other stakeholders.

8.1 Major Findings

8.1.1 *Structural Vulnerabilities of Interstate Migrant Workers*

The evidence indicates that the vulnerabilities experienced by interstate migrant workers are structural, multidimensional and linked to prevailing labour market arrangements and social protection systems. The literature has established that advance-payment arrangements can contribute to indebtedness among migrant workers. SIIMS 2026 also identified wage inequalities and labour exploitation as dimensions of economic vulnerability. It also found that widespread informal employment without written contracts can weaken legal protection and increase exposure to wage theft and unsafe working conditions.

Living conditions are also precarious, with overcrowded and insecure housing, inadequate water supply and limited WASH facilities. Self-reported mental and other health problems associated with working conditions, workplace discrimination, social isolation and financial insecurity often go untreated. These vulnerabilities are compounded by financial exclusion, documentation



deficits and high mobility, which can restrict access to formal banking and social protection schemes and increase reliance on informal lenders.

The ONORC initiative seeks to improve the portability of food-security benefits, but migrants' access to healthcare and education remains limited, as does their political participation in destination states. The e-Shram portal has limited utility for migration-specific planning because its data do not adequately distinguish internal migrants from other unorganised workers. Women in low-paid informal employment bear the burden of unpaid domestic responsibilities and face constraints on exercising their reproductive health rights. While the literature review notes disrupted schooling, malnutrition and a heightened risk of child labour among children of migrant workers, SIIMS 2026 also finds substantial food insecurity across states and sectors (see Chapter 7). The COVID-19 pandemic further exposed major gaps in disaster preparedness, labour governance and social protection systems for this population (see Chapter 2). Climate-related displacement can also intensify these vulnerabilities.

8.1.2 Migration Patterns and Labour Market Characteristics

Interstate migration to South India is characterised by established origin–destination corridors, circular and repeat mobility, informal recruitment networks and labour-market segmentation. Workers are mostly drawn from the eastern, northern and north-eastern states into employment sectors in destination districts via established migration corridors such as West Bengal–Bengaluru Urban and Bihar–Tiruppur. Circular migration is the dominant mobility pattern overall and particularly high for workers going to Karnataka, while seasonal migration is more limited at an aggregate level, with higher incidence in Tamil Nadu especially in agriculture; repeat migration also remains common (see Chapter 3).

Friends, relatives and other informal networks are the principal routes to employment, although contractor-based recruitment is more prominent in Tamil Nadu and in fishing/marine, textile/garment and agriculture. Origin states also show clear sectoral concentrations, reflecting the role of established migration networks, recruitment channels and sector-specific labour demand (see Chapter 3).

The migrant workforce is predominantly young and male, although female representation varies across destination states and is highest in Karnataka. Educational and social characteristics are associated more strongly with occupational placement than with earnings. Overall, these patterns indicate that interstate migration to South India is sustained by established social and recruitment networks that connect workers to segmented labour markets (see Chapters 3, 4 and 6).

8.1.3 Employment Structure and Working Conditions

Interstate migrant workers are predominantly in temporary employment, with substantial differences across destination states. Permanent work is comparatively more common in Tamil Nadu, while casual work is more prevalent in Karnataka. Longer residence at destination does not necessarily bring greater job stability, underscoring the continuing importance of sectoral and employment arrangements. Written contracts remain uncommon, particularly in Karnataka and Keralam, whereas Tamil Nadu is relatively more formalised (see Chapter 4).

Earnings vary more by employment sector, gender, payment arrangements, education, age and migration duration than by destination state. Workers in scrap collection, textile/garment and footloose/daily labour generally earn less than those in hospitality, while women face persistent wage disadvantages. Bank transfers are associated with higher pay than cash payments (see Chapters 4 and 6).



Long hours, inadequate workplace facilities and occupational risks remain important concerns. Working hours are particularly long in Kerala and in hospitality and fishing/marine work. Scrap collection carries the greatest occupational risk, while textile/garment workers have comparatively better facilities and lower exposure; accident-insurance coverage remains extremely limited. Awareness of labour rights and welfare schemes is generally low but varies notably across states and worker groups. It is highest in Tamil Nadu and lowest in Kerala; women report lower levels, while workers with higher education or recruitment through contractors and intermediaries report greater awareness (see Chapter 4).

