

VVGNLI CASE STUDIES SERIES

First Edition



V.V. GIRI NATIONAL LABOUR INSTITUTE

VVGNLI
CASE STUDIES SERIES
001–012/2020



V.V. Giri National Labour Institute
2020

ISBN: 978-93-82902-70-6

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Year of Publication : 2020

This document can be downloaded from the Institute's website at www.vvgnli.gov.in

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Printed and Published by V.V. Giri National Labour Institute, Sector - 24, Noida - 201301, U.P.

Printed at: Chandu Press, D-97, Shakarpur, Delhi -110092

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Foreword

V.V. Giri National Labour Institute (VVGNI) is a premier and apex national level institution exclusively devoted to training, research, publications and consultancy pertaining to labour and associated aspects. The Institute imparts training to major stakeholders in the field of labour with the objective of meeting the training requirements and training aspirations of the constituent groups.

The relevance of the training activities organised by the VVGNI has assumed added significance in the context of the transformations being witnessed in the world of work during the last two decades, driven by mega trends like globalisation, demographic transitions and technological advancements. While such developments have provided newer opportunities, particularly in terms of the spread of knowledge-based production processes and economic activities, it has also given rise to fresh challenges such as the need to respond to changing forms of work and work relations.

To deal effectively with various scenarios of the future of work, the major stakeholders in labour are required to be equipped with relevant cognitive and behavioural skills to respond to the challenges of change at different levels. Case studies are one of the most powerful training tools to equip participants with the blend of cognitive and problem-solving skills required to analyse and respond to the transformations. The efficacy of case studies becomes all the more pronounced when the themes presented and discussed involve contemporary issues related to unorganised sector workers, promoting quality employment, improving labour governance structures, etc.

I am happy to note that this compendium brought out by the VVGNI consists of thought-provoking case studies developed by the Institute's faculty on different facets of contemporary labour issues. It is also a significant landmark for the VVGNI in being the first instance of the Institute publishing a collection of the important case studies developed and used in its training interventions.

I compliment the Director General and the faculty of the Institute for bringing out this valuable publication and I am confident that all stakeholders concerned with labour and related issues will benefit from it.

(Heeralal Samariya)
Secretary, Labour and Employment,
Government of India &
Chairperson, Executive Council, VVGNI



वी.वी. गिरि राष्ट्रीय श्रम संस्थान

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महानिदेशक

Dr. H. Srinivas, IRPS

Director General

Preface

This first ever compilation of case studies developed at the VVGNI is another milestone in the Institute's history.

One of the important mandates of the V V Giri National Labour Institute is to organise training programmes on labour and related issues. The Institute's training programmes cater to the training needs of a range of stakeholders and social partners: government functionaries; labour administrators; trade unions representatives; human resource and industrial relations managers; members of the civil society organisations; trainers, researchers to name a few.

With a transdisciplinary approach in its training activities, the Institute uses a rich portfolio of methods to make the training interventions effective. It is acknowledged that Case Studies constitute one of the best methods to enhance learning and training outcomes. They also help sharpen the skills of the trainees to problem-solve and respond effectively to the challenges of change.

One of the Institute's strengths is its constant attempt to create a synergy between research, another key mandate of the Institute and training activities by incorporating research outputs as training inputs and using feedback from training as triggers for research. Accordingly, the VVGNI faculty are involved in the preparation of case studies based on their research interests, domain expertise and feedback from training.

This compendium includes case studies on some of the important areas of labour and related issues developed by the faculty members of the VVGNI.

I sincerely hope that these case studies that are to be used in various training interventions will reinforce the practical and field components of the training sessions and thus contribute to the overall richness of the VVGNI training programmes.

Dr. H. Srinivas

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Good Practices on International Labour Migration Governance: Case Study of India's *eMigrate*

Dr. S.K. Sasikumar*

1. INTRODUCTION

Case studies are very effective and powerful teaching and training tools. Case methods are being increasingly deployed in training programmes and interventions across the world not only to facilitate effective business strategies but also for evolving and implementing effective public policies.

In this case study, we deal with good practices on international labour migration governance, focusing on a recent public policy initiative launched in India, *eMigrate*.

This case study has been developed based on a detailed review of the operation of the *eMigrate* system and in-depth discussions with concerned stakeholders such as government functionaries dealing with *eMigrate*, migrant workers who have used this system to emigrate overseas for employment, licensed recruiting agencies involved in overseas labour recruitment systems in India, and researchers specialising in international labour migration.

This case study was also presented and discussed in two of the major training programmes organised by the V.V. Giri National Labour Institute during 2019-2020: the *Training Programme on Migration and Development: Issues and Perspectives* (23-26 September 2019), attended by 27 researchers and practitioners from India involved with migration issues, and the *International Training Programme on Labour and Employment Relations in a Global Economy* (04-22 November 2019), attended by 31 senior- and middle-level government functionaries from 19 countries involved with various issues related to labour and development, including labour migration. The inputs received from the trainees of these two programmes have also been factored in while finalising this case write-up.

2. BUILDING THE CASE

International labour migration assumes centrality in contemporary public discourse across the globe. Although international migrants¹ numbering 272 million in 2019² currently account only for 3.5 per cent of the global population, their contribution to different facets of the development process in the sending and receiving countries has been phenomenal. The International Labour Organization³ estimates that more than 70 per cent of the current international migrants in the age cohort of 15+ moved from one country to another for employment purposes.

So far as international migrants are concerned, India is the lead country of origin with 18 million Indians living abroad.⁴ In terms of prominent migrant flows, the migration of low-skilled and semi-skilled workers from India to the Gulf regions is regarded as one of the most significant migration corridors. It is estimated that the resident Indian community in the Gulf region is currently over 8.5 million.⁵

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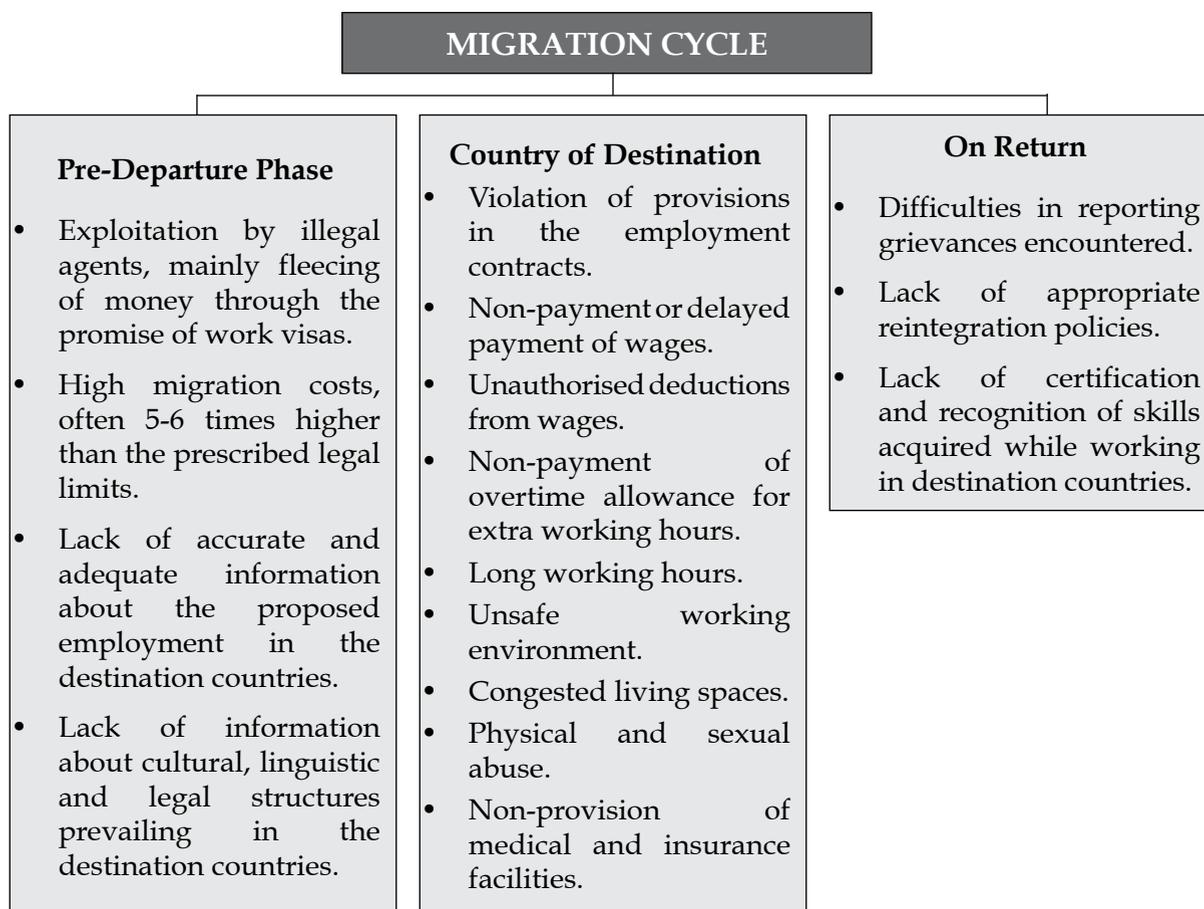
A major outcome of international labour migration is the corresponding remittance flow, with global remittance flows amounting to \$689 billion in 2018.⁶ The enormous significance of remittance flows, especially for developing and emerging countries, can be gauged from the fact that these were more than three times the size of official development assistance (ODA) and came close to foreign direct investment (FDI) in 2018.

India is currently the largest recipient of remittances in the world with US \$ 79 billion in 2018, accounting for nearly 12 per cent of the total global remittance flows and 15 per cent of the flows to developing countries. Importantly, nearly half of the remittances received by Indian migrant households in recent years originated from the Gulf region.⁷ Remittance inflows to the households of low- and semi-skilled workers have had a significant impact on the reduction of poverty and improving educational and health outcomes of such households.⁸

The migration of low- and semi-skilled persons from India for overseas employment is regulated by the Emigration Act of 1983. As per the provisions of this Act, Indian citizens have to obtain emigration clearances from the Protector of Emigrants while migrating for employment to other countries. However, the Act exempts certain categories of people and certain countries from emigration clearance (the emigration check not required - ECNR category). Consequently, the 'emigration check required' (ECR) is currently applicable only for those emigrating for employment purposes to 18 countries⁹ and for those with an educational attainment below matriculation level. The basic objective of stamping 'emigration check required' on the passports of the relevant categories of people is to ensure adequate protection to the emigrants, as the Protector of Emigrants scrutinises the employment contracts prior to issuing emigration clearances.

As per the emigration clearance data nearly 5,00,000 emigration clearances have been issued on an average per year during 2014-2019. A noticeable trend is the rapid change in the catchment areas within India for low- and semi-skilled labour migration. While the southern states of Kerala and Tamil Nadu were the major sources of the ECR category of workers in the 1990s, constituting more than 50 per cent of all emigration clearances issued in 2000, the northern states of Bihar and Uttar Pradesh (which are also among the poorest states in India) have accounted for more than 40 per cent of the emigration clearances issued in recent years.

Several studies and reports indicate that low-skilled and semi-skilled migrants encounter various kinds of vulnerabilities in the different phases of the migration cycle.¹⁰ Some of the major problems commonly encountered in the different stages of the migration cycle by migrant workers prior to the introduction of *eMigrate* are schematised below:



Recognising the urgency in tackling these problems, the Government of India has launched several innovative measures in the recent past to facilitate safe, decent and dignified working conditions.

One of the most significant measures has been the operationalisation of the *eMigrate* system.

3. *eMIGRATE*: ARCHITECTURE AND FEATURES

eMigrate is a transformational initiative of the Ministry of External Affairs, Government of India, to automate the emigration processes and ecosystem. This innovative e-governance programme has been made operational in a phased manner since September 2014 to transform emigration into a simple, transparent, orderly and humane process.

The public website (<http://www.emigrate.gov.in>) is for the general public to access the services offered by the Overseas Employment Division of the Ministry of External Affairs. Prospective recruiting agents can apply for registration, and prospective employers and project exporters can apply for accreditation. Emigrants can also apply for direct emigrant registration. In addition, grievances of the emigrants and information about any eventuality encountered by the emigrants can be submitted on this website.

eMigrate facilitates issuance of emigration clearances electronically to the ECR category of emigrants (i.e. low- and semi-skilled workers) going to notified countries for employment purpose.

eMigrate system is integrated with the Passport Sewa Project of the Ministry of External Affairs and the Bureau of Immigration of the Ministry of Home Affairs on the one hand, and the Indian Missions in the 18 ECR countries, foreign employers and registered recruiting agents on the other. This ensures that all stakeholders are on the same electronic platform, which greatly enhances 'ease of doing business' and ensures prompt and easy action on all fronts for all the stakeholders. *eMigrate* thus provides a comprehensive online database of emigrants, Indian missions, registered recruiting agents, foreign employers and insurance companies.

The integration with the Bureau of Immigration enables the *eMigrate* system to record departure and arrival information of ECR category workers. Whenever an emigrant arrives at an airport or check-post to proceed abroad, her/his passport details are validated online by the Immigration Officers and only those who have obtained emigration clearance are allowed to travel. This is a measure to ensure protection against possible exploitation of the Indian workers.

The integration with insurance companies facilitates the validation of Pravasi Bhartiya Bima Yojna (PBBY) policy details. PBBY is a mandatory insurance scheme revamped and strengthened in 2017 which provides an insurance cover of Rs. 10 lakhs in case of death or permanent disability as also a few other benefits at a nominal insurance premium of Rs. 275 and Rs. 375 for a period of two and three years respectively.

Foreign employer registration has also been made mandatory in a phased manner with effect from October 2015.

The *eMigrate* system functions under the control of the Protector General of Emigrants who exercises, directly or through Protector of Emigrants, the powers

and responsibilities under the Emigration Act, 1983, to ensure protection of Indian emigrants proceeding abroad for overseas employment.

4. eMIGRATE: MAJOR OUTCOMES AND BENEFITS

- The *eMigrate* system has rendered the migration cycle and fulfilment of administrative procedures much faster and efficient.
- Authentication of credentials of major stakeholders involved in overseas recruitment, such as recruiting agents and foreign employers, has become quicker.
- *eMigrate* has significantly streamlined the issuance of emigration clearances.
- It is noteworthy that emigration clearances for Indian workers in the ECR categories have become 100% paperless.
- The issuance of emigration clearances has also being made transparent.
- No emigrant is required to visit the Protector of Emigrants offices as the emigration clearance approvals are given online.
- Recruiting agencies can track the progress of the emigration clearances without having to visit the offices of the Protector of Emigrants/Protector General of Emigrants.
- The transparency and efficiency of the system has made the emigration ecosystem in India completely hassle free and corruption free.
- The online data base allows the Protector General of Emigrants and other related functionaries to monitor the activities of the recruiting agents and foreign employers, and take immediate remedial actions if any unfair practices are observed.
- Pre-departure orientation is considered one of the most pragmatic strategies to minimise the risks associated with the migration of low-skilled and semi-skilled workers. Pre-departure orientation has been initiated in a large scale in India since 2018 as a part of the reformation of institutional structures related to the migration of low-skilled workers. The handbook for pre-departure orientation for the migrant workers is available in English, Hindi and regional languages like Telugu, Tamil, Punjabi, Malayalam and Bengali on the *eMigrate* website.
- The website also provides several other important resources relevant for the different stakeholders. For instance, the Government of India has been fixing minimum referral wages to regulate the wages of Indian migrant workers employed in different occupations in countries included in the ECR category. Presently the minimum referral wages are fixed for 2652 categories of occupational categories in the 18 ECR countries. The *eMigrate* website provides up-to-date information on minimum referral wages fixed for the different occupations in different countries.

IN LIEU OF CONCLUSION

This case study clearly illustrates how technology can be embedded into the governance structures to make the design and implementation of public policies more effective and beneficial, particularly to those belonging to the vulnerable categories. It also demonstrates how a well-crafted public policy related to a complex process like the migration of workers to different countries for employment, which involves a large number of stakeholders, can be transformed into a simple, transparent, orderly and humane process.

