

From Struggle to Self reliance





In rural South Rajasthan, families of migrant and wage-labour households live with constant uncertainty. A sudden illness, accident, or death can push them deeper into debt and distress. Social security schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were introduced by the Government of India to provide a safety net to such vulnerable households. However, in practice, accessing these entitlements often involves long delays and complex processes.

On 13 December 2024, Harupa Ram lost his wife, Narbi Bai, after she had been sick for a long period of time. As a daily wage labourer, Harupa Ram's earnings were modest and irregular. The two worked as migrant workers in Surat and Dwarka. The claim process, however, was far from simple. The journey began with a mismatch in nominee details—the name on the claim form did not match the records on Aadhaar and the bank passbook. This seemingly small discrepancy triggered a long cycle of corrections, repeated submissions, and constant follow-ups. Harupa Ram made multiple trips to the tehsil office, the bank branch, and local government offices. Despite resubmitting corrected forms, the claim remained stuck with the recurring status of "pending documents." For a family already coping with loss and struggling with daily subsistence, this prolonged bureaucratic delay was emotionally draining



The Breakthrough

After nearly eight months of persistence, on 27 July 2025, the claim status finally shifted from "pending" to "processed." A few days later, on 1 August 2025, the long-awaited settlement amount of ₹2 lakh was directly credited to Harupa Ram's bank account. The case got reported in Dainik Bhaskar on 27 July 2025, reflecting how delays in insurance settlements impact ordinary households. For Harupa Ram, the money was not just a settlement—it was a turning point.

Instead of using the entire amount for immediate consumption, Harupa Ram made a thoughtful decision to invest a significant portion of the insurance money into starting a small enterprise of his own. He also utilised some money for his younger son's marriage and daughter-in-law's delivery. Even a modest insurance scheme, once settled, can serve as a powerful safety net and springboard for new opportunities. Administrative hurdles—such as mismatched nominee details and poor coordination between banks and insurers—continue to cause avoidable suffering for vulnerable households.



What did we learn?

For families like Harupa Ram's, ₹2 lakh is not just financial assistance; it can redefine the course of their lives. What began as a prolonged struggle with paperwork and delays ended as a story of resilience and renewal. By converting his insurance settlement into a livelihood enterprise, Harupa Ram transformed compensation into empowerment.

As of 2025, Shram Sarathi continues to assist several families with pending insurance claims. This year alone, we have helped five families secure claims worth ₹10 lakh. Each story, like that of Harupa Ram, underscores the importance of bridging systemic gaps so that social security schemes truly serve their purpose—offering not just relief in times of loss, but also pathways to long-term stability.



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