8.1.4 Living Conditions, Health and Social Protection

SIIMS 2026 finds substantial housing inadequacy, characterised by poor physical conditions, limited basic facilities and housing affordability constraints. Family separation remains common among interstate migrant workers, with living arrangements varying considerably across destination states and employment sectors. It is particularly prevalent in Kerala and among hospitality, fishing/marine and footloose/daily labour workers, while family co-residence is more common in Karnataka and among scrap-collection workers. These descriptive patterns should not be interpreted as evidence that housing quality alone explains living arrangements. The analysis separately finds that housing conditions, destination state, employment sector and gender are associated with whether workers live with their families (see Chapter 5).

Occupational health concerns remain serious across employment sectors, with clear geographical variation. Karnataka records the highest occupational health risk, while Tamil Nadu records the lowest. Access to healthcare and financial protection also remains severely constrained: only 1.6 per cent of surveyed workers met the study's combined criteria for adequate healthcare access and financial protection. Unlike occupational health risk, this vulnerability is broadly similar across destination states and employment sectors, indicating that inadequate protection is not confined to locations or sectors (see Chapter 5).

Welfare exclusion is similarly uneven. Casual workers, scrap-collection workers, women, workers with lower educational attainment and recent migrants face greater barriers to welfare inclusion. Overall, housing insecurity, occupational health risks, limited healthcare and financial protection and restricted welfare portability form interconnected constraints on decent living conditions for interstate migrant workers (see Chapter 5). Welfare exclusion remains a significant concern, with 13.5 per cent of migrant workers in the high-exclusion category.

8.1.5 Economic Well-being and Financial Security

Financial resilience varies considerably by employment sector and destination state. Footloose/daily labourers show relatively weaker resilience, while fishing/marine workers fare better; Karnataka also records weaker financial resilience than Kerala and the lowest formal financial inclusion among the three states. Despite an aggregate formal financial inclusion rate of 88.2 per cent, exclusion is particularly evident among workers in agriculture and scrap collection, while women are less likely than men to be financially included. Economic outcomes also show persistent gender disparities: women earn less than men after accounting for education and other employment-related characteristics, with wage gaps evident across all sectors examined (see Chapter 6).

8.1.6 Migrant Resilience and Well-being

SIIMS 2026 shows that migrant resilience and well-being are shaped by the interplay of social connectedness, adaptive capacity and structural vulnerability. Social connectedness varies considerably across destination states and employment



sectors, with stronger networks in Tamil Nadu and among fishing/marine and textile workers, and weaker networks in Karnataka and among scrap-collection and agricultural workers. These differences indicate uneven access to social and institutional support across groups (see Chapter 7).

Coping capacity remains limited overall. The CSI indicates relatively low use of coping and adaptive strategies, including savings, language learning, social and community support, worker organisation and institutional assistance. This limited use points to gaps in the financial, informational, social and institutional resources available to workers. Coping capacity also varies by destination state, employment sector, gender and income. Tamil Nadu records relatively stronger capacity, while women show lower adaptive capacity than men. Agricultural workers in Tamil Nadu record particularly strong coping capacity, whereas fishing/marine workers in Kerala and Karnataka are among those with the weakest. Despite these constraints, most workers report that migration has improved their living standards, and more than half intend to continue working in their destination state. Limited coping capacity therefore coexists with broadly positive perceptions of migration (see Chapter 7).

The cumulative precarity captured by the MPI across seven dimensions shows marked variation across states and sectors, with the highest levels in Karnataka and comparatively lower levels in Tamil Nadu. Scrap-collection workers face particularly high levels of precarity, while footloose/daily labour and agricultural workers also experience substantial cumulative vulnerability. Welfare exclusion makes the largest contribution to overall precarity, followed by social exclusion and housing deprivation, highlighting the importance of institutional, social and living conditions alongside employment and financial stress (see Chapter 7).

The policy-priority analysis identifies communication barriers, language and cultural difficulties and limited welfare access among the most pressing concerns. The evidence from SIIMS 2026 also supports state-specific policy approaches: strengthening welfare portability and housing support in Karnataka; promoting social inclusion and community integration in Kerala; and expanding accessible, migrant-responsive healthcare services in Tamil Nadu. Special attention is also required for women and workers facing cumulative disadvantages, including those in scrap collection (see Chapter 7).