ENDNOTES

1. *International migrants* are defined as those living in a country or area other than that in which they were born.
 2. United Nations Department of Economic and Social Affairs (2019), *International Migrant Stock 2019*, UN DESA.
 3. International Labour Organisation (2018), *ILO Global Estimates on International Migrant Workers*, ILO, Geneva.
 4. *Op.cit*
 5. World Bank (2019), *Migration and Remittances: Recent Developments and Outlook*, World Bank.
 6. *Ibid*
 7. Reserve Bank of India (2018), 'Globalising People: India's Inward Remittances', *RBI Bulletin*, November.
 8. Sasikumar, S.K. (2014), 'Maximising Developmental Outcomes of International Labour Migration and Remittances: The South Asia-Gulf Experience', *Labour & Development*, 21(2): 30-57.
 9. Afghanistan, Bahrain, Brunei, Indonesia, Iraq, Jordan, Kuwait, Lebanon, Libya, Malaysia, Oman, Qatar, Saudi Arabia, Sudan, Syria, Thailand, UAE and Yemen.
 10. Sasikumar, S.K. (2019), 'Indian Labour Migration to the Gulf: Recent Trends, the Regulatory Environment and New Evidences on Migration Costs', *Productivity*, 60(2): 111-125.
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Addressing Child Labour in General and in the Context of COVID 19 Pandemic Disaster: Case Study of Girl Child Domestic

Dr. Helen R. Sekar*

CONTEXT

Children are the wealth and future of any country and all children are bestowed with rights for their holistic development as articulated in the series of international conventions, such as the ILO Convention 138 Minimum Age (1973), United Nations Convention on the Rights of the Child (1989), the International Labour Organization (ILO) Convention 182 on Elimination of the Worst Forms of Child Labour (1999), and the United Nations Millennium Declaration (2000) with its emphasis on poverty reduction and universal education, 8.7 of the Sustainable Development Goals (2015) and other international, regional, national instruments. It is the responsibility of the policy makers, programme implementers and general public at large to nurture, promote and provide a child-friendly atmosphere towards realizing children their rights. This is critical for a healthy and vibrant human resource development for the future.

Education is an antidote for child labour. Children drop out of school at an early age or never get enrolled in school and join the labour market due to a range of reasons including poverty, inaccessible to remedial education, unemployment and underemployment of their parents and other adult members in the family, indebtedness due to acute health crisis, and various other socio-economic-cultural factors. Socio-economic factors like female literacy, small family size, higher adult wage rates, diversification of the rural economy, employment generation in non-farm sector, imparting employable skills, increase in female work participation in skilled and high-paid labour with upward occupational mobility, etc. can pave way to end child labour. Overall economic development can reduce the incidence of child labour with better employment opportunities for adult labour particularly female labour. With the earned income and autonomy in decision-making women tend to make increased family resource allocation for education, health and survival of children on priority.

Employing children for household chores is one of the oldest practices. There has been cultural acceptability and toleration of this practice. Many children who become child domestic workers are already in vulnerable life conditions. Taking advantage of their family situation, their employers places them not only in exploitative living conditions, but also degrade and ill-treat them. Child domestic workers (CDWs) are the children working outside their homes in the houses of strangers for wages in cash or kind. Violence faced by these children is often hidden or ignored¹. Moreover there is scarcity of empirical data on the treatment meted out on child domestics. Girls are particularly vulnerable to enslaved forms of labour, such as child labour in domestic

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¹ Save the children, "Abuse among child domestic workers, a research study in West Bengal", 2006, p1-34.

work though boys are also employed as Domestics. Child Domestic Work has linkages with child trafficking for labour exploitation and commercial sexual exploitation and the resultant physical and sexual abuse of children.

For Girl children at work, the gender-specific vulnerabilities have important implications for their leaving school and influx into child labour situation. Girl children have to cope up wage work with the demands of domestic responsibilities in their own homes including the unpaid care work when they are back from wage work². Child Domestic Work has also been identified as a priority sector by the International Labour Organization Convention on the Worst Forms of Child labour as a hazardous and enslaved form of labour. Child Domestic Workers or servants is one of the prohibited occupation mentioned in the list of occupations and processes where children are prohibited to help in family or family enterprises as mentioned in Part B of the Amended Child Labour Act 1986.

PROBLEM

Deprived of childhood opportunities and denied of child rights children are pushed into vulnerable position, hazardous conditions and difficult circumstances. Children are at work in different sectors of the economy in rural, urban and tribal areas. Child labour not only deprives children of their childhood opportunities but also denies them of their other rights, particularly the right to education. The Constitution of India states that no child below the age of 14 shall be employed to work in any factory or mine or employed in any hazardous occupations and the tender age of the children are not abused. It further states that children are not forced by any economic necessity to enter a vocation unsuited to their age or strength.

An overwhelming proportion of the child labourers are in rural areas, though the numbers are growing in urban areas. While there had been child labour elimination efforts to prevent influx of children into the labour market, millions of children still continue to work as child labour. This demands a relook at the past strategies and approaches for combating employment of children, particularly through appropriate education interventions.

METHODS USED

Research Method is used in the formulation of this Case Study involving in-depth, and detailed analytical going-over of a particular case of a rescued girl child labour who was subsequently rehabilitated, mainstreamed and reintegrated. This case study examines the factors that push a child into wage work, the child's working condition at work place that deprives the child of mental physical, moral and psychological development and denies her rights of childhood. The Case also discusses that has it not been for the efforts put in for rescuing the child, rehabilitation strategies adopted and mainstreaming efforts of the NCLP, the child's opportunities of education and training would have ever been foreclosed. This case study has different units of analysis, such as individuals that include the child labour, family members of the child labour, employer, rescue team members, voluntary Educational and Vocational Instructors of STC, NCLP Project, events, and pro-active actions. This Case study relies on multiple empirical research studies carried out on the issue in the past by the writer of this

² Sekar, Helen, R. (1993), Girl Child Labour in the Match Industry of Sivakasi: No Light in their Lives, National Labour Institute, NOIDA.

case study and include multiple sources of evidence from her studies both qualitative and quantitative providing the statistical framework for making inferences.

CASE-STUDY

The present Case study tries to analyse the workforce participation of female children thereby examining the reasons for their getting engaged in paid employment. An attempt has been made to understand the gender differences in participation in school education and the implications for the lives of girl children. It also discusses the design, delivery and impact of the government schemes and interventions that make a difference in the lives of children rescued and released from labour exploitation and targeted as beneficiaries for educational rehabilitation.

Neena (name changed) is a 22 year-old girl from Krishna Nagar, has six family members which belongs to socio-economically vulnerable section of the society struggling to get their daily basic needs. Her father works as a helper in the shop and her mother is physically challenged and bed-ridden. Both her elder sisters go for work as helpers in Garment-making Units and her younger brother is studying in Class-XI. Neena had been dreaming of going to school but her family's economic conditions and circumstances compelled her to work as a Domestic in some of the houses in her neighbourhood while she was eleven years old. Her family settled here from her native village in a far off State.

Neena used to work from 8 o' clock in the morning to 1 o' clock in the afternoon and again from 5.30 to 8 o' clock in the evening. She is paid Rs. 500 a month. Her family has to pay the house rent of Rs.3000 or the hired hut in the slum. Every day the family live in anxiety about what will happen if her mother's health deteriorated and what would they do to meet her health-care expenditure.

In the evening, when she comes back home from her wage work she carries out sweeping the house and mopping. She washes the clothes and drying them in a liner after climbing up the narrow rusted metal ladder leading to the terrace. She washes vessels and clean the kitchen. Sometimes, the family feed on the left over food if given by the employers give her.

The employers scold her badly if she ever gets late to work after caring for her invalid mother. Very frequently, Neena is made to work for long hours, at times even beyond 9 PM. She becomes extremely tired and goes to sleep without eating anything. In the morning she washes the utensils and sweep the house. Because, after cooking for the family her sisters go for work. She wanted to go to school and study like the children in the houses where she works as Domestic. She was very sad for not being able to go to school and study.

It is then that the Chairperson NCLP of the District took the initiative and held meeting with the NCLP staff and officials along with the SSA staff and officials wherein the importance of eradication of child labour and enrollment of out of school children in the school was emphasized. Those who have attended the meeting have offered to work on the directions given by the District Collector/Magistrate. Collective efforts and the team work made the difficult task easy and developed synergy in their approach and understanding on the issue of prevention and elimination of child labour. Multi-stakeholders Training from a premier national level Institution, made

them enthusiastic, motivated and various components of the training enabled them to develop strategies and multi-pronged approaches according to the local-specific situational analysis of child labour and attending the training programmes energized them to work towards prevention and elimination of child labour in their respective districts. Women to women approach empowered mothers of child labour to send their children to schools. Formal School children also came forward by going to the child labour families to invite children to join the schools. The relentless campaign brought about a desired attitudinal change among all concerned. Thus, the goal of prevention and elimination of child labour.

Neena was one of the children that the National Child Labour project staff located when they conducted the survey to identify the child labourers in the District. She was subsequently enrolled in one of the Special Training Centres run by the NCLP. She was very happy that she could access to education in fulfilment of her long lasted desire and dreams. After her educational rehabilitation in the NCLP STC she was mainstreamed into one of the Government Schools in the District and continued her studies. With the continued efforts and support from the NCLP personnel, she was able to get enrolled in college and presently she is pursuing her higher education from a Government College in the NCR. She also works as a part-time Instructor and supports her family financially.

RELEVANT DATA

In the context of global commitment towards achievement of Sustainable Development Goals for the year 2030, the problem of child labour and its amelioration remain one of the important policy agendas of the countries across the globe including India. Children are never enrolled or drop out of school and early for reasons of poverty, inaccessibility to education and gender related social pressures. The gendered vulnerabilities have important implications for the child labour situation and children's activities. Girl children face special difficulties in entering and remaining in school, owing to factors such as the need for supplementing the less than subsistence-level family income and the demands of domestic responsibilities within their own homes. Girls are also particularly vulnerable to the worst forms of child labour, such as hidden forms of child labour in domestic work and other work places.

Enabling factors like female literacy, small family size, increase in adult wage rates, diversification of the rural economy, and female work participation in labour, and overall economic development can reduce the incidence of child labour with better employment opportunities for adult labour and expansion of educational infrastructure ensuring accessibility to quality education to the children of the poor, vulnerable and marginalized sections of those in the lower rungs of the socio-economic hierarchy. Besides school education, gender differentials in participation of boys and girls in different activities coupled with statistical invisibility of work done by girls needs to be brought to the limelight as a higher percentage of girls among the female workforce are put to work as child labour, compared to boys and girls also shoulder the burden unpaid care work which is not captured in data sources.

In the International Conference on Labour Statisticians (ICLS) in 1998, ILO discussed concepts and measurement of child labour and recommended that non-market work of a domestic nature in the parents' or guardians' households, where the children

actually reside, needs to be included when investigating children's schooling and non-schooling activities. This would help identify those children who are working more numbers of hours a day than may be considered normal to learn common household chores and related activities – that is, they are child labourers. Further, the 19th ICLS in October 2013 recommended that specialized household surveys on topics such as time-use, volunteering, agriculture, child labour, and labour migration may be more appropriate for comprehensive measurement and in-depth analysis of participation in specific forms of work, or for focusing on particular subgroups of the population.

The gender-wise analysis of Census 2011 revealed that the overall difference in main and marginal workers was more evident for girls, with the marginal workers approximately 1.5 times higher among females. The overall proportion of female marginal workers was 1.5 times higher than main workers. According to NSSO 2011/12, a greater proportion of girls (11.2 percent) as compared to boys (9.4 percent) were not attending school. The figures showed a significant decline from 16.1 percent for boys and 22.7 percent for girls in 2004/05, yet, the gender gap for school attendance continued to be evident. In addition, gender differentials in school attendance became more prominent across social groups. In 2011/12, a greater proportion of girls (12.1 percent) belonging to Scheduled Castes in rural areas were not attending school, than boys (10.4 percent). Similarly, among the Scheduled Tribes, more girls (12.4 percent) than boys (11.4 percent) were not attending school in rural areas. Gender differentials were also evident among the Other Backward Castes (OBCs), with 11.8 percent girls not attending school as compared to 9.7 percent boys in rural areas. On the contrary, the gender differentials in school attendance were not so significant in urban areas that reported 6.6 percent girls not attending school in comparison to 6.1 percent boys.

On examining the reasons for children (5 to 14 age group) not attending school in rural areas in 2011/12, it was found that a greater percentage of girls (3.0 percent) than boys (0.5 percent) had not been attending school due to their engagement in domestic chores. Similarly, for children who had attended school in the past and were not currently attending school, 7.4 percent girls were not attending school due to their engagement in domestic chores, whereas only 1.1 percent boys were unable to attend school due to engagement in domestic chores in rural areas. Similar trends were also seen in urban areas, where 4.5 percent females were currently not attending school due to engagement in domestic chores, in comparison to 1.3 percent of boys. Further, 7.2 percent girls in urban areas, who had attended school in the past had dropped out due to the burden of domestic chores, in comparison to only 0.7 percent males who reported doing so.

PROBLEMS HANDLED

- Reasons for girls not attending school
- Social perceptions of education being more important and beneficial for boys
- Concerns related to access and continuation in education
- Policy interventions to address the issue of gender inequality in getting access to education
- Statistical invisibility and Non-recognition of the household related activities carried out by girl children in national accounting systems

- Gender discrimination as a leading cause of child domestic labour and the resultant reinforcing and perpetrating gender stereotypes
- Cause and effect relationship between domestic child work and gender bias
- Issues of poverty and labour exploitation that come in the way of education and other opportunities and rights of childhood meant for development and advancement of children

OPPORTUNITIES USED

- Stakeholders and general public were made aware of the situation and conditions in which children work to mobilize their concerted and coordinated efforts towards responding to the issue of child labour.
- They were particularly sensitized on the hazards of occupations such as the Domestic Child labour where children work long hours with low pay and as unpaid workers, are often under the risk of distress, depression and trauma and how these children who are confined and restricted in strangers' space are vulnerable to different kinds of violence, including sexual, physical and verbal and the risk gets heightened in cases where the employers are alcoholics or addicted.
- The consequences explained:
 - o Such exclusion and labour exploitation is a negative deterrent for overall physical and mental growth
 - o Used as cheap labour, the aspirations of these children are doomed hampering their overall development
 - o They remain invisible from the labour law enforcement machinery and therefore special efforts are to be made to identify and locate them for educational rehabilitation.
 - o Elucidating Adverse Health Risks - Children as Domestic Worker encounter many hazards such as toxic cleaning chemicals which can burn the skin and cause irritation in the eyes of the child. In households where the Employer(s) smoke, children inhale cancerous passive smoke. Inadequate bedding exposes them to mosquito-bites, cold, bronchial asthma, tuberculosis, fever and other diseases. Children are usually over-worked and under-fed. Malnutrition severely affects the physical and mental growth of the child and also overall well-being. This is especially a serious concern if the Child is in its pre-pubertal years. As workers in tender age, their understanding of society is limited. Due to less exposure and awareness in the surroundings, they often grow up to be less competitive and unskilled, thus attracting menial jobs and workplace. They are mostly migrants far away from their native places and at times depend on their traffickers for communicating with their family.

ANALYSIS OF THE OUTCOME

Domestic Work is known to be a hidden phenomenon in subaltern nations and recognition of the same, reflects on the social and economic and cultural pattern of the society. The low wages received by child domestic workers is a common grievance, yet there are others who are deceived into working as domestic helpers with lures of a monthly wages or free education and bears delayed payments or end up not getting paid at all. The understanding, however, is beyond many communities. Recognition of caste, patriarchy in sending away girls to work as labour force is an essential threat to their growth and the community devised economy is the first step to recognize such type of labour. Gendered injustice and prolonged poverty are one of the main reasons for forceful labour at a young age.

Suggested Strategies: Developing a monitoring mechanism through a computerized tracking system for all children; orienting and training multi-stakeholders on child friendly approach; sensitizing children on their entitlements and duties; and specific initiatives for special categories of children such as child labour, migrant children, differently abled children and other excluded categories of children.

Select Activities:

- Consultation involving – Administrators, policy makers, NGOs, child right activists, educationist, teachers and other stake holders
- Assessing the training needs of various stake holders – teachers, children, SHGs, PRIs etc.
- Developing monitoring mechanism and establishing a monitoring system at district and block and village level

SUMMING-UP

Generating awareness on the dangers faced by children at the workplace through various training and other interventions would pave way for sensitization of different sections of populace. With the continued efforts of the NCLP, many children have been mainstreamed into education having rescued and removed from different forms of work such as bangle-making, mining, sports goods manufacturing, gem polishing, hosiery, match and fireworks, lock making, brassware manufacturing, etc.