8.2 Recommendations

8.2.1 Strengthening Social Protection Systems

SIIMS 2026 identifies structural challenges that can affect interstate migrant workers throughout the migration cycle, including informal employment, inadequate housing, occupational health hazards, limited access to healthcare, limited portability of welfare entitlements, financial insecurity, gender inequalities and weak institutional support. Informal labour arrangements, documentation barriers, limited awareness of welfare schemes and fragmented governance can restrict access to public services and labour protections. Policy and legislative measures have sought to strengthen social protection and improve the portability of welfare entitlements, but highly mobile workers continue to face barriers to accessing social protection provisions.

The findings point to vulnerabilities that are interrelated, cumulative and potentially compounding. Employment insecurity can constrain housing options; poor housing conditions can heighten health risks; financial exclusion can weaken resilience; and inadequate social protection can deepen hardship in the event of illness, unemployment, workplace accidents or other crises. Women, recent migrants and workers in insecure forms of employment face greater barriers across several dimensions, while the wider analysis identifies circular mobility as a continuing challenge for the portability and continuity of social protection.



Institutional inclusion, welfare portability and the reduction of multidimensional precarity are key to strengthening migrant workers' resilience and well-being in line with universal social protection, decent work and the Sustainable Development Goals.



Registration and Identification of Interstate Migrant Workers

- Building a comprehensive registration framework that links e-Shram with state labour departments, municipal governments, employers and migration facilitation centres
- Implementing digital migrant-registration provisions of the labour codes¹ through coordinated interstate mechanisms that support migration planning and monitoring
- Creating systems to enable workers to update their employment status, occupation, migration status and destination digitally or through assisted service centres
- Paying special attention to women, circular migrants and workers recruited through informal networks during outreach and enrolment



Migrant-responsive Healthcare

- Strengthening public health information, primary healthcare, occupational health screening, mental health counselling, reproductive healthcare and referral services
- Linking service delivery to industrial clusters and areas with high concentrations of migrant workers to improve accessibility
- Requiring employers to implement occupational health surveillance and preventive safety measures with regulatory oversight, particularly in high-risk sectors



Decent Housing and Basic Urban Services

- Recognising adequate housing as fundamental to migrant social protection, extending to broader housing entitlements beyond employer-provided accommodation
- Expanding supply of affordable rental options through public-private partnerships and employer-supported housing
- Ensuring minimum standards for space, sanitation, ventilation, water, electricity and safety in these dwellings
- Ensuring equitable access to water, sanitation, public transport, childcare and community services in migrant settlements by urban local bodies



Employment and Labour Protection

- Ensuring minimum wages, written employment contracts, digital wage payments, occupational health and safety compliance and accessible grievance mechanisms
- Prioritising labour inspections in sectors and workplaces with high levels of informality and occupational risk

¹ See Section 1.3.2 of this report.



- Requiring registration and compliance with applicable labour-code provisions
- Ensuring greater transparency and accountability among businesses, contractors and subcontractors employing migrant workers
- Making registration, compliance, transparency and accountability under the labour codes mandatory for businesses and subcontractor chains employing migrant workers



Gender-responsive Social Protection

- Addressing wage inequality, harassment and discrimination in the workplace to ensure fairness for women migrant workers
- Incorporating maternity protection, childcare provision and accessible reproductive healthcare as social protection strategies
- Targeting financial inclusion and financial literacy initiatives to overcome barriers faced by women migrants
- Providing targeted assistance to women in informal employment who face overlapping labour-market, financial and social-protection disadvantages



Financial Inclusion and Income Security

- Closing remaining access gaps while strengthening digital payments, affordable remittance services, savings, bank accounts, micro-insurance, pension arrangements and emergency credit
- Enabling workers to use formal financial services effectively through literacy and capability improvement programmes
- Reducing dependence on informal lenders to strengthen household resilience, especially during economic shocks



Awareness, Outreach and Community-based Support

- Establishing multilingual migrant resource centres in key destination districts to provide information, legal assistance, documentation support and counselling
- Enabling workers to lodge grievances and obtain referrals to public services
- Partnering with employers, trade unions, civil society organisations and migrant community networks to help workers engage with public institutions
- Providing guidance on labour rights, welfare entitlements and available services in accessible languages and formats

8.2.2 Developing a Corridor-based Approach for Interstate Migration Governance

Interstate labour migration links labour-surplus regions of eastern, northern and north-eastern India with fast-growing destination economies, including South India. These flows support economic activity in destination states while connecting source-region livelihoods to destination labour markets. SIIMS 2026 shows that migration to South India is characterised



by established source–destination corridors, informal recruitment networks and circular mobility, which together expose governance challenges extending across jurisdictions. Recruitment, transportation, employment, welfare access, return and reintegration span multiple policy domains and state boundaries. A corridor-based interstate approach can respond to specific source–destination circumstances while addressing problems that an individual state cannot resolve alone.