Government has a host of child protection schemes and structures to implement them through various departments. Co-ordination and convergence across departments is essential to realize all the development needs and entitlements of children. Close monitoring and follow up is also needed. The policy gaps in enabling children realize their entitlements need to be addressed with community participation. Village level child protection structures, Village Education committees that are dysfunctional need to be made functional with regular monitoring by the community. Schools need to function in close coordination with the community. There is a need to bring synergy in service delivery of child welfare schemes and close monitoring and follow up with participation of local community. Child Protection Policy should be evolved to address the issues relating to Child labour and also to ensure compliance of provisions of RTE Act.

Community based committees formed for monitoring various child related issues (such as VECs, Village Watch Dog committees etc.) should actively participate in planning, implementing and monitoring processes thereby ensuring implementation of all provisions of RTE Act; Creating opportunities for full- fledged development of girl children; ensuring that children get all their health related entitlement; energizing the community based monitoring committees; covering all school age children with a protective environment where children have space for participation.

There is a need to bring synergy in service delivery of child welfare schemes and close monitoring and follow up with participation of local community. Child Protection Policy should be evolved to address the issues relating to Child labour and also to ensure compliance of provisions of RTE Act. Creating opportunities for full- fledged development of girl children ensuring all children their rights and this is possible when the community comes forward to provide a protective environment for children with space for their participation.

There is also an immediate need to assess the situation of vulnerable children to labour exploitation in the wake of COVID-19 pandemic disaster. With the overall economic insecurity due to disruptions in supply chains, halt in manufacturing straining public budgets and the resultant losses in household incomes children may be forced to supplement family income by getting pushed into labour exploitation. Marking the World Day Against Child Labour, Guy Ryder, Director-General of the International Labour Organization said “As the pandemic wreaks havoc on family incomes, without support, many could resort to child labour”³ “ There is a possibility of spike in the incidence Child labour, and Street children, and child trafficking would spike due to the closing down of informal sector and, the Micro Small and Medium Enterprises (MSME) sector,⁴ and given the COVID-19 pandemic and the socio-economic setbacks it has created, it is high time that strategies to combat child labour is also discussed by the stakeholders and social partners”⁵

The workplace closures have immediate and severe impact on informal sector workers and the self-employed, casual labourers, unskilled workers who normally work on a casual or “per piece” basis, women workers, migrant workers, daily-wagers, garment workers, and construction workers are worst affected. Pavement dwellers lost their livelihoods due to social distancing and community quarantines. Lack of social protection further accentuated the problem. Staying at home losing their jobs and wages, the poor hardly have any means to provide for their families. Negative effects of Covid-19 pandemic crisis are generally greater for the poor children and adolescents especially when they constitute a much larger share of the population. As per the Census of India 2011, population below the age of 18 years are 44,41,53,330 and they constituted 36.7% of the total population. Families have less money to spend on Medical Care, Food, and other vital and basic needs when employed members of the household lose their jobs and lose income due to pandemic. Children are adversely affected when they witness financial stress of their parents and it can cause children stress and trauma and may lead to mental health problems for children.

³ <http://www.ilo.org>

⁴ Swain, Biraj, “Children Will Be More Vulnerable to Trafficking After COVID-19”, The Wire, April 13, 2020

⁵ Mahara, P & Sapkal, R. S. “In Shattered Post-Lockdown Economy, Government Must Keep a Strict Eye on Child Labour”, The Wire, June 16, 2020

Reduction in income or an increase in expenditures post-pandemic could lead parents to pull their children from school and put them to work. Therefore the need for working together with greater speed for Developing Identification Systems to reunite families and supporting access to education as response to the negative effects of the COVID -19 Pandemic on children must be rapid.

Children from impoverished families, indigenous or other population group that is marginalized face multiple disadvantages and these children merit special attention. Poverty, lack of awareness, social exclusion, inability to access educational or training opportunities, health-related issues or a combination of these issues need to be addressed on priority. The poor should be made aware of the documents and processes required for accessing government assistance and benefits of Social Security/Social Protection and other Safety Net Programmes for COVID Pandemic Response. Facilitating distribution of relief packages and materials as Providing Food/Food Grains for Families in need can also benefit Children. It is also important to make government relief accessible at doorsteps for children with Disabilities and to facilitate Cash Transfer to families. It is essential to raise awareness of the importance of education for all children and help the children of the poor in doing Home-based Learning Activities for ensuring that children stay in school and out of the labour force. A combination of measures is almost always required in preventing and elimination of Child Labour.

Case Study on Role of Proper Appreciation of Facts and Credence of Conciliation Officer in Effective Conciliation of Industrial Disputes

Dr. Sanjay Upadhyaya*

INTRODUCTION

In any thriving industrial society, industrial disputes are inevitable. These disputes between employers and their employees can broadly be classified as individual disputes and collective disputes. When the parties to these disputes fail to settle the same through bi-partite discussions, the institutions like conciliation step in and thus play an important role in resolution of industrial disputes. The conciliation officers are appointed by the government to intervene in industrial disputes. The mechanism provides a platform for opening the issues and facilitating the workmen and the management through persuasion, advice and alternate proposals to resolve the disputes and to arrive at an amicable settlement by use of sheer perseverance and adeptness gained through long experience. The task of conciliation machinery under the law governing industrial disputes in India is to promote fair and amicable settlements. The law does not lay down any strict guidelines in this regard and the conciliation officer has to devise his own technique, method and ways to resolve the disputes as per the situation of dispute. However, there are certain pre-requisites, which can definitely help in this regard. The first and foremost of these pre-requisites is the overall assessment of the situations relating to the dispute. The second in the order perhaps is the credence of the conciliation officer.

CONTEXT

In large industrial establishments, three-yearly wage settlements are a normal practice. Before the expiry of the last wage settlement the union of the workmen submits charter of demands, raising demands with financial implications. The negotiation starts initially at the unit level and subsequently moves before conciliation machinery. The urgency emerges because these demand charters include threat of direct action if demands are not met in prescribed time frame.

PROBLEM

Apart from the urgency to resolve the dispute in the interest of industrial peace, the problem stems further from the fact that the parties more often adopt rigid and unrealistic postures as bargaining tool and here the expertise of conciliation machinery help in breaking the stalemate by sheer perseverance, empathy and overall appreciation of the issues through protracted negotiations. The case at hand amply demonstrates these aspects.

CASE STUDY

The dispute in this case relates to one of the export houses in Noida in the state of UP engaged in garments manufacture. This particular unit which was 100% export oriented had an employees' strength of around 500 workmen with one viable registered

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trade union. For several years the unit was running in very good profits and the wage negotiation used to take place every three years. During the last wage negotiation the workers were given a total hike of Rs. 750/- in the CTC. The trouble arose in the year 2015 when the existing wage agreement was nearing completion and a fresh charter of demands was raised by the union demanding a wage hike of Rs. 900 CTC. During the negotiations that followed, the management agreed to a hike of only Rs. 100/- in the CTC. The trade union on the other hand placed the charter of demand stating that since the last wage negotiation gave a hike of Rs. 750/- hence taking into account the hikes in prices and cost of living over the years this time they should be given a hike of at least Rs. 900/- in the CTC and gave the strike notice. The dispute was seized in conciliation by the conciliation officer of the area. Both the employer and the trade unions were adamant on their stand. The argument from the employer was that situations had altogether changed during interim period in the international market as many other competitors had also entered the market and the employer was apprehensive of sustaining even the levels of existing profits.

They also had to invest on up-gradation of technology in order to survive in a highly competitive international market. The union was of the view that Rs. 750 is the psychological barrier below which no settlement could even be thought of and Rs. 900 hike is fully justifiable in view of hike in the cost of living. Several rounds of negotiations had taken place before the conciliation officer, without leading to any breakthrough. Finally, during the course of one of the conciliation meetings, the conciliation officer, based on his overall assessment of the situation and facts of the case expressed that as per his own understanding and appreciation, this time a hike of around Rs. 450/- in the CTC can at best be expected. Both the parties immediately got up and walked out observing that this could at best be the personal opinion of the conciliator and not at all acceptable to either of the parties in view of their stated positions. However, to the utter surprise of the conciliation officer, next morning he received a telephone call from the General Secretary of the union stating that he had discussed the matter with the workers in general body meeting and informed them of the appraisal of the officer, following which, the workers had relented with only this rider that the suggested proposal be increased by an amount of around Rs. 50/- to Rs. 100/- . Similarly, in the evening at around 3.00 pm, the conciliation officer also got a telephone call from the representative of the employer expressing that since based on his assessment, the conciliation officer had suggested a hike of Rs. 450/- in the CTC, he would request him to take all the due care that hike should not go beyond this. Having reached that stage the conciliation officer succeeded in making the parties to agree to a hike of Rs. 475/-. Both the parties were immediately called in his office and the settlement was signed and registered on the very same date ending uncertainty and restoration of normalcy in the functioning of the unit.

The agreement for a period of three years clearly mentioned that during the subsistence of the agreement no fresh demand with financial implications shall be raised or entertained. The strike notice was called off and thus ended almost three months of lingering uncertainty, and looming threat perceptions.

THE CHALLENGE

The biggest challenge before the conciliation officer was to break the rigid postures from both the sides- the so called psychological barriers, the parties were talking

of. The conciliation officer based on his appreciation of facts following protracted negotiations, entered into an uncharted territory when he opened his own mind which, though initially resisted by both the parties, eventually succeeded in breaking the impasse paving the way for an amicable solution, through sane, balanced and unbiased advice given by the officer.

OUTCOME

The immediate outcome was clearly perceivable in the shape of resolution of dispute, which might have resulted in disruption, disharmony and losses in man days and revenue.

But there were much wider implications though not as apparent. The episode left a message wide and clear that it is easy to raise people's aspirations - to create impregnable postures but based on realistic appreciations, it is difficult, rather impossible for an involved party to de-escalate or to deflate a pent up and surcharged atmosphere. It needs perseverance, emotional integration, uprightness, and unbiased approach of a third uninvolved party to break the impasse by his sheer grit, dedication and determination. Who else but a conciliator could play this role charged as he is with the duty of maintaining industrial harmony at all the times, come whatever may.

CONCLUSION

Towards effective conciliation, a few conclusions could be derived from above case. Firstly, relevance of strong, viable, regular and reliable channels of communication, carefully nurtured, could hardly be over emphasized. In cases of industrial unrest or even apprehended ones, lots of information percolate through communications, from managements, unions, and workmen directly and also from departmental field level functionaries detailing issues and day to day developments. This background material, when properly appraised, often helps in driving negotiations towards acceptable levels for the parties involved in the dispute. Secondly, periodic tri-partite meetings with industry representatives, employers and their federations; representatives of trade unions and federations of trade unions and other prominent social activists help in creating personal rapport, goodwill and often respect and credibility for the chair. During conciliation proceedings, this affinity and mutual trust is of paramount significance.

Good Practices on Health Protection for Workers in Informal Employment - The Case Study of Rashtriya Swasthya Bima Yojana

Dr. Ruma Ghosh*

I. BACKGROUND

The workers in the unorganized sector constitute about 93% of the total work force in the country. Taking in to consideration the fact that the workers in the informal sector do not have a long duration employment relationship and many of them are self employed (52%), therefore the issue of social security on a insurance / contributory, becomes difficult. It is for this reason, the Government by following the social protection strategy has been implementing several social security measures for this vast section of informal workers who are outside the umbrella of a traditional social security programme. Such tax based social protection measures can be divided in to two categories (1) universal programmes for the entire population such as the universal health programme, universal education programme, etc., and (2) targeted programmes for certain groups of vulnerable population.

In India universal healthcare and health protection of the citizens is an area where much needs to be done. For the year 2015-16, Government Health Expenditure (GHE) was Rs. 1,61,863 crores, which is 30.6 % of total health expenditure and 1.18% GDP and Rs. 1261 per capita. On the other hand, household's Out of Pocket Expenditure on health (OOPE) is Rs. 3,20,211 crores (60.6% of total health expenditure and 2.3% of GDP and Rs. 2,494 per capita (National Health Accounts Estimates for India, Ministry of Health & Family Welfare, Government of India. 2018). This one of the highest rates in the world. Thus, illness remains one of the most prevalent causes of human deprivation in India, whereby households are forced to spend a huge amount of Out of Pocket Expenditure on health (OOPE). This is infact one of the reasons for a large chunk of its population slips below the poverty line. In 2011-12, OOP for medicines pushed about 3.8 crore persons into poverty, of the 5.5 crore that were impoverished due to total health costs, including lab tests, diagnostics, doctor and surgeon fees.

Thus healthcare expenditure remains one of the major insecurities for workers in the unorganized sector in the absence of any health insurance for these workers and the frequent incidences of illness faced by them and their family members. Several studies have clearly recognized that health insurance is one way of providing protection to poor households against the risk of health spending leading to poverty. The poor are unable or unwilling to take up health insurance because of its cost, or lack of perceived benefits. Organizing and administering health insurance, especially in rural areas, is also difficult. Keeping this in mind, the Government had tried to provide a health insurance cover in the past, to selected beneficiaries either at the State level or National level. However, most of these schemes were not able to achieve their intended objectives. Often there were issues with either the design and/ or implementation of these schemes.

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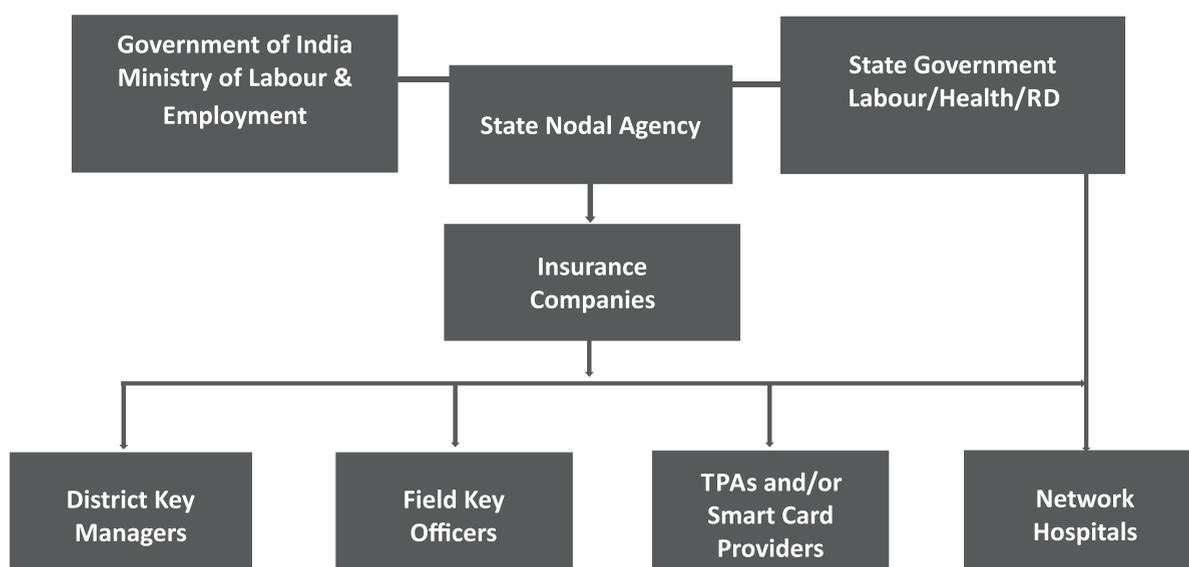
Keeping this background in mind, Government of India decided to design a health insurance scheme which not only avoids the pitfalls of the earlier schemes but goes a step beyond and provides a world class model. A critical review of the existing and earlier health insurance schemes was done with the objective of learning from their good practices as well as seeking lessons from the mistakes. After taking all this into account and also reviewing other successful models of health insurance in the world in similar settings, the Rashtriya Swasthya Bima Yojana (RSBY) which is the health insurance programme for people below the poverty line was introduced from 1st April 2008.

II. RSBY - THE SCHEME

RSBY has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization.

RSBY is a demand-side financing scheme that provides health insurance coverage capped at 30,000 rupees per family per year, for inpatient treatment (primarily secondary care). The coverage requires no premium contribution or co-payment to be made by the beneficiary, and is “cashless” in more than 10,000 hospitals networked by the scheme across the country. The central coordinating and policy-making agency for RSBY was the Government of India’s Ministry of Labour and Employment (MOLE). MOLE played a major role in decisions on scheme structure and implementation, and also defined the operational processes, and monitored implementation. The scheme was implemented at the state level through a specially created entity known as the State Nodal Agency which was the main supervisory and implementing agency for the scheme at the state level and was involved in contracting and monitoring insurance companies in accordance with the guidelines issued by MOLE.