Labour regulation, social protection, healthcare, housing, education and municipal services are administered largely through state and local systems designed around relatively fixed jurisdictions, while migrant workers frequently move between employers, occupations, sectors and destinations. State-specific residence, registration and documentation requirements in some welfare schemes, fragmented oversight of recruitment and employment and parallel information systems across ministries and jurisdictions can disrupt the portability and continuity of services. The study also identifies labour informality, limited contractual protection, unsafe working conditions, low awareness of labour rights and welfare schemes, limited access to grievance mechanisms and uneven implementation across destination states as continuing governance concerns. Such institutional disconnects can increase administrative burdens and impose migration-related transaction costs while limiting the uptake of available welfare entitlements. Migration policy and governance should therefore align planning, implementation and monitoring with workers' mobility across the full migration cycle, from pre-departure to recruitment, transportation, employment, settlement, return and reintegration.

This requires structured cooperation among the source and destination states, district and local authorities, employers, workers' organisations, civil society organisations, financial institutions and development partners, with the Government of India providing coordination support. Existing institutions should be connected through clearly assigned responsibilities, interoperable digital platforms, compatible procedures, timely information exchange, coordinated implementation and regular joint review and monitoring. Corridor-based bilateral and multilateral arrangements can tailor these mechanisms to specific source–destination patterns while maintaining common standards for welfare portability, labour protection and service continuity.



Interstate Cooperation through Institutional Agreements

- Institutionalising bilateral and multilateral MoUs for key migrant corridors between source and destination states to coordinate migration governance
- Defining responsibilities under corridor agreements for migrant registration, labour inspections, welfare provision, occupational health and safety, grievance handling, emergency response and return and reintegration
- Streamlining procedures across states to reduce bureaucratic barriers, improve policy consistency and ensure continuity of services for mobile workers
- Extending interstate cooperation beyond labour departments to health, housing, education, social protection, women and child development, skills development, finance and disaster management
- Adopting a whole-of-government approach for cooperative planning and integrated service delivery across dimensions of migrant well-being
- Institutionalising regular interstate coordination meetings among government departments, employers' organisations, workers' representatives, civil society organisations and research institutions to review trends, monitor implementation, exchange good practices and address emerging challenges





Labour Market Governance and Multi-Stakeholder Coordination

- Applying risk-based labour inspections in migrant-intensive sectors, prioritising informal employment, hazardous working conditions and labour exploitation
- Extending inspections beyond compliance to education on labour rights, occupational safety, social security benefits and grievance redress
- Conducting joint labour, health and social welfare inspections to strengthen compliance and reduce institutional fragmentation
- Establishing migrant resource centres in major destination states, with stronger roles for urban local bodies and district administrations
- Providing multilingual information, government-service access, documentation assistance, complaint resolution and coordinated referrals to healthcare, legal aid and welfare programmes
- Recognising employers, trade unions and civil society organisations as key migration-governance actors, with differentiated responsibilities
- Promoting responsible recruitment, formal contracts and safe working and housing conditions through employers, alongside access to social protection schemes
- Strengthening legal aid, awareness and community outreach through civil society organisations, particularly for women and workers in highly informal sectors
- Enabling worker representation, grievance resolution and social integration through trade unions



Digital Governance, Monitoring and Institutional Accountability

- Implementing interoperable digital governance platforms for migrant registration, welfare enrolment, grievance redress and access to public services, in line with relevant 2020 labour-code provisions
- Enabling interstate updating of employment and migration status with data protection, accessibility and multilingual user support
- Providing assisted registration and outreach through local government offices and Migrant Resource Centres, particularly for workers with limited digital literacy
- Developing a monitoring and evaluation framework for migrant well-being and institutional performance
- Tracking indicators on labour formalisation, welfare portability, occupational health and safety, healthcare, housing, financial inclusion, gender equality and grievance resolution
- Using regular evaluations to inform evidence-based policy reform and encourage adoption of proven and innovative approaches
- Engaging research institutions to support monitoring, impact evaluation, policy research, independent evidence generation and policy learning
- Clarifying roles and responsibilities across migration-governance institutions to strengthen accountability
- Institutionalising regular engagement among employers, workers' organisations, civil society organisations and local governments to address implementation challenges and promote shared responsibility
- Engaging development partners to support technical assistance, institutional capacity development and knowledge exchange



- Assigning the Government of India a significant role as policy anchor and coordination lead, with state-level implementation through dedicated migration units and interdepartmental coordination

Taken together, these measures can strengthen institutional accountability, policy consistency and transparency, improve labour standards and service delivery, and use the proximity of local authorities to migrant communities to promote social inclusion. Stronger interstate and multi-stakeholder coordination can support a more inclusive and rights-based migration governance framework that advances migrant well-being while contributing to resilient and sustainable economic development.

8.2.3 Policy Roadmap and Governance Framework

The preceding recommendations set out the principal policy directions for strengthening social protection and interstate migration governance. Their effectiveness, however, depends on phased implementation supported by institutional capacity, sustained political commitment, adequate financial resources and coordination across levels of government and other stakeholders.

Table 8.1 translates the recommendations into a phased implementation roadmap rather than introducing additional policy priorities. It progresses from institutional foundations to scaling and integration and, subsequently, to longer-term consolidation and sustainability. Implementation should remain flexible enough to reflect differences among states in administrative capacity, labour-market conditions, migration patterns and fiscal resources. At the same time, corridor- and state-specific approaches should operate within shared principles of equity, portability, accountability and rights-based migration governance.

Table 8.1: Policy Roadmap for Interstate Migrants in India

Implementation Phase	Timeframe	Strategic Focus	Priority Activities	Expected Deliverables
Phase I: Institutional foundations	Years 1–2	Establish the institutional and policy foundations for coordinated migration governance	Develop national and state migration action plans by establishing migration coordination units; review legal and administrative frameworks and develop standard operating procedures; undertake baseline assessments and institutional mapping and pilot implementation in selected migration corridors	• Operational coordination mechanisms. • State implementation plans. • Harmonised administrative procedures. • Baseline monitoring framework. • Pilot governance models.
Phase II: Scaling and integration	Years 3–5	Expand implementation and integrate migration governance into development systems	Scale successful pilot initiatives and integrate migration into sectoral planning; strengthen financial and digital governance with improved interdepartmental coordination; enhance institutional capacity and strengthen partnerships with employers, local governments and civil society.	• State-wide implementation. • Improved administrative coordination. • Integrated planning processes. • Strengthened institutional capacity. • Evidence-informed programme management.





Implementation Phase	Timeframe	Strategic Focus	Priority Activities	Expected Deliverables
Phase III: Institutional consolidation and sustainability	Years 6–10	Institutionalise migration governance within long-term development policy	Mainstream migration into national and state development strategies and establish sustainable financing mechanisms, strengthen migration surveys and research, innovation and policy learning; expand climate- and disaster-responsive migration planning and conduct independent evaluations and policy revisions.	- Sustainable migration governance system. - Long-term policy continuity. - Adaptive and evidence-based institutions. - Enhanced resilience of migration governance. - Improved development outcomes.

Source: Developed by the authors based on SIIMS 2026.

Effective implementation of the roadmap depends on differentiated but complementary responsibilities across institutions. The Government of India provides policy direction, common standards and coordination support; source states focus on registration, documentation, skills and pre-departure assistance; destination states on welfare delivery, labour protection, social inclusion and return; and district and local authorities on local coordination and service delivery. Employers carry direct responsibilities for decent work and workplace compliance, while civil society organisations, trade unions, research institutions and development partners contribute through outreach, worker representation, evidence generation, technical assistance and policy learning. Table 8.2 summarises these roles and their principal coordination relationships.

Table 8.2: Governance Framework for Interstate Migrants in India

Stakeholder	Primary role	Key functions in interstate migrant governance	Coordination with
Government of India	Policy and national coordination	National policy and legal frameworks; interstate coordination; portability of entitlements; national-level data and registration systems; guidance to States	Source and destination states; local governments; employers; civil society; trade unions; research institutions; development partners
Source states	Pre-migration support and worker registration	Registration and documentation; pre-departure information and support; skills development; facilitation of access to relevant services and schemes before migration	Government of India; destination states; district administrations; local governments; employers; civil society
Destination states	Protection, welfare and social inclusion	Registration and identification where applicable; labour protection; access to welfare and social protection; healthcare and education access; social inclusion; grievance redress	Government of India; source states; district administrations; local governments; employers; civil society; trade unions
District administration	Local implementation and coordination	Local coordination of migrant-related services; identification of gaps in service delivery; facilitation of access to welfare and public services; coordination among local actors	State governments; local governments; employers; civil society; trade unions