Institutional Structure of RSBY



The scheme was applicable for unorganized sector workers belonging to BPL category and their family members. The beneficiaries were issued smart cards for the purpose of identification. The beneficiaries were eligible for such in-patient health care insurance benefits as would be designed by the respective State Governments based on the requirement of the people/ geographical area. However, some common elements of benefits were: the unorganised sector worker and his family (unit of five) will be covered; total sum insured would be Rs. 30,000/- per family per annum on a family floater basis; cashless attendance to all covered ailments; all pre-existing diseases to be covered; provision of transportation costs (actual with maximum limit of Rs. 100 per visit) within an overall limit of Rs.1000.

RSBY - Implementation

RSBY involves a set of complex but well defined processes. The process flow for RSBY is as follows:

- Once the decision to implement RSBY is taken by a State government, an independent body, a State nodal agency, is set up.
- The State nodal agency collects/prepares below-the-poverty- line data in the specified RSBY format.
- Once these data have been prepared, an insurance company is selected through an open bidding process.
- Annually, an electronic list of eligible below-the-poverty-line households is provided to insurers by the State. An enrolment schedule for each village, along with dates, is prepared by the insurance company with the help of district officials. The insurance company is given a maximum of four months to enroll below-the-poverty line families in each district.
- Insurance companies are required to hire intermediaries to reach out to the beneficiaries before the enrolment. In addition, the list of below-the-poverty-line families is posted in each village at the enrolment station and in prominent places prior to the enrolment camp. The date and location of the enrolment camp are also publicized in advance.
- Mobile enrolment stations are established at local centres (e.g., public schools) in each village at least once a year. These stations are equipped by the insurer with the hardware to collect biometric information (fingerprints) and photographs of the members of the household covered and a printer to print smart cards with photo. The smart card, along with an information brochure describing benefits, hospitals in network, etc., is provided to all enrollees once they have paid the Rs. 30 registration fees. The process normally takes less than 10 minutes.
- A government official from the district (field key officer, FKO) needs to be present at the camp and must insert his own government- issued smart card and provide his fingerprint to verify the legitimacy of the enrolment. In this way, each enrollee can be tracked to a particular official. In addition to the field key officer, an insurance company/ smart card agency representative is present at the enrolment camp.

- At the end of the enrolment camp, a list of enrolled households is sent to the State nodal agency by the insurer. The list of enrolled households is maintained centrally.
- Before commencement of the enrolment process, the insurance company empanels both public and private hospitals. Each empanelled household is provided with Hospital Authorization Cards (HACs) in the form of smart cards with unique identification numbers.
- A beneficiary, after receiving the smart card and after the start of the insurance policy, can visit any empanelled hospital across the country to avail himself/herself of benefits.

III. KEY RESULTS

As of September 2014, the Rashtriya Swasthya Bima Yojana (RSBY) was being implemented in 24 states, with a total of 3.85 crore card holders and a total coverage of 11.25 crore beneficiaries at an average premium of approximately Rs. 400. By using the structure of private health insurance to provide cashless medical services to the below poverty line population of the country, the program had already provided hospitalization services to a total of 25 lakh beneficiaries at an average claim payout of approximately Rs. 5000. The program has been successful in providing protection against high health expenditure to about 22 lakh people every year which constitute the most vulnerable sections of the population.

Strengths of RSBY:

1. Significant financial protection and reduction in out of pocket expenditure: Through this scheme, the government has been able to provide cashless medical services to needy people, who would not otherwise have been able to afford the
2. Economical model: By fixing package prices, RSBY has made a major conceptual advance on existing healthcare delivery models. The concept of package prices for an indicative length of stay makes healthcare costs transparent and this imposes a natural check on prices. The average cost per treatment is around Rs. 4000. Premium remains on an average Rs. 500 per family per annum.
3. Maintenance of patient records: An evaluation of the scheme by VVG NLI in 2013 showed as many as 86% patients were provided a discharge summary. Records of treatment are very important to maintain continuity of care and this is one of the most important areas that need attention in healthcare in India today.

IV. SUMMING UP

A. Lessons Learnt:

The RSBY have made a promising start, but there was a need to strengthen its managerial capacity at all levels, especially at the central level, and with a focus on better monitoring of the contracted insurers and hospitals. The programs required to focus on their service providers so that they are held responsible for productivity, efficiency, quality of care, and patient satisfaction. Further, there was a need to revisit the benefits package and create and explore reforms in provider payment mechanisms.

Successful coverage extension requires robust enrolment processes and targeting mechanisms, and the latter are outside the control of the health programs in the

Indian context. The targeting errors of the BPL lists, particularly in terms of leakage to unintended beneficiaries, combined with expansion of state-generated BPL lists to include the non-poor, raise important equity questions about the allocation of scarce government resources. However, the National Commission for Enterprises in the Unorganized Sector (NCEUS 2009) estimates that 77 percent of the country's population is poor or vulnerable. Most of these vulnerable, non-poor households would be potentially impoverished by the need for expensive acute or chronic care. This may justify extension of health protection mechanisms to a wider group beyond the BPL population, within the country's fiscal resources. Simple eligibility requirements, innovative outreach mechanisms, and use of smart technologies have facilitated enrolment, allowing the scheme to better reach targeted beneficiaries. The program can improve its enrolment performance by aligning incentives of enrolment intermediaries to reach out to more members per household (currently averaging about three members enrolled per family while the scheme provides for up to five members) and more households in each village (with current enrolment performance indicating that about half of the eligible families in the covered district were successfully enrolled). Lack of awareness and information about the programs remains a major impediment to enrolment, despite a number of outreach measures, and is another area where the programs can take due action. Further monitoring and evaluation is an area that needs focus and there is a need for uniform nationwide claims data reporting and analysis system.

Responding to previous criticism of its benefit package focused on inpatient services (largely secondary care), the RSBY platform had expanded into outpatient care, with pilots in Gujarat, Odisha, Andhra Pradesh, and Punjab. Moreover, the scheme was in the process of reaching out to other subgroups, such as unorganized workers in India's large informal economy.

B. Recommendation:

The evolution of this prominence of inpatient care and other benefits package in the RSBY responds to several factors:

First, the health insurance sector, particularly insurers and large private hospitals in the insurer's networks, have considerable experience catering to insured patients for inpatient care.

Second, hospitals and insurers were familiar with the "package rate" provider-payment mechanism for inpatient care.

Third, pre-authorization and other control systems for inpatient claims had already been developed by the private insurers, and the third-party administrators employed by them, mainly because private health insurance products were (and continue to be) focused predominantly on inpatient services.

Fourth, inpatient care was seen as a major cause of financial burden for the poor, even when provided by public hospitals.

Fifth, state policy makers who played an important role in the design of these schemes considered purchasing surgical and tertiary care services from the private sector a priority due to limitations of public supply, particularly public hospital infrastructure and specialized human resources.

Sixth, some states (Andhra Pradesh, Himachal Pradesh designed their tertiary-focused health insurance schemes in part to address equity and access shortcomings of the system of discretionary sickness grants provided by chief ministers of the states for high-cost health care.

Finally, the potential moral hazard issues related to demand side financing for ambulatory care (which the country's private health insurance sector is still struggling to cover) and the relative inexperience of both government and insurers in purchasing ambulatory care services have contributed to widespread reluctance to offer wider insurance coverage for primary care. Notably, the only two comprehensive health insurance schemes in India, the Employee State Insurance Scheme (ESIS) and the Central Government Health Scheme (CGHS), deliver ambulatory care mainly through their captive facilities, partly to control utilization and also to serve as a gatekeeper for hospitalization.

V. CONCLUSION

In conclusion, it needs to be reiterated that the largest source of health financing in India is out-of-pocket spending by households (71 percent as a source of spending, and 69 percent as a financing intermediary for out-of-pocket spending). Nearly all this out-of-pocket spending is directed to fee-for-service private providers, but some is also spent for user fees and incidental expenses (for nonavailable drugs, for instance) at public facilities. This method of finance places considerable financial burden on poor households, and is seen as one of the important reasons for impoverishment in India. The country's low public health spending, a high out-of-pocket share and the resultant health insecurity have been the main drivers of calls for government funding of health services for the poor.

The Government Sponsored Health Insurance Schemes (GSHISs), like RSBY are a new form of mobilizing government resources in an underfinanced system while pioneering a new set of design features and institutional arrangements to govern, allocate, and manage the use of these resources. Such programs have established a demand-side mechanism that mobilizes and channels additional public financing to health, introduced an explicit benefits package, pioneered cashless care (for example, there are no point-of-service payments or other forms of cost sharing required from beneficiaries and the hospital charges are directly settled by the schemes with their network hospitals), fostered public-private partnerships (with insurers and providers), and in principle stimulated competition among insurers (for government contracts) and providers (for beneficiaries, when ill).

The Government of India has at present come up with a revamped model of RSBY (after a gap of 4-5 years) called the Pradhan Mantri Jan Arogya Yojana - Ayushman Bharat, a flagship scheme of Government of India that was launched in 2018 with an aim to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed to meet Sustainable Development Goals (SDGs) and its underlining commitment is to "leave no one behind" in terms of providing health care. The programme is an attempt to move from sectoral and segmented approach of health service delivery to a comprehensive need-based health care service. It aims to undertake path breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.

Good Practices and Lessons Learnt from the Vocational Training Improvement Project

Dr. Anoop K. Satpathy*

BACKGROUND

The Vocational Training Improvement Project (VTIP) supported by World Bank was launched in the country in June 2007 as a centrally-sponsored, multi-state initiative covering 33 states and Union Territories¹. The project aimed at enhancing the employment outcomes from the vocational training systems through demand responsive design and delivery of training. The project also aimed at contributing to India's long-term objective of human capital development for sustaining economic growth, poverty reduction and help youth to join more productive formal sector jobs post training and get access to formal social protection system at the work place. This five-year project was implemented by the Ministry of Labour and Employment (MoLE), Government of India (GoI)². The key components of the VTIP were:

- Improving quality and relevance of vocational training through upgrading 400 ITIs with active participation from industry, strengthening instructors training and incentivizing states for performance;
- Promoting systemic reforms and innovations; and
- Project Management, Monitoring and Evaluation.

KEY PROJECT STRATEGY

The VTIP intended to achieve the above objectives through following key strategy:

- Strengthening the capacity of the ITIs to provide quality training *in trades that are in demand in the economy* by establishing Centres of Excellence (CoEs) and upgrade the training in conventional trades³ which are in demand by the local industry and dropping unpopular trades.
- More autonomy to the ITIs to forge public-private partnership in the form of Institute Management Committees (IMCs) to ensure greater and more active involvement of local industry in all aspects of training in the ITI. The IMCs were empowered with adequate managerial, administrative and financial autonomy and were also empowered to take decisions on all aspects of training to improve their quality and relevance leading to placement.

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¹ The total project cost was US\$ 359.00 million of which World Bank's commitment was US\$ 280.00 million.

² Although the project had a five year tenure, it got several extension as the project was not fully operational in all the states even after the project effectiveness although the project had established procedures to deal with non-performing ITIs.

³ Each participating ITIs were allowed to upgrade maximum up to 6 trades and establish CoE in one trade sector. The maximum funds provided to an ITI establishing a CoE is about \$777,000. The maximum funds provided for an Upgraded ITI is about \$444,000. These funds were provided for modernizing equipment, existing workshops/laboratories, renovating existing buildings, recruiting instructors and trainers for training in advanced modules and newly introduced trades/units and training of instructors and trainers.

- Increasing training opportunities for instructors by establishing 10 Instructor Training Wings in selected ITIs in various States and strengthening existing 7 instructors training network, so that the capacity of the entire network increases from its present 1,100 to 2,000.
- Setting up of an incentive fund in the form of additional finance for vocational training with a maximum award of \$2 million to 20 best performing project ITIs—primarily by comparing the impact the project has had on the employability of students.
- Strengthening centrally-funded resource institutions to improve curriculum development, instructional media development and instructor training within the system.
- Develop systems, undertake studies and carry out specialised training to enhance the overall capability of the Craftsmen Training System.

PROJECT MANAGEMENT AND IMPLEMENTATION

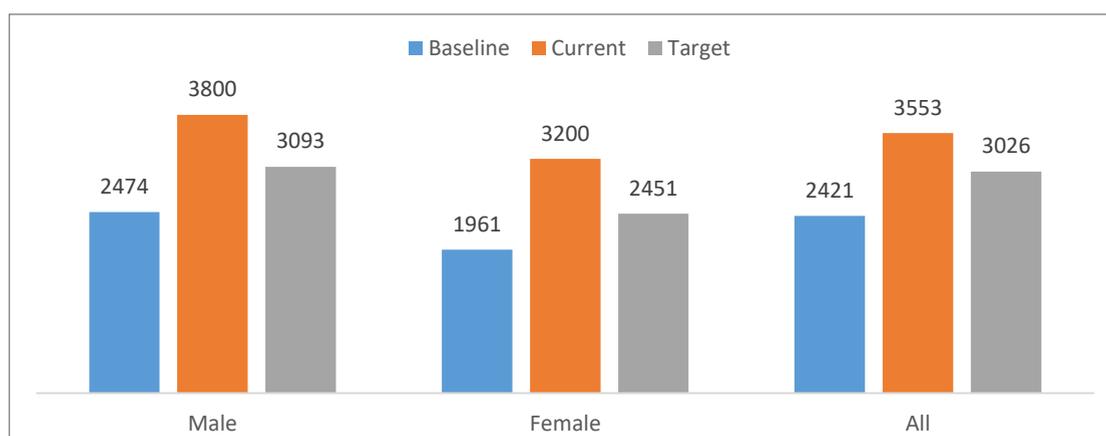
The project management structure includes, a National Steering Committee (NSC) with significant senior-level representation from industry at the national level to provide overall guidance and review project implementation, while the National Project Implementation Unit (NPIU) established under the office of Director General of Employment and Training (DGE&T) is responsible for overall management and implementation of the project. A similar structure is formed at the state level with State Steering Committee (SSC) being the apex advisory body and State Project Implementation Unit (SPIU) as the implementation unit. An Institution Management Committee (IMC) is formed at the Industrial Training Institute (ITI) level, with representation from government and industries while the Principal of ITI is responsible for management of the project. In summary, the project involves the two layers of government, individual institutions and significant industry partner and the management structure is developed in such way as to manage the project efficiently and effectively.

KEY RESULTS

- The project enhanced the passed out rate from 61% (M: 61.5% and F: 74.2%) during the baseline (January 2007) to 80% (M: 80% and F: 78%) at present (October 2017). The passed out rates achieved are more than the project target rate of 73%.
- The project helped to increase the labor market outcomes of the ITI graduates in terms of placement. During the baseline the placement rate was 32% (M: 33.4% and F: 18.7%). The placement rates as reported by the end-term evaluation has gone up to 53% in case of upgraded trades and 47% in case of CoE trades. Further about 6% of the graduates from upgraded trades and 5% from CoE trades have started their own business. While passed out rates among the females were comparative to males, but a significant proportion of females didn't join the labour market owing to personal reasons due to which placement rate among women trainees 38%. Nonetheless, again on placement front, the realized rate are more than the project target except for women trainees.

- The real monthly earnings of employed passed outs from project ITIs also enhanced by 1.46 times compared to the baseline figure. For the females the increase in real monthly earnings were 1.63 times as compared to the males (1.53 times). The enhancement in real monthly earnings for both males and females were much higher than the targets set under the project (Figure >>>)

Figure: Real Monthly Earnings of Employed Passed outs from the Project ITIs measured one year after completion of Training



Note: Baseline: January, 2007; Current: June 30, 2015

Source: <http://projects.worldbank.org/P099047/india-vocational-training-improvement-project?lang=en&tab=results>

- Apart from the improved performance and labour market outcomes, the VTIP also strengthen the project ITIs in terms of developing their training infrastructure (equipment's, workshops and laboratories and buildings) by world class standards and also enhanced their training capacity. Along with this, it significantly helped the trainers/instructors by significantly improving their knowledge through various types of trainings. Around 19,404 instructors were trained by October 2016 as against a target of 15,000. Nearly 80% of the vacant instructor's positions were also filled up during the project period, which were lying vacant for a long period. The project also developed 80 new basic and refresher modules for using in the distance education network. The project also helped in establishing 3 Instructors training wing in ITIs and strengthened and made definitive steps towards institutionalization of a continuous professional education system for teachers in the skills development space.
- The VTIP introduced reform in India's vocational training sector by advocating for industry participation in all spheres of training – managerial, technical and resources support – so that labour market relevance of training is enhanced manifold and project activities are sustained through industry support during and after project closure. The end terms tracer study attests to this fact wherein it was found that the experiment of fostering partnership with the industry through constituting IMCs has worked very well in certain pockets wherein there is substantial industry presence. The end term report suggests that IMC

has been established only in 53% of the selected ITIs. However, many of them are not active in terms of providing inputs to the ITIs. But at gross level, the project requires further handholding so that the initiatives taken could be adequately reinforced to harness better results in future.