Stakeholder	Primary role	Key functions in interstate migrant governance	Coordination with
Local governments	Local service delivery and outreach	Access to basic services; local registration and information support; community-level outreach; identification of migrant needs; local coordination	District administration; destination state government; civil society; employers; trade unions
Employers	Decent work and workplace protection	Compliance with labour standards; fair and timely payment of wages; safe working conditions; employment documentation; access to workplace welfare and grievance mechanisms	Labour departments; destination states; trade unions; civil society
Civil society organisations	Outreach and facilitation	Information and awareness; outreach to hard-to-reach workers; support in accessing services and entitlements; referral and community-level assistance	Local governments; district administration; employers; trade unions; state governments
Trade unions	Worker representation	Worker representation; collective voice; labour rights awareness; support for grievance resolution and workplace protection	Employers; labour departments; destination states; civil society
Research institutions	Evidence and knowledge generation	Research, data analysis, monitoring and evaluation; generation of evidence to inform policy and programme design	Government institutions; states; local governments; civil society; development partners
Development partners	Technical support	Technical assistance; capacity strengthening; knowledge exchange; support for evidence-based policy and programme development	Government of India; state governments; local governments; research institutions; civil society; other stakeholders

Source: Developed by the authors based on SIIMS 2026.

These institutional roles link phased implementation with shared accountability across the migration cycle.

8.3 Conclusion

SIIMS 2026 shows that interstate migrant workers are not only labour-market participants but important contributors to critical sectors of South India's economy. The vulnerabilities they face arise less from mobility itself than from structural and institutional weaknesses in labour governance, social protection, public-service delivery and interstate coordination. Addressing these challenges therefore requires moving beyond piecemeal welfare responses towards a governance framework that recognises migration as an enduring feature of India's development trajectory.

By examining migration patterns, employment and living conditions, health, social protection, economic well-being, financial inclusion, gender disparities and multidimensional resilience within an integrated analytical framework, SIIMS 2026 provides an evidence base for understanding how economic, social and institutional factors interact to shape migrant vulnerability and resilience. This evidence underpins the policy recommendations, implementation roadmap and governance framework proposed in this chapter.



These proposals seek to strengthen interstate coordination, welfare portability, decent work, workplace safety, institutional accountability and access to essential services while reducing multidimensional precarity and strengthening migrant resilience. By placing migrant workers more firmly within development planning and promoting cooperative governance across institutions and states, India can make interstate migration more secure, productive and inclusive; and better align labour mobility with the Sustainable Development Goals and Viksit Bharat 2047.



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Technical Appendix

Composite Indices — Definitions and Construction

A.1 Purpose of the Technical Appendix

This appendix defines the composite indices used in the SIIMS 2026 report. For each index it identifies the survey information from which the index is built, the standardisation method, and the direction of interpretation. It is intended to accompany the main report as a methodological reference for readers, reviewers and the production team.

The report uses eight composite indices, spanning housing, occupational health, social protection, welfare exclusion, financial resilience, labour-market vulnerability, coping and overall precarity. Each index reduces a set of related survey items into a single comparable score, allowing outcomes to be compared consistently across the three destination states (Karnataka, Keralam and Tamil Nadu) and across employment sectors.

A.2 Standardisation and Interpretation

Six of the eight indices (HAI, OHRI, WPSI, WEI, FRI and LMVI) are expressed as standardised T-scores with a mean of 50.0 and a standard deviation of 10.0. Under this convention, a score of 50 represents the sample average and a difference of 10 points corresponds to one standard deviation, which makes group differences directly comparable across indices and subpopulations.

Formally, each component is first converted to a standard (z) score, and the composite is rescaled as $T = 50 + 10 \times z$, where z is the standardised value of the underlying (weighted) component score. A score of 60 therefore lies one standard deviation above the sample mean, and a score of 40 one standard deviation below it.

The two Chapter 7 indices (CSI and MPI) are expressed on a 0–1 scale. For these, each underlying dimension is scored between 0 and 1 and the index is the mean of its dimension scores, so the overall index also ranges from 0 to 1.

The direction of interpretation differs by index and should be read carefully. For the HAI, WPSI, FRI and CSI, a higher score denotes a more favourable outcome; for the OHRI, WEI, LMVI and the MPI a higher score denotes greater risk, exclusion, vulnerability or precarity.

A.3 Component Weighting and Validation

The indices are equally weighted. For each index, the retained component indicators are scored, the indicator scores are averaged (a simple mean), and the resulting composite is rescaled to a standardised T-score (or, for the two Chapter 7



indices, kept on a 0–1 scale) and grouped into tertiles (low, moderate, high). The reported index scores are therefore the equal-weighted means of the retained indicators; no differential or component-derived weights are applied.

Principal component analysis (PCA), together with the Kaiser–Meyer–Olkin (KMO) measure, Bartlett’s test of sphericity, communalities and Cronbach’s alpha, was used to examine the dimensionality and internal structure of each index, not to derive the weights. This construction is documented in the analysis workbooks (for example, the Housing Adequacy Index PCA validation, which records the retained indicators, T-score standardisation and tertile classification).

A.4 Index Specifications

Housing Adequacy Index (HAI)

Source section	Chapter 5, Section 5.1 (Housing Conditions)
Purpose	Provides a common basis for comparing the adequacy of migrant workers’ housing and living conditions across destination states and employment sectors.
Component indicators	Type of accommodation; rent burden; access to electricity and water; cooking facilities; drinking water; and workers’ own assessment of their current housing conditions.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	T-score (mean 50, SD 10)
Direction	Higher score = better (more adequate) housing
Reported in SIIMS 2026	Table 5.1 (mean index by destination state).

Occupational Health Risk Index (OHRI)

Source section	Chapter 5, Section 5.3 (Occupational Health Risks)
Purpose	Summarises the occupational health and safety risk faced by migrant workers, enabling comparison of risk exposure across sectors and states.
Component indicators	Workplace accidents; common (self-reported) health problems; working hours; overtime; availability of workplace facilities; insurance cover; and broader employment conditions.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	T-score (mean 50, SD 10)
Direction	Higher score = greater occupational health risk
Reported in SIIMS 2026	Chapter 5, Section 5.3 (Occupational Health Risks)



Welfare Portability and Social Protection Index (WPSI)

Source section	Chapter 5, Section 5.5 (Welfare Portability and Social Protection)
Purpose	Estimates the extent to which migrant workers can access employment protection, insurance, welfare benefits and financial support while working away from their place of origin.
Component indicators	Access to employment protection; insurance; welfare benefits; and financial support.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	T-score (mean 50, SD 10)
Direction	Higher score = greater welfare portability / social protection (better)
Reported in SIIMS 2026	Table 5.1 and Figure 5.1 (by destination state and employment sector).

Welfare Exclusion Index (WEI)

Source section	Chapter 5, Section 5.6 (Documentation and Welfare Exclusion)
Purpose	Captures the degree to which migrant workers are excluded from documentation, welfare and public services, and are subject to social exclusion.
Component indicators	Five domains: (i) documentation; (ii) welfare access (awareness of, access to and receipt of benefits); (iii) ONORC/ration-card portability of food-security benefits; (iv) access to public and essential services; and (v) social exclusion (prevalence of discriminatory or exclusionary experiences).
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	T-score (mean 50, SD 10)
Direction	Higher score = greater welfare exclusion (worse)
Reported in SIIMS 2026	Table 5.1; Section 5.6 (Documentation and Welfare Exclusion) (mean 51.2; state and sector breakdowns).

Financial Resilience Index (FRI)

Source section	Chapter 6, Section 6.2 (Financial Resilience: Who is Financially Secure and Who is Vulnerable?)
Purpose	Measures the capacity of migrant workers and their households to absorb and recover from financial shocks.
Component indicators	Savings; household earning capacity; debt; loan repayment; ongoing financial commitments; remittances; and borrowing.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	T-score (mean 50, SD 10)
Direction	Higher score = stronger financial resilience (better)
Reported in SIIMS 2026	Chapter 6, Section 6.2 (Financial Resilience: Who is Financially Secure and Who is Vulnerable?)