- One of the unique innovativeness of the VTIP was the provision of Training, Counselling and Placement Cell to improve the labour market performance of the ITIs. Nearly 67% of the ITIs were found having TCPC cell and officers. However, the officers were vested with multiple responsibilities and hence huge gap was found in their services as indicated by the students.

LESSONS LEARNT

One key lessons learnt from the VTIPs was that skills supply can be adjusted to the market demand, quality skills can be delivered, labour market outcomes of the trainees can be improved and skills training programme can be sustained in the long-term in an effective and efficient way through active industry participation. In better performing states, the IMCs were actively involved in the placement of students, training of instructors, providing guest faculty and advising ITI on machines and equipments. However, wherein industry participation was lacking or IMCs were not proactive and functional, the programme didn't fulfilled its stated objective.

The efficiency and effectiveness of management processes and sustainability of the project depends on the overall macro-environment of the state. States such as Gujarat and Maharashtra which has already more progressive practices (such as standard norms for Centrally Sponsored Schemes, online reporting, use of emails in official communications, enhancing women's participation in trade, involvement of industry associations in policy making etc.) created a supportive environment for VTIP. It also appears that such states have taken a proactive stand for continuation of project results through state funding.

Effectiveness of project management structure, their adequate functioning and proactive leadership at various levels help in resolving key management issues and provides required momentum to the pace of project implementation and in delivering project results. In states where the project has performed better, the State Project Director played a facilitative role in providing a direction to the programme and has been efficient in terms of timely approvals, conducting review meetings and promptly addressing the bottlenecks. The role played by the leadership in addressing these provides an enabling environment or leads to a status quo, which creates a domino effect right down to the ITI level. The states which performed poorly under VTIP was largely due to non-adherence to the project management structure, lack of leaderships shortage of staffs, and lack of capacity among the staffs on management of VTIP.

RECOMMENDATIONS

- Proactive leadership and sufficient human resource is important for effective implementation of the project. It is recommended that the NSC and the NPIU focus on greater involvement of the state leadership in the project. Also, efforts should be made to motivate the states to follow the management structure as

laid down in the project guidelines. Moreover, it is important to enhance the capacity of SPIU by providing trainings on management functions such as planning and monitoring.

- Greater focus on capacity building of staff at all the levels (NPIU, SPIU and ITI) for institutionalizing the practices promoted under VTIP. The process of capacity assessment should be decentralized wherein different functionaries identify their own training needs from a basket of options of good quality training. This basket of options could be developed through a rapid training needs assessment, more so for capacity development on aspects such as monitoring, research and innovations.
- Strengthen the Institute Management Committees by defining purpose, roles and responsibilities, and facilitating their functioning: The IMC structure should be strengthened by developing guidelines for its constitution, its roles and responsibilities as well as delegation of power. The NPIU may consider preparing an orientation toolkit for the IMC members and principals.
- Find alternative ways to engage with the industry in areas where industry presence is limited: Since industry participation is vital for the success and sustainability there is a need to explore possibilities of engaging other institutions such as industry associations, sector skill councils and other such institutions in case of a limited industry presence.
- Regular monitoring of the project progress with focus on process as well as outcome indicators: The present monitoring mechanism is largely focused on monitoring the process indicators. The monitoring framework should be revised to include the outcome indicators in terms of placement of students, capacity of instructors, student pass out, girls' enrollment, etc.
- Document, showcase and advocate good practices from different states, especially those relating to sustainability of project components and systemic reforms. The project results suggests that some of the states have taken proactive measures to strengthen the project. This has helped in improving the efficiency and effectiveness of systems and processes particularly related to monitoring, functioning of IMCs, and selection of contract instructors, functioning of TCPO, and Equity Assurance Plan. It would be useful to document and evolve a mechanism to facilitate replication of such good practices among other states.
- Enhance women's participation in long term technical training and extend ITI improved capacity to train and help informal economy workers to graduate to better paid jobs with social security provisions.

Despite of 30% reservation of seats for woman, not even 10% of ITI students in India are female. There is also huge state-wise variations. While female enrollment in ITIs in some states are as high as 50%, in some states it is as low as 2%. This is primarily because of the fact that most of the trades that are taught are engineering trades and hence biased towards women. Therefore steps to be taken to widen the range of programmes offered in ITIs that are more attractive towards young women with good labor market outcomes. In addition, the ITIs also should made

available demand driven short-term skills trainings for informal economy workers and unemployed youths, by using their enhanced training capacity.

In conclusion, the VTIP project has been a harbinger for making vocational more responsive to the emerging needs of the industry and bridging some gaps with regard to availability of good quality equipment, faculty, and course design among others. The management model applied to vocational training project offered through the ITIs in the country has demonstrated several advantages that may be replicated in other institutions and localities. There are still a number of challenges to be overcome but the inertia to change seems to have diluted. Overall, from the country's perspective, the VTIP as an active labor market policy by promoting employability and employment, improving the earning capacity of the workers has played a great role in bringing efficiency into the labor market and have brought workers under the formal social protection net.

Maternity Protection: A Case Study

Dr. Shashi Bala*

PRELIMINARIES

Maternity protection is recognized as an essential pre requisite for women rights and gender equality. The right to maternity protection is enshrined in International Human Rights Instruments (for example: International Covenant on Economic, Social and Cultural Rights 1966), International Labor Conventions (No. 3, No. 102, no. 103, and no. 183) and in the national legislations in several countries. In 1975, International Labor Organization (ILO) adopted declaration on Equality of opportunity for women workers, expressing the belief that equality of opportunity and equal treatment of women requires the elimination of maternity as a source of discrimination and protection of the employment during pregnancy and maternity.

INTRODUCTION & BACKGROUND

In India, Article 42 of the Constitution contains the directive that the State shall make provision for securing just and humane conditions of work and maternity benefits. Government of India enacted the Maternity Benefit Act, 1961 which extends to the whole of the Indian Union and applies to every factory, mine, plantation and circus industry including any such establishments belonging to government but excluding all the establishments covered under the provisions of the Employees State Insurance Act, 1948. The state Governments are however, empowered to extend the provisions of the Act to any other establishment subject to the prior approval of the Central Government. This Act also applies to shops and commercial establishments, in which 10 or more people are employed or were employed on any day of the preceding 12 months, and establishments wherein people are employed for the exhibition of equestrian, acrobatic and other performances. Every woman entitled to the payment of maternity benefit under this Act shall not withstand the application of the Employees State Insurance Act, 1948 to the factories or other establishments in which she is employed. There is no wage limit for coverage under the Maternity Benefit Act provided to a woman who is not covered under the Employees State Insurance Act, 1948. The Maternity Benefit Act, 1961 was amended recently by the Maternity Benefit (Amendment) Act, 2017. This amendment became effective from April 01, 2017. However, provision on crèche facility (Section 11 A) became effective from July 01, 2017. Key amendments, which have been brought about in this legislation are mentioned below:

- Increase in duration of the leaves: The Maternity Benefit (Amendment) Act, 2017 has increased the duration of paid maternity leave from 12 weeks to 26 weeks for two surviving children. Under the Maternity Benefit (Amendment) Act, 2017, this benefit could be availed by women for a period extending up to a maximum of 8 weeks before the expected delivery date and the remaining time can be availed post childbirth. For women who are expecting after having 2 surviving children, the duration of paid maternity leave shall be 12 weeks (i.e., 6 weeks pre and 6 weeks post expected date of delivery).

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- Maternity leave for adoptive and commissioning mothers: The Maternity Benefit (Amendment) Act 2017 extends certain benefits to adoptive mothers as well as commissioning mothers and provides that every woman who adopts a child shall be entitled to 12 weeks of maternity leave, from the date of adoption.
- Work from Home option: The Maternity Benefit (Amendment) Act 2017 has also introduced an enabling provision relating to “work from home” for women, which may be exercised after the expiry of the 26 weeks’ leave period. Depending upon the nature of work, women employees may be able to avail this benefit on terms that are mutually agreed with the employer.
- Crèche facility: The Maternity Benefit (Amendment) Act 2017 makes crèche facility mandatory for every establishment employing 50 or more employees. Women employees would be permitted to visit the crèche 4 times during the day.

The Maternity Benefit (Amendment) Act 2017 makes it mandatory for employers to educate women about the maternity benefits available to them at the time of their appointment.

METHODOLOGY

It is essential to understand this important concern impacting the women participation in the labor market meaningfully. An attempt has been made to look into these matters through the case studies, collected through in-depth participatory approach during January -February 2020. It is a matter of great concern that employers are unable to identify advantages in providing maternity leave resulting in decline of women participation post maternity as analyzed through previous research undertaken on this subject and cases described.

Case 1

When we wanted to know about the Maternity Benefit Act from Malini (fictional name), who is working in a software company, she told us her experience. She informed that maternity benefit leave is provided to women employees by her organization. She has herself applied for maternity leave and is going on leave from next month. Her organization have a very humane and sensitive human resource department. Despite this, her colleagues in her team make her feel insecure and show illusionary discrimination. They feel that giving six months leave to a woman will hamper the work and increase their workload as in IT company work is project based and it is time bounded. Her organization has a provision of working from home for one-year post maternity to look after the infant and work from home but the women who have already availed this leave, in her organization informed that it is very tedious to work from home. They are very exhausted at the end of the day as in Indian home she is considered to be on leave. Her social priority is to look after the household chores and she experiences a favoritism granted by her employer to work from home. Therefore, she is considering to avail the excellent crèche facility which exists in her organization as majority of the women reported that when they rejoined, they were placed in other administrative work in a makeshift arrangement as the project they were appointed was either completed or was about to be completed. This impacted their career as a technical expert in the subject. Although they have the training facilities in their organization but this is limited to only few exceptional candidates which is decided by the organization HRD depending on the future requirements of the organization. She

thanked Government of India for amending this wonderful piece of welfare legislation “as at least after long period, ‘breast feeding’ awareness will be reverted for minimum six months which is essential for infant healthy growth as well as for the recovery of pregnant women body emotionally”.

Case 2

Mamta (fictional name) narrated her story that she started working in a reputed hotel at an early age of 20 years. Her career was moving smoothly for almost five years. She was just 25 years old when she was compelled to leave her work due to motherhood. She was happy to deliver healthy female twins. She didn't have a thought about her career for almost five years, as she was engrossed in taking care of her twins. Her in-laws expected her to sit at home and only take care of her kids and household chores. She said “time flew very fast as she was taking care of the twins and a boy child who was delivered after a gap of two years”. When her kids entered school going age, she realized that her husband was not able to support their fees in good school due to his contractual job, she wanted to work again to support the education of her kids. Her career has taken a gap of five years. She telephoned her boss but came to know that he was planning to move to some other hotel and advised her to look for some temporary Jobs which will help her to take care of her kids & the family responsibilities. The only good thing she did during these seven years was to continue her education through distance mode from ‘IGNOU’ on the advice of her parents. This helped her in being employed with many difficulties at a school reception, which is contractual in nature. She is happy that she is able to work again but said that the present salary that she is being paid with is very low compared to her post-graduation educational status. She tirelessly works on less salary with extra work hours to keep herself in the market. This has also negatively impacted her marital status and she is no more staying with her husband and the in-laws. Presently, she is staying with her old parents who look after her school going twins along with her third child while she is on her work. Her children are studying in a reputed school under admission to Economically Weaker Section Scheme of Government of India under Right to Education Act, 2009. She is worried that this scheme is limited up to middle school and at the same time is hopeful to continue with the present job until she gets some permanent job.

Results

It is noticed from the above-mentioned cases that in the absence of adequate maternity protection and unsupportive environment women are pushed into high degrees of vulnerability. Maternity protection is a significant intervention that recognizes women reproductive rights. It is a key instrument in promoting equal opportunity for women and reducing her vulnerability. The society expects women to take care of children, failing which it does not hesitate to lampoon women.

SUMMARY & EVALUATION

Women experiences many difficulties during her phase of motherhood, which can be drawn as follows:

- Reduction in the salary and rigid societal norms - When a woman returns back to market post maternity, she works on low wages which is often temporary in

nature. Dichotomy is that she has to bear the blame of not being able to take care of her children adequately from the family members (often the in-laws) who do not support her during this tough phase, as in India traditionally child bearing and rearing expenditure are often borne by the parents of the women (despite a huge investment in her education which they consider is only for a sustainable employment in the times of crises). They don't prefer a woman to be working. The upbringing is to be within the four walls and never become self-dependent unless absolutely necessary.

- Access to less decent job- In most cases it is very difficult to get back to same nature of job, especially in private & software companies, wherein development of technology is very fast. To get back to the same technical level once again, requires a lot of expenditure which can only be done by the company concerned by itself.
- Work under more pressure - It has been observed that women have to work harder after a long break due to non-supportive environment by the colleagues including the female colleague (who often says they have also given birth and raised their children in same atmosphere). They do not realize that the times have change and most of the families these days are nuclear. Presently, jobs are more technology based wherein each member of the team is significant and plays a vital role. This was not the case earlier as majority of the jobs were disguised in nature and this didn't impact the overall results in absence of one or two people. During earlier times, people were more supportive and knew social obligations of caring and sharing. This turned into materialistic society over a period of time.

CONCLUSION

For meaningful implementation of the law, following are some key concerns, if addressed at the policy level will lead to effective implementation of this welfare piece of legislation:

- The organized sector to which the Maternity Benefit Act applies is a source of employment to few women. Majority of the women are often forced to work in contractual jobs which has no social security provisions to negotiate with their changed circumstances caused due to pregnancy, maternity and child care.
- Awareness programmes for the employers and human resource personnel by an expert are critical for implementation of these policy.
- It is essential to publish the key features of Maternity Benefit Act through Radio, Television and various newspapers. Media can act as catalyst and an awareness tool.
- It is mandatory to established creche facility inside the premises of workplace but most of employers are not aware about this provision. This has been noticed in majority of the cases, like the second case study wherein a female employee was dependent on her parents to take care of her kids.
- Work from home provision encourages women to work without any compromise on her career and strengthen her commitment towards her work, empathetically. It is also observed in case1 that this provision reduces insecurity among the

female employees to some extent, to balance her professional and personnel commitments in a pragmatic manner. It is important to have mutual flexible plan of action instead of rigid timetable when working from home as this hamper her psychologically.

- For the employees on the projects-based job, which have deadline and are confidential in nature provision should be made for in campus residence by the employer (for critical dependents along with the baby sitter). This will not only increase the feeling of belongingness among the employees but also have a long trickle-down effect on work culture of the organizations.
- Sensitization for conducive “breast-feeding break” working environment is essential for building sustainable healthy and happy demography of a nation. This can be done via conducting monthly one day essential trainings, in which participation of each division should be encouraged on the rotational basis during birthdays, anniversaries and other religious celebrations at the workplace. During these celebrations concept of work place buddies /nannies/sharing of leaves can also be evolved.

Equity at work place is essential for women to continue her work without any interruption in her career. Due to the ‘societal mindsets’ which considers women as a subsidiary earner, women often go through deep ‘M’ curve in their career. This can be changed by having provisions of ‘flexible parental leaves’ through extending existing paternal leave for fathers and gradually stepping towards ‘work life balance’ provision provided by Government of India for ‘childcare leaves’; which is now also being availed by single fathers.