Labour-Market Vulnerability Index (LMVI)

Source section	Chapter 6, Section 6.5 (Labour-market Vulnerability)
Purpose	Summarises the difficulty migrant workers face in securing and retaining steady employment, bringing together the main sources of labour-market insecurity.
Component indicators	Employment insecurity; wage-payment problems; workplace discrimination; language and cultural barriers; healthcare accessibility; support networks; and family separation.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	T-score (mean 50, SD 10)
Direction	Higher score = greater labour-market vulnerability (worse)
Reported in SIIMS 2026	Figure 6.3 (mean LMVI by employment sector and gender)

Note: This is a distinct measure from the “employment vulnerability score” reported in Chapter 4, which is built from a different set of items and on a different scale (a sample mean of about 28 on a 0–100 scale, against the LMVI’s T-score mean of 50). The two capture different constructs, are reported separately, and should not be conflated.

Coping Strategy Index (CSI)

Source section	Chapter 7, Section 7.2 (Coping and Adaptive Strategies)
Purpose	Captures the range of strategies migrant workers used to cope with economic and social difficulties.
Component indicators	Approximately ten coping strategies, including: taking on additional jobs; saving; sending remittances; learning the local language; keeping in touch with home; joining trade unions; seeking help from NGOs or government bodies; accessing healthcare; and relying on religious or community support.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	0–1 scale
Direction	Higher score = greater use of coping strategies
Reported in SIIMS 2026	Tables 7.1 and 7.3 (mean CSI by destination state and employment sector).

Multidimensional Precarity Index (MPI)

Source section	Chapter 7, Section 7.3 (Multidimensional Precarity and Well-being)
Purpose	Brings together seven interrelated dimensions of migrant well-being to give a single, comparable measure of cumulative precarity.
Component indicators	Seven dimensions, each scored 0–1: Welfare Exclusion; Social Exclusion; Housing; Healthcare; Employment Insecurity; Financial Stress; and Food Security. The MPI is the mean of the seven dimension scores, so it also ranges from 0 to 1.
Component weights	Equal weighting — mean of the retained component indicators (see Section A.3).
Standardisation / scale	0–1 scale (overall sample mean = 0.372)
Direction	Higher score = greater cumulative precarity (worse)
Reported in SIIMS 2026	Tables 7.2, 7.3 and 7.4 (domain contributions to the overall MPI).



A.5 Summary of Indices

Abbr.	Index	Scale	Higher score indicates
HAI	Housing Adequacy Index	T-score (50/10)	Better housing
OHRI	Occupational Health Risk Index	T-score (50/10)	Greater occupational health risk
WPSI	Welfare Portability and Social Protection Index	T-score (50/10)	Greater social protection
WEI	Welfare Exclusion Index	T-score (50/10)	Greater welfare exclusion
FRI	Financial Resilience Index	T-score (50/10)	Stronger financial resilience
LMVI	Labour-Market Vulnerability Index	T-score (50/10)	Greater labour-market vulnerability
CSI	Coping Strategy Index	0–1	Greater use of coping strategies
MPI	Multidimensional Precarity Index	0–1	Greater cumulative precarity

Source: SIIMS 2026.



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South India Interstate Migration Survey 2026

Evidence to Inform Policy for Interstate Migrant Workers to Karnataka, Kerala and Tamil Nadu

Migration powers economies, but mobility also exposes the gaps between labour markets, welfare systems and public institutions. The South India Interstate Migration Survey 2026 (SIIMS 2026) examines these realities through the experiences of interstate migrant workers across South India, tracing source–destination corridors, circular mobility and informal recruitment networks, and showing how employment, housing, health, social protection, financial security, gender and social inclusion combine to shape migrant well-being.

The findings reveal a workforce that is economically vital yet frequently exposed to informal employment, weak contractual protection, occupational risks, inadequate housing, barriers to public services and uneven welfare portability. At the same time, migration continues to offer livelihood opportunities and improved living standards for many workers. By bringing multiple dimensions of work and well-being into a common analytical frame, SIIMS 2026 shows where vulnerabilities accumulate, how experiences differ across states and employment sectors, and where institutional responses need to improve.

The report concludes with practical recommendations for strengthening social protection and advancing a corridor-based approach to interstate migration governance, linking source and destination states through stronger institutional coordination, portability, digital systems and phased implementation. Together, the findings provide an evidence-led framework for understanding and governing the changing realities of interstate labour mobility in India.

SIIMS 2026 is intended for policymakers and administrators, labour and welfare institutions, employers and industry bodies, trade unions, civil-society and migrant-support organisations, researchers, development partners and others working to improve the conditions and governance of interstate labour migration in India.