RECOMMENDATIONS FOR THE FUTURE

- In order to make maternity benefit legislation more implementable, it is essential to impart training to the committed NGO’s and labor officials on the mandatory features of the law, how to address grievances and how to conduct the inquiry for redeployment of the beneficiaries.
- Ministry of Labor & Employment, Government of India. should come up with online grievance redressal mechanism pertaining to maternity related matters in the line similar to Online Complaint Management System ‘SHe-Box’ initiative of Ministry of Women & Child Development, Government of India to prevent sexual harassment of women at workplace.
- The Maternity benefit law in India presently covers only a small fraction of the workforce and imposes entire burden of the paid leaves on the employer. This increases the probability of the evasion among the employers. Profuse commitments are needed to improve the access for workers especially in the informal sector with less than 10 employees. It is highly desirable that the scope of the maternity benefit law be extended to become a universal protection for all female employees regardless of the nature and tenure of their appointment via making it contributory in lines of the Employees State Insurance Act, 1948 of Government of India.
- Creche must be established inside each organization. Exclusive monetary head must be generated and monitored by the policy makers, while auditing the

organizations. This can be in the line of 'Swatch Bharat Abhiyan' like for clean and hygienic 'toilets facilities'.

- Training module must be generated by the human resource departments of all the organizations for continuous training facilities for all the employees irrespective of their gender/ sex for enhancing their technical know-how from time to time.
- For empathetic functioning of the administration, Human Resource Department must be established in all the government departments.
- Provisions of flexible time will benefit in creating work life balance for the workers with family responsibilities.

END MATTER

Parental leave policies will encourage male's participation in child caring & rearing and also will help to evolve the concept of 'raising generation equal' in the future.

The Exposure Dialogue Programme (EDP)

Dr. Ellina Samantroy*

INTRODUCTION

The Self-Employed Women's Association,(SEWA) started as a trade union movement in 1972 and have been organising several programmes for the self employed women. It works for the informal sector women workers for ensuring full employment by making them self-reliant so that they can obtain work security, income security, social security which includes health security. As an organisation working for empowerment of women, it has adopted many good practices to make women self reliant and realise their worth. One such programme is the Exposure Dialogue Programme (EDP) pioneered by Karl Osner, a German scholar in 1991. He had already designed EDP programs with SEWA where senior German policymakers and analysts interacted with members of SEWA who were poor women working in the informal sector.

The EDP programmes are aimed at poverty reduction and empowerment of women. During an EDP event, the participants spend a few days with the families of the "host ladies" (hosts), engaging in their activities and asking questions. Exposure is the phase of meeting and getting together with the host and her family.

The experience of the participants during their exposure visit determines the content of the two following phases, reflection and dialogue. The ideal duration of an EDP does not exceed 5 or 6 days, and if needed it can be condensed to 4 days. Normally, the host women are the poorest of the poor so for them to be a host for a longer duration becomes a burden so the programmes are planned for a shorter duration.

After the exposure, there is a dialogue focused on specific issues that animate the particular EDP – employment, health, micro-insurance, etc. The philosophy of the approach is that experiencing the lives of the poor close up, however briefly and temporarily, will give policymakers and analysts greater insight into, and greater empathy with, the actual conditions of life which national and local policies impact.

THE CASE

Four to five representatives from SEWA go to the house of the host lady (poor woman). Part of the participants' preparation consists of developing an understanding of the situation in which the host women live.

Exposure

During the exposure phase of the EDP, participants live for 2 to 3 days with their host, a poor woman who is struggling to overcome poverty. Participants (SEWA representatives) are immersed in the life experience of their hosts and for a short period they take part in their daily tasks and work. The EDP offers participants a window into the worries, needs, achievements, hopes, and fears of the poor. It is an opportunity to learn from their life stories. This brief interaction provides participants with a more personal understanding of the complexities of poverty, and the vulnerability of the poor.

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Case of A

A is a street vendor (host lady) who is extremely poor and has a family who do not help her in household chores. So she is unable to spend a major part of her time in the market to sell the vegetables. Since she has to manage both home and work it becomes difficult for her to spend time at the market. As a result of which she has meagre income and also the husband does not earn anything. So, A is in a situation of vicious cycle of poverty. The SEWA representatives went to A's house as guests and stayed there for 2 to 3 days. They help the host lady with her day to day activities and also provide a space for her to reflect on her experiences.

Reflection

Following the stay with their host, participants return to SEWA headquarters for 2 days of reflection and dialogue (talking about the experience).

Experience narrated by A

It was an honour to have served my guests. They shared my routine, my life and also heard my story. My children were also inspired by them; they now understood the importance of studying to help them go further in life like my guests. Also other members understood the importance of helping me in domestic chores so that I can spend more time in the market.

Dialogue

Next is the dialogue, which brings together participant, host (A), organiser, and senior management of SEWA. They discuss the broad implications of participants' experience and suggest possible avenues of action. The main idea is that this cycle of direct experience followed by reflection, questioning, and exchange of ideas better enables participants to evaluate their experience with respect to their policies and development strategies, which in turn leads to change and action.

OUTCOME OF THE PROGRAMME

After the EDP programme, A spends more time in the market, has more earnings, has a bank account, children go to school regularly, she has built her own house, family members help her in household chores, she is able to take her own decisions. Presently, she is saving money to have her own shop.

SUMMING UP

EDPs can give participants a ground-level view of how projects and policies impact the poor, and are used and judged by the poor. This can guide them towards new ways of evaluating projects and new measures of progress that are more in line with the priorities of the poor themselves. Women's poverty often prevents them from analysing their situation and look forward to their aspirations. The EDP is an opportunity for them to review their life, re-examine their conditions, identify needs, and decide on future plans.

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NOTE

This is adapted from the SEWA experience and has been used by SEWA in several interventions on informal sector workers.

Pension for Unorganised Workers: A Case Study of Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)

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BACKGROUND

Considering the fact that 92 per cent of the total workforce in India are unorganised workers, it becomes paramount for the government to provide social security net to them including life and disability cover, health and maternity benefits and old age protection. In this context, the institute conducts capacity building programmes that highlight issues related to the unorganised workers in general and social security in particular. Such programmes examine and discuss various social security schemes initiated by the government for the welfare of the unorganised workers. One such scheme is the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM), the pension scheme for the unorganised workers. This case study provides a complete description of the scheme with its features and components. It also examines the coverage of this scheme in India in general and the North East India in particular.

SETTING

Half of India's GDP comes from the sweat and toil of 42 crore workers in the unorganised sector working as street vendors, rickshaw pullers, construction workers, rag pickers, agricultural workers, beedi workers, handloom, leather and in numerous other similar occupations. The Government must provide them comprehensive social security coverage for their old age. Therefore, in addition to the health coverage provided under 'Ayushman Bharat' and life & disability coverage provided under 'Pradhan Mantri Jeevan Jyoti Bima Yojana' and 'Pradhan Mantri Suraksha Bima Yojana', our Government proposes to launch a mega pension yojana namely 'Pradhan Mantri Shram-Yogi Maandhan' for the unorganised sector workers with monthly income upto Rs. 15,000. Shri Goyal said that this pension yojana shall provide them an assured monthly pension of Rs. 3,000 from the age of 60 years on a monthly contribution of a small affordable amount during their working age. An unorganised sector worker joining pension yojana at the age of 29 years will have to contribute only Rs. 100 per month till the age of 60 years. A worker joining the pension yojana at 18 years, will have to contribute as little as Rs. 55 per month only. The Government will deposit equal matching share in the pension account of the worker every month. It is expected that at least 10 crore labourers and workers in the unorganised sector will avail the benefit of 'Pradhan Mantri Shram-Yogi Maandhan' within next five years starting 2019-20 making it one of the largest pension schemes of the world. A sum of Rs. 500 crore has been allocated for the Scheme.

Launched

15th February, 2019

Total enrolment

44,08,983 (as on 19 June, 2020)

* Fellow, V.V. Giri National Labour Institute.

DESCRIPTION

Pradhan Mantri Shram Yogi Maandhan is a government scheme meant for old age protection and social security of Unorganized Workers (UW).

Unorganized Workers (UW) are mostly engaged as home based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, rickshaw pullers, landless laborers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio-visual workers or workers in similar other occupations. There are approximately 42 crore such Unorganized workers in the country.

It is a voluntary and contributory pension scheme under which the subscriber would receive a minimum assured pension of Rs. 3000/- per month after attaining the age of 60 years and if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension as family pension. Family pension is applicable only to spouse.

- On the maturity of the scheme, an individual will be entitled to obtain a monthly pension of Rs. 3000/-. The pension amount helps pension holders to aid their financial requirements.
- The scheme is a tribute to the workers in the Unorganized sectors who contribute around 50 per cent of the nation's Gross Domestic Product (GDP).
- The applicants between the age group of 18 to 40 years will have to make monthly contributions ranging between Rs. 55 to Rs. 200 per month till they attain the age of 60.
- Once the applicant attains the age of 60, he/ she can claim the pension amount. Every month a fixed pension amount gets deposited in the pension account of the respective individual.

Eligibility Criteria

- For Unorganized Worker (UW)
- Entry age between 18 to 40 years
- Monthly Income Rs. 15000 or below

Should not be

- Engaged in Organized Sector (member of EPFO/NPS/ESIC)
- An income tax payer

He/ She should possess

- Aadhaar card
- Savings Bank Account / Jan Dhan account number with IFSC

Features

- Assured Pension of Rs. 3000/- month
- Voluntary and Contributory Pension Scheme
- Matching Contribution by the Government of India

Benefits

Benefits to the family on death of an eligible subscriber

During the receipt of pension, if an eligible subscriber dies, his spouse shall be only entitled to receive fifty per cent of the pension received by such eligible subscriber, as family pension and such family pension shall be applicable only to the spouse.

Benefits on disablement

If an eligible subscriber has given regular contributions and become permanently disabled due to any cause before attaining his age of 60 years, and is unable to continue to contribute under this Scheme, his spouse shall be entitled to continue with the Scheme subsequently by payment of regular contribution as applicable or exit the Scheme by receiving the share of contribution deposited by such subscriber, with interest as actually earned thereon by the Pension Fund or the interest at the savings bank interest rate thereon, whichever is higher.

Benefits on Leaving the Pension Scheme

1. In case an eligible subscriber exits this Scheme within a period of less than ten years from the date of joining the Scheme by him, then the share of contribution by him only will be returned to him with savings bank rate of interest payable thereon.
2. If an eligible subscriber exits after completion of a period of ten years or more from the date of joining the Scheme by him but before his age of sixty years, then his share of contribution only shall be returned to him along with accumulated interest thereon as actually earned by the Pension Fund or the interest at the savings bank interest rate thereon, whichever is higher.
3. If an eligible subscriber has given regular contributions and died due to any cause, his spouse shall be entitled to continue with the Scheme subsequently by payment of regular contribution as applicable or exit by receiving the share of contribution paid by such subscriber along with accumulated interest, as actually earned thereon by the Pension Fund or at the savings bank interest rate thereon, whichever is higher
4. After death of subscriber and his or her spouse, the corpus shall be credited back to the fund.

Entry age specific monthly contribution

Entry Age (Yrs) (A)	Superannuation Age (B)	Member's monthly contribution (Rs) (C)	Central Govt's monthly contribution (Rs) (D)	Total monthly contribution (Rs) (Total = C + D)
18	60	55.00	55.00	110.00
19	60	58.00	58.00	116.00
20	60	61.00	61.00	122.00
21	60	64.00	64.00	128.00
22	60	68.00	68.00	136.00
23	60	72.00	72.00	144.00

Entry Age (Yrs) (A)	Superannuation Age (B)	Member's monthly contribution (Rs) (C)	Central Govt's monthly contribution (Rs) (D)	Total monthly contribution (Rs) (Total = C + D)
24	60	76.00	76.00	152.00
25	60	80.00	80.00	160.00
26	60	85.00	85.00	170.00
27	60	90.00	90.00	180.00
28	60	95.00	95.00	190.00
29	60	100.00	100.00	200.00
30	60	105.00	105.00	210.00
31	60	110.00	110.00	220.00
32	60	120.00	120.00	240.00
33	60	130.00	130.00	260.00
34	60	140.00	140.00	280.00
35	60	150.00	150.00	300.00
36	60	160.00	160.00	320.00
37	60	170.00	170.00	340.00
38	60	180.00	180.00	360.00
39	60	190.00	190.00	380.00
40	60	200.00	200.00	400.00

HOW TO APPLY

- **Step 1:**

Interested eligible person shall visit nearest CSC centre.

- **Step 2:**

Following are the prerequisites for the enrollment process:

- o Aadhaar Card
- o Savings/Jan Dhan Bank Account details along with IFSC Code (Bank Passbook or Cheque Leave/book or copy of bank statement as evidence of bank account)

- **Step 3:**

Initial contribution amount in cash will be made to the Village Level Entrepreneur (VLE).

- **Step 4:**

The VLE will key-in the Aadhaar number, Name of subscriber and Date of birth as printed on Aadhaar card for authentication.

- **Step 5:**

The VLE will complete the online registration by filling up the details like Bank

Account details, Mobile Number, Email Address, Spouse (if any) and Nominee details will be captured.

- **Step 6:**
Self-certification for eligibility conditions will be done.
- **Step 7:**
System will auto calculate monthly contribution payable according to age of the Subscriber.
- **Step 8:**
Subscriber will pay the 1st subscription amount in cash to the VLE.
- **Step 9:**
Enrollment cum Auto Debit mandate form will be printed and will be further signed by the subscriber. VLE will scan the same and upload it into the system.
- **Step 10:**
A unique Shram Yogi Pension Account Number (SPAN) will be generated and Shram Yogi Card will be printed.

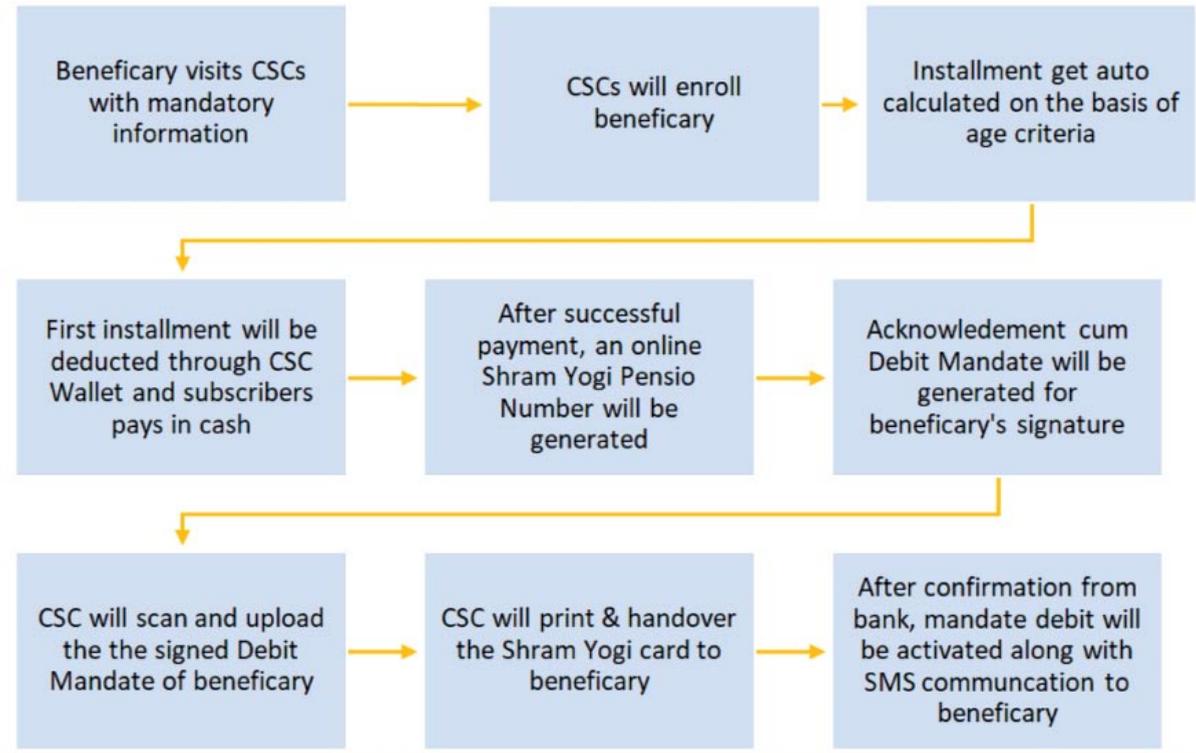
List of 127 professions/ occupations included under the scheme

List of 127 professions/ occupations
(List is indicative, not exhaustive)

1	Agarbatti making	15.	Beedi manufacture	30.	Carpentry
2	Agriculture	16.	Bicycle repair	31.	Carpet weaving
3	Agriculture machinery handling	17.	Bindi work	32.	Cashew processing
4	Anganwadi Workers	18.	Blacksmithy	33.	Catering
5	Animal Husbandry	19.	Boat/Ferry occupation	34.	Chikan work
6	Arrack and Liquor production and vending	20.	Book binding	35.	Cine Service
7	Asha Workers	21.	Brick Kiln work	36.	Cloth printing
8	Audio and visual workers	22.	Brush making	37.	Clubs and canteen service
9	Automobile work	23.	Breweries Distilleries	38.	Coaching service
10	Bakery work	24.	Building and Road maintenance	39.	Coir processing/ manufacture
11	Band playing	25.	Bulb manufacture	40.	Confectionery
12	Bangle manufacturing	26.	Bullock/Camel-cart operation	41.	Construction work
13.	Beads making/ piercing	27.	Butchery	42.	Construction of tents and pedals supply of utensils and decoration for function
14.	Beautician	28.	Cable TV operation		
		29.	Cane/Reed work		

- | | | |
|---|--|--|
| 43. Courier service | 74. Hotel and Restaurant service | 102. Scavenging |
| 44. Dairying and allied activities | 75. Lock making | 103. Security service |
| 45. Data entry operation | 76. Manual operation on unspecified jobs | 104. Sericulture (Silk rearing) |
| 46. Distribution of petroleum products | 77. Masala making | 105. Service station work |
| 47. Domestic work | 78. Matches manufacture | 106. Shepherding |
| 48. Dyeing | 79. Mid-Day Meal Worker | 107. Shoe shining work |
| 49. Electronic electrical goods repairs | 80. Minor forest produce gathering | 108. Shop and establishment service |
| 50. Electroplating | 81. Minor mineral and mines work | 109. Small scale industries |
| 51. Embroidery work | 82. Newspaper vending | 110. Soap manufacture |
| 52. Envelop making | 83. NGO service | 111. Sports good manufacture |
| 53. Fire work cracker production | 84. Oil extraction | 112. Steel vessels and utensils manufacture |
| 54. Fishery production | 85. Packing and Packaging | 113. Stone crushing |
| 55. Fish processing | 86. Panwalla service | 114. Sweeping |
| 56. Flora work and garland making | 87. Pappad making | 115. Tanning (including hides and skin production) leather goods manufacture |
| 57. Flour mills operations | 88. Petrol bunk/pump and allied service | 116. Telephone booth service |
| 58. Footwear production | 89. Pickle making | 117. Temple leaves collection |
| 59. Forestry operation | 90. Plantation (Other than those covered under Plantation Labour Act, 1951 (Act No. 69 of 1951)) | 118. Tendu leaves collection |
| 60. Foundry | 91. Plastic manufacture | 119. Timber Industry (Furniture manufacturing etc) |
| 61. Gardening and parks maintenance | 92. Pottery | 120. Tobacco processing |
| 62. Garment manufacture | 93. Powerloom weaving | 121. Toddy tapping |
| 63. Gem cutting | 94. Printing press work | 122. Toy making |
| 64. Ginning | 95. Quarry work | 123. Transport service (driving conducting, cleaning etc.) |
| 65. Glassware manufacturing | 96. Rag picking | 124. Laundry Work |
| 66. Goldsmithy | 97. Rice milling | 125. Wayside Mechanics and workshop service |
| 67. Hair dressing | 98. Rickshaw pulling | 126. Welding |
| 68. Handloom weaving | 99. Salt pan work | 127. Any other similar Occupation |
| 69. Hawking and vending | 100. Sand mining | |
| 70. Headload work | 101. Sawmill work | |
| 71. Health service | | |
| 72. Honey gathering | | |
| 73. Horticulture and Floriculture | | |

Process overview at a glance





**Jinki mehnat desh ka aadhaar,
Unki pension ka sapna saakaar**



Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)

A pension scheme for unorganised workers



Minimum guaranteed pension:
₹3000 per month, lifelong from age 60 years onwards.

ELIGIBILITY:

- Unorganised workers such as rickshaw pullers, hawkers, labourers, maids, tailors, paan vendors, small shop owners or workers with similar job profiles
- Entry age: 18-40 years
- Monthly income ₹ 15000 or less

To benefit from this scheme reach out to the nearest common service centres with your **Aadhaar Card and Savings/Jan-Dhan account documents.**
Or Visit : <https://maandhan.in>

Detailed Enrolment Process



The entire process takes 3 to 5 minutes.



Central Government will contribute equally with you in this scheme

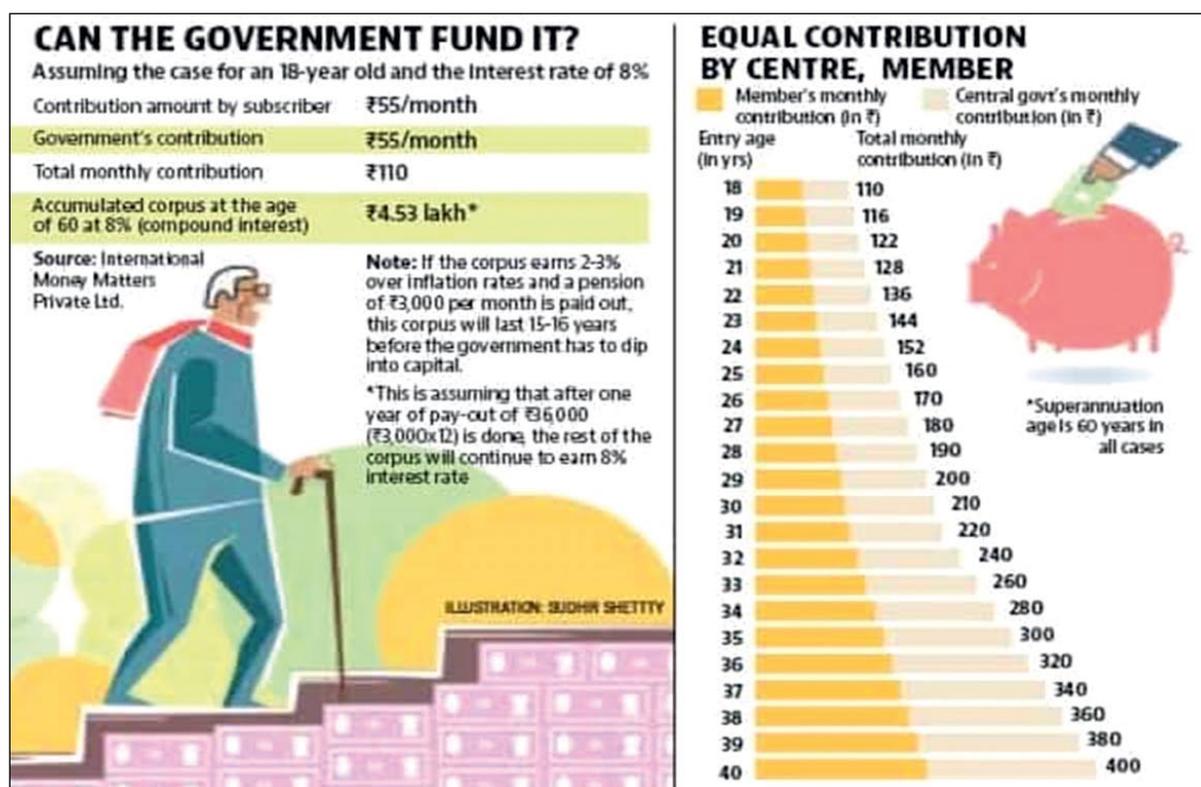
Visit website: <https://maandhan.in>
To find the nearest service centre please visit: www.locator.csccloud.in




ANALYSIS & WAY FORWARD

Pradhan Mantri Shram Yogi Maandhan is a government scheme meant for old age protection and social security of unorganized workers. It aims at covering the unorganised workers who are outside the social security net. As on 19 June 2020, the scheme has covered the entire country. The number of Common Service Centers (CSC) covered is 3,52,598 with the total enrolment of 44,08,983.

If the government expects at least 8 per cent to 9 per cent returns, the corpus can last 15-24 years and life expectancy of 75-84 years will be supported.



Source: Mint

Among the beneficiaries who have got themselves enrolled so far under the scheme, maximum are from Haryana followed by Uttar Pradesh, Maharashtra, Gujarat and Chhattisgarh.

Table 1: States with Number of Enrolments (from highest to lowest)
(till 19th June, 2020)

Sl. No.	State	No. of cards issued
1.	Haryana	800,847
2.	Uttar Pradesh	600,653
3.	Maharashtra	583,733
4.	Gujarat	367,545
5.	Chhattisgarh	206,169
6.	Bihar	184,158
7.	Odisha	157,422

8.	Andhra Pradesh	147291
9.	Jharkhand	128,018
10.	Madhya Pradesh	120,647
11.	Rajasthan	100,284
12.	Karnataka	93522
13.	West Bengal	68222
14.	Tamil Nadu	55665
15.	Himachal Pradesh	40944
16.	Uttarakhand	33592
17.	Punjab	32301
18.	Telangana	30542
19.	Tripura	26532
20.	Assam	18165
21.	Kerala	9748
22.	Delhi	7765
23.	Nagaland	4162
24.	Chandigarh	3888
25.	Manipur	3698
26.	Arunachal Pradesh	2466
27.	Meghalaya	2242
28.	Andaman And Nicobar Islands	1888
29.	Puducherry	1189
30.	Goa	948
31.	Daman And Diu	801
32.	Dadra And Nagar Haveli	727
33.	Mizoram	567
34.	Sikkim	104
35.	Lakshadweep	21

Among the North Eastern states, Tripura has the highest number of enrolments followed by Assam, Nagaland and Manipur.

North Eastern States with Number of enrolments (from highest to lowest)
(till 19th June, 2020)

Sl. No.	State	No. of cards issued
1.	Tripura	26532
2.	Assam	18165
3.	Nagaland	4162
4.	Manipur	3698
5.	Arunachal Pradesh	2466
6.	Meghalaya	2242
7.	Mizoram	567
8.	Sikkim	104

Even as government makes a matching contribution in the pension account of the worker every month under the PMSYM, the scheme has failed to catch the fancy of the lower income groups mainly due to inadequate propaganda as otherwise, the scheme is way less costlier than the extant Atal Pension Yojana (APY).

Under PMSYM, the worker makes a monthly contribution of just Rs. 55. This is more affordable than the Rs. 126/month premium that an 18-year old pays under the APY for an assured monthly pension of Rs. 3,000 upon completion of 60 years. Similarly, those who join PMSYM at the age of 29 will pay a monthly premium of Rs. 100 for a fixed pension of Rs. 3,000/month at the age of 60. This compares with Rs. 318 a month for the same amount of monthly pension under APY.

PMSYM is a voluntary and contributory pension scheme where the entry age is between 18 and 40 years. A worker covered under any statutory social security scheme such as National Pension Scheme (NPS), Employees' State Insurance Corporation scheme, Employees' Provident Fund Organisation (EPFO) are not allowed to join in the scheme. The worker should also not be an income tax payee. Once the beneficiary joins the scheme, the subscriber has to contribute till the age 60 years to get a monthly pension of Rs. 3,000. After the subscriber's death, spouse will receive half of the monthly pension. This scheme could definitely be one of the income support systems during old age especially for the unorganised workers who are generally poor and lack of access to other old age protection benefits.

REFERENCES

https://labour.gov.in/sites/default/files/Budget_Speech.pdf

<https://maandhan.in/>

<https://www.livemint.com/money/personal-finance/decoding-pradhan-mantri-shram-yogi-maan-dhan-pension-plan-1550484814051.html>

<https://labour.gov.in/pmsym>

Appendix: Frequently Asked Questions on Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)

Q1. What is PM-SYM?

Ans. Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) is a voluntary and contributory Pension Scheme for Unorganized Workers for entry age of 18 to 40 years with monthly income of Rs.15000 or less.

Q2. Is it a Government scheme?

Ans. Yes.

Q3. Who can subscribe this Scheme?

Ans. Any unorganized worker in the age group of 18-40 years, whose job is casual in nature, such as home based workers, street vendors, head loaders, brick kiln, cobblers, rag pickers, domestic workers, washer-men, Rickshaw Pullers, Rural landless labourers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, etc. with monthly income less than Rs 15,000/-. The worker should not be covered under any statutory social security schemes such as National Pension Scheme (NPS), Employees' State Insurance Corporation scheme, Employees' Provident Fund Organization Scheme and is not an income tax payee.

Q4. What is the benefit of this Scheme?

Ans. If any unorganised worker subscribes the scheme and has paid regular contribution up to the age of 60 years, he will get a minimum monthly pension of Rs. 3000/-. After his/her death, spouse will receive a monthly family pension which is 50 % of the pension.

Q5. How many years the beneficiary will contribute?

Ans. Once the beneficiary joins the scheme at the entry age between 18-40 years, he has to contribute till he attains the age 60 years.

Q6. How much pension would be received under the Scheme? At what age?

Ans. Under the Scheme, minimum pension is of Rs. 3000/- per month shall be paid. This pension will start on attaining the age of 60 years of the subscriber.

Q7. Who are not entitled to join this Scheme?

Ans. Under the scheme any worker who is covered under any statutory Social Security Scheme such as NPS, ESIC, EPFO and an income tax payee is not entitled to join the scheme.

Q8. What will be the procedure for joining this scheme?

Ans. Under the scheme, the subscriber, may visit the nearest Common Service Centre and get enrolled for PM-SYM using Aadhar number and savings bank account/ Jan-Dhan account number on self-certification basis. All the branch Offices of LIC, offices of EPFO/ESIC will also facilitate the subscribers about the scheme, its benefits and the procedure to be followed, for enrollment. They will also advise them on locating the nearest CSC.

Q9. Where do I go for enrolment?

Ans. You may please go to the nearest Common Service Centre for enrolment. You can use the locator at locator.csccloud.in/.

Q.10. Whether I have to give proof of my date of birth and income?

Ans. No separate proof of age or the income has to be given. Self-Certification and providing of the Aadhaar number will be the basis for enrollment. However in case of any false declaration, may attract appropriate penalty.

Q.11. Who will be the fund Manager?

Ans. LIC will be the fund manager and will also be the service provider for pension pay out.

Q.12. Whether the fund is secure with L.I.C.?

Ans. The fund is 100% secure. The overall responsibility of managing and supervising the fund will be with National Social Security Board which is functional under the Chairmanship of Hon'ble Union Minister of Labour and Employment.

Q.13. What are the exit provisions?

Ans. Considering the hardships and erratic nature of employability of the unorganised workers, the exit provisions are flexible. Exit provisions are as under:

- If beneficiary moves to any organized sector and remains there for a minimum period of 3 years, his account will be active but Government's contribution (50%) shall be stopped. If beneficiary agrees to pay entire amount of the contribution, he will be allowed to continue in this Scheme. At the age of 60, he will be allowed to withdraw his contribution with an interest equivalent to prevailing savings bank rates.
- If he is unable to contribute owing disability or any other reasons, beneficiary may opt voluntarily to exit the scheme after minimum 5 years of regular contributions.

On exit, his entire contribution (excluding govt. contribution) will be returned with an interest equivalent to savings bank rates.

Q.14. What is the role of LIC?

Ans. LIC will act as a fund manager for the scheme and will also be a service provider for payment of pension to all the Un- Organized workers who have subscribed the scheme.

Q.15. What is the mode of contribution?

Ans. Primarily, the mode of contribution is on monthly basis by auto-debit. However, it will also have provisions of quarterly, half yearly and yearly contribution. First contribution is to be paid in cash at Common Service Centre.

Q.16. How much contribution I have to pay?

Ans. The actual amount of the subscriber's contribution will be determined at the entry age of the scheme. At median entry age of 29 years, a beneficiary is required to contribute Rs 100/ - per month.

Q.17. Whether there is auto-debit facility?

Ans. Yes. Monthly subscription shall be automatically debited on a fixed date of every month from his/her linked saving account.

Q.18. What is the responsibility of Govt. of India?

Ans. The scheme will be administered by Ministry of Labour and Employment. Ministry of Labour and Employment will set up a dedicated Call Centre and Project Management Unit (PMU). JS& Director General (Labour Welfare) will be the Nodal Officer of PMU to administer the scheme effectively. The PMU will also be responsible for performance audit, adequacy and fund management. The entire scheme will be supervised by National Social Security Board (NSSB) as mandated in the Section 5(8) (c) of the UWSS, Act 2008.

Q.19. Will there be any administrative cost?

Ans. There will be no administrative cost to the subscriber as it is a purely Social Security Scheme of Government of India.

Q.20. Whether nomination facility is there?

Ans. Yes, under the scheme, nomination facility is available. Beneficiary can nominate any one as nominee under the scheme.

Q.21. Whether family pension is there?

Ans. Yes, there is a provision of the family pension under the scheme. It is applicable only to the spouse of the subscriber. If the subscriber dies, after the pension has commenced, the spouse of the beneficiary shall be entitled to receive 50 % of the pension.

Q.22. How much time will it take to roll out the scheme across India?

Ans. The scheme will be rolled out w.e.f 15th Feb, 2019 in selected CSCs and by 25th February, 2019 all across India.

Q.23 Is there any loss to the subscriber at any stage?

Ans. There is no loss to the subscriber at any point of time. Even if the subscriber exists the scheme after 5 years of payment of regular contribution, his entire contribution will be returned with an interest equivalent to savings' bank rates.

Q.24 If the payment of subscription is stopped, can a subscriber re-join/ revive the scheme again?

Ans. If the payment of subscription has been stopped or delayed, even then the subscriber can revive the scheme after paying the outstanding subscription with interest at a later stage.

Q.25 Will a subscriber get a statement of the deposit?

Ans. Yes, the subscriber will get sms as mini statement on each transaction on his mobile.

Q.26. What happens if the subscriber exits the scheme before 10 years of regular contributions?

Ans. In such an event the subscriber will be paid back only his/her portion of total contribution with Savings' bank interest.

Q.27. What happens if the subscriber exits the scheme after 10 years but before the pension commences?

Ans. In such an event the subscriber will be paid back only his/her contribution with accumulated interest. However, he will not be entitled to receive the Government's share.

Q.28. What happens in case of death before the start of pension?

Ans. In such an event, if a beneficiary has given regular contribution and died due to any cause, his/her spouse will be entitled to join and continue the scheme subsequently by payment of regular contribution for the remaining period. On completion of the contribution period, the spouse will receive a monthly pension of Rs. 3000/-. Alternatively, if the spouse so desires, the amount of the member's contribution will be returned back to his/ her nominee with an interest equivalent to saving bank rates interest.

Q.29. Where do I go to solve my grievance?

Ans. You may call toll free number or may visit CSC or Labour welfare office for any complaint/ grievance relating to PM-SYM.

Q.30. Are there any educational qualifications prescribed for becoming a Member of PM-SYM?

Ans. No. There are no minimum educational qualifications necessary for joining the Scheme.

Q.31. Can the Subscriber make voluntary contribution over and above the amount prescribed under the Scheme? If so, what will be the benefits to the Subscriber?

Ans. No. the subscriber has to make only the fixed amount of contribution, as prescribed at the time of joining the Scheme.

Q.32. Can the age be relaxed for the Unorganised Worker above relaxation 40 years, to join the Scheme, by making additional or higher contribution?

Ans. No such relaxation is available under the provision of the Scheme.

Q.33. Whether any nomination facility (other than spouse) is available after the death of the subscriber?

Ans. Spouse, if living, will automatically be the beneficiary of family pension on information of death and production of death certificate.

Q.34. Will there be any additional charge in case of any breaks in contribution by the subscriber? If so, what will be the quantum of additional charges?

Ans. If a subscriber has not paid the contribution continuously, he will be allowed to regularize his contribution by paying entire outstanding dues, along with penalty charges, if any, to be decided by the Government from time to time.

Q.35 Will Pension be paid to the dependents, in the event of death of Pensioner and his/her spouse, after the age of 60 years?

Ans. No. After the death of subscriber as well as his/her spouse, the dependents will not be entitled for payment of pension.

Q.36 What are the documents that are to be submitted at the enrollment Centre?

Ans. The subscriber has to provide Aadhar card, savings bank passbook and a Self-Certified form along with consent form for auto-debit facility.

Q.37 Is the subscriber required to pay the monthly contribution till the age of 60 years?

Ans. Yes. After joining the Scheme, the subscriber has to pay the prescribed monthly contribution till the age of 60 years.

Q.38 What action is required to be taken by the Subscriber, after attaining the age of 60 years, for getting the pension?

Ans. The monthly pension will get deposited in the subscriber's linked Bank Account, after the subscriber attains the age of 60 years.

Q.39 If both husband and wife are members of PMSYM and both die, will other members of the family be eligible to receive pension or other benefits?

Ans. The nominee can withdraw the Subscriber's (both) contribution with interest.

Q.40 If the subscriber dies and his/her spouse opts to continue the Scheme by payment of contribution, in such case, whether the contribution is to be paid for remaining years of original subscriber or till the spouse attains the age of 60 years?

Ans. In such a case, the contribution will be paid for the remaining/balance period till the original subscriber would have attained the age of 60.

Q.41 Is there any provision for availing interim loan for education, marriage and construction.

Ans. No such loan facility is available in the Scheme.

Q.42 State Governments are providing various benefits under their respective Unorganised Workers Schemes. Can such members also avail the benefits the present PMSYM Scheme?

Ans. Yes, if the subscriber is eligible otherwise to join this Scheme.

Q.43 Can a beneficiary who is a subscriber to Pension Provident Fund Scheme, be eligible to join PMSYM?

Ans. No.

Q.44 Whether beneficiaries under Atal Pension Yojana can avail benefits under PMSYM?

Ans. Yes. One can join PM-SYM also in addition to Atal Pension Yojana, if eligible.

Q.45 Will the quantum of pension be enhanced beyond Rs.3,000/- per month, due to inflation in future ?

Ans. At present, there is no such provision, but depends on future circumstances.

Q.46 What will be the mode of payment for the subscriber's contribution?

Ans. The initial contribution to be paid by cash. However, subsequent monthly contribution will be auto-debited from the subscriber's savings bank account/ jan-dhan account.

Q.47 What happens if the worker joins this Scheme as an unorganised worker and he joins the organized sector, gets enrolled under EPFO and again comes back to the unorganised sector, what would be the modalities for the same?

Ans. In case the worker moves from the unorganized sector to the organized sector, in such an event, the subscriber can continue with scheme however the Govt. contribution will stop and the member will have to pay additional amount equal to the Govt. share. Alternatively, he may withdraw his contribution with interest.

Q.48 What happens if the worker loses source of income and is not able to contribute monthly premium?

Ans. In such an event he can exit from the Scheme as per the provision already detailed.

Q.49 What happens if the subscriber's income crosses Rs.15,000/- a month, after joining the Scheme?

Ans. Subscriber can continue in the Scheme.

Q.50 What would be the modality for Aadhar based authentication /E-KYC?

Ans. Through biometrics.

Q.51 Who will operate the help line/ grievance redressal mechanism?

Ans. There is a designated call center for this and the toll free number is 1800 2676 888.

Q.52 Is there any partial withdrawal of contribution in case of certain exigencies? If yes, after how much lock-in period?

Ans. There is no such facility for withdrawal of contribution, partially or fully.

Q.53 Is the E-card can be downloaded again in case of loss/damage, etc.? Whether any charges are to be paid for the same?

Ans. Yes the E-card can be downloaded in case of loss or damage.

Q.54 Whether savings bank account in a cooperative bank can also be linked for auto-debit facility for payment of contribution?

Ans. If co-operative bank is on the CBS platform, the savings' bank account can be linked for auto debit.

Q.55 If any State has not registered unorganised worker under UWSSA 2008, can the process of enrolment under this Scheme deemed to be registration process under Section 10(3) of the Act?

Ans. No. Registration under Section 10(3) and enrollment under the scheme are separate processes.

Q.56 If CSC network is to be used for registration, how much would be the service charge, per registration, and who will bear the cost?

Ans. Service charges for enrolment to be paid by MoLE and no Service charge payable by Subscriber.

Q.57 Whether the downloaded filled up application form will suffice for bank auto debit purpose - worker will not need to fill up any other form in the bank?

Ans. The form has a section for the consent of the auto debit from his account, hence no other form is required.

Q.58 Is the SMS language in regional language of the State or in English/Hindi only?

Ans. The SMS will be sent in English/Hindi Language.

Q.59 Is there any interactive map for finding the nearest location of the facilitation centre?

Ans. Nearest location available on CSC site or the information will be available on the facilitation centres. You can use locator at locator.csccloud.in/.

Q.60 In case of default of subscription, what will be modality for payment of the defaulted premium? Is it through auto debit or through cash or cheque?

Ans. The amount of contribution along with penalty/ interest will be debited to the account of the Subscriber based on his consent.

Q.61 In case of worker having more than one spouse, which spouse would be declared as nominee and who will get the family pension?

Ans. The spouse who is nominated by the subscriber will be entitled to receive the family pension. However, in case of rival claimants, court order will prevail.

Q.62 Is there a provision for migration of the pension account if the worker changes the linked bank account for auto debit?

Ans. No, migration is required, the pension account number will be unique and will be linked to the bank account of the Subscriber.

Q.63 If Subscriber gives consent form physically for auto-debit facility. But if there is insufficient balance in his bank account, what will happen to his account?

Ans. It will be considered as default in payment and he will be allowed to regularize his contribution by paying entire outstanding dues, along with penalty charges, if any, to be decided by the Government from time to time.

Q.64 If any subscriber is having old Aadhar card, where only the year of birth is written on it, in that case how the date of birth is determined and on which date the pension will start?

Ans. The date of birth will be determined based on the self-certification of the subscriber. Contribution will be determined based on that.

Q.65 What is the due date for member's monthly contribution?

Ans. The date of enrolment every month.

Q.66 How will the subscriber know the status of monthly contribution?

Ans. An SMS will be sent on the registered mobile number, after deduction of monthly contribution.

Q.67 Whether the subscriber has to submit his photograph at the time of registration?

Ans. No need of any photograph.

Skill Training of Rural Poor Youth for Employment and Livelihood Enhancement: Cases from Field Interactions

Mr. Priyadarsan Amitav Khuntia*

INTRODUCTION

Providing gainful employment to Rural Youth is the major challenge and is at the forefront of Governments concern areas whether central or state governments. As rural youth constitute about 69% country's total youth population and belong to various socio economic strata and finding it hard to enter in to labour market because of lack of information, opportunity and competency or skill in the prevailing economy, an integrated skilling and placement programme is in place called Deendayal Upadhyay Gramin Koushalya Yojana (DDU-GKY) to address these shortfalls. This is a flagship programme of the Ministry of Rural Development, Government of India which was announced in September 25, 2015 replacing previously ajiveeka Skills guidelines. The DDU-GKY, a part of rural livelihood mission (NRLM) having dual objectives of adding diversity to the incomes of the rural poor families and cater to career aspirations of rural youth.

As per the programme statement, DDU-GKY is uniquely focused on rural youth between the 15-35 years from poor families. It is supposed to play an instrumental role in supporting the social and economic programme like Make in India, Digital India, Smart Cities, and Start up India and Stand up India. Over 180 million or 69% of the country's young population in the age group of 18-34 live in rural areas of those the bottom of the pyramid youth from poor families with no or marginal employment is about 55 million.

DDU GKY mandates a minimum placement of 70% of the project target of all trainees through the support of training partners and employer engagement, with a minimum recommended monthly salary at or above the minimum wages (varying based on training acquired). Candidates are benefited in the form of free training, free uniform, free course material, free lodging and boarding in case of residential programmes. DDU-GKY is present in 29 states and UTs, across 690 districts, impacting youth from over 7,427 blocks. It is currently has over 1426 projects being implemented by over 649 partners in more than 552 trades across a range of sectors such as Retail, Hospitality, Health, Construction, Automotive, Leather, Electrical, Plumbing, Gems and Jewelry etc. from 52 industry sectors. As far as the programmatic funding is concerned for North-East States 90% by Central Government and 10% by State Government while for other states 75% by Central Government, 25% by State Government. The unique feature of this programme is that rural youths are brought to cities and put in residential arrangements while undertaking training so that they will be acquainted with city life to cope with the post training placement in cities and metros.

PROBLEMS AND METHODOLOGY

A lot of initiatives are being taken for the rural poor by government and non government organisations for their upliftment in order to bring social justice and leverage broader

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development goals where education, training and its linkages to entry in to economic activity through gainful employment constitute prime focus. An effort has been made to compile and analyse the working of skill training initiatives in the field and to what extents the major objectives to address the shortfalls like lack of information, opportunity and competency or skill in the prevailing economy to enter in to the labour market are achieved through field visits and interactions.

The case study is based on the interactions with the young trainees undergoing for livelihood enhancement programmes mostly under the government's flagship programme Deen Dayal Upadhyay Grameen Kaushalya Yojan (DDU-GKY) and one case of non-government initiative that is by the Kalinga Institute of Social Sciences (Kiss), Bhubaneswar. One case is a part of the field visit undertaken during the V.V.Giri National Labour Institute and Nabakrushna Chaudhury Centre for Development Studies (NCDS) collaborative programme Skill Development for Youth Employability and Entrepreneurship (02-06 January, 2020). The visit was undertaken to Trident Engineering College (run by Dinabandhu Foundation) to see the implementation of Deen Dayal Upadhyay Grameen Kaushal Yojana (DDU-GKY), skill training and placement programme for Rural Youth and also Kalinga Institute of Social Sciences (KISS) where about twenty seven thousand students from deprived sections are given free education and vocational training. The third case is a part of interaction of the author as Event Director from VVG NLI while participating in the Mega Event Rise in Uttar Pradesh 2020 at HRIT Group of Institutions at Ghaziabad organized during 14-16 February 2020. There was the opportunity where trainees of DDU-GKY of the host organization HRIT Group visited VVG NLI stall in batches with a proactive approach of the event director and a meaningful interaction and mutual exchange of information, ideas took place. This compilation is drawn on the interactions with young trainees and some officials. There might be chances of lapses of information.

Case 1

Visit to Trident Engineering College with the participants of the VVG NLI-NCDS Collaborative Programme Skill Development for Youth Employability and Entrepreneurship at Bhubaneswar during Jan 02-06, 2020.

A field visit was undertaken during the programme to Trident Engineering College, managed by Dianabandhu Foundation to see the implementation of Deen Dayal Upadhyay Grameen Kaushal Yojana (DDU-GKY), skill training and placement programme for Rural Youth and also Kalinga Institute of Social Sciences (KISS) where about twenty seven thousand students from deprived sections are given education and vocational training. Thirty five master degree students from nine universities of Odisha participated in this training workshop visited with the Course Director P. Amitav Khuntia of VVG NLI and Dr. Rashmi Mishra, Coordinator of NCDS. The programme aimed to acquaint the young participants from different universities with the knowledge, importance and prospects of skill development in enhancing employability and entrepreneurship of youth. After completion of master degree course they are supposed to take up different career options. This programme will enrich their understanding of skill development, enhance their capabilities and enable them to play larger role for the skill development of youth of the nation. The objectives of the field visit were to make aware of the young students the practical aspect of the

implementation of the programme which is the major component of skill development ecosystem of the country. They as conscious citizens of this country and future professionals as well can play a constructive role and demonstrate their leadership for facilitating the effectiveness of such programmes and thereby enhancing the employability of the fellow youths who are less privileged. The glimpses of interaction with trainees and officials could be seen in the photographs 1, 2,3 & 4 below.

The team visited the training venue at Trident Engineering College premises, run by the Dianabandhu Foundation, an organization for educational research and socio economic development which is the training partner and called as Programme Implementing Agency (PIA). They have been chosen through some prescribed criteria of DDU-GKY and National Rural Livelihood Mission and discharge their training activities as per guidelines in partnership with MoRD, State Skill Development Mission or Rural Livelihoods mission and Employers. Dinabandhu foundation since 2018 has been undertaking DDU-GKY programmes at Odisha. The Executive Director Dr. R.N. Satpathy and his team after extending welcome and overview led us to interact with the trainees and trainers. They appraised us the training infrastructures, delivery mechanism which has to be as per Standard Operating Procedure (SOP). As per the information communicated they got first project with a target of 500 trainees for one year and they have trained 504 trainees out of which more than 350 candidates are placed in different companies like in Health sector more that 80 candidates are working as "Caregiver" in home nursing sector ,more than 70 trainees are working in BPO sector and about 200 trainees are working in Production sector at Ahmadabad, Hyderabad ,Kolkata and Bangalore. The second project with a target of 1575 in 2019-20 is underway. Training is being given in four trades like Geriatric Aide (Healthcare Sector), Solar PV installer (Green Job Sector), Field technician and Multiskill Technician (Electronics & Hardware sector). Most of the trades duration is 3months and Multiskill technician trade course duration is 6months. Apart from domain training they are providing Communicative English and soft skill training to all trainees for their personality development. They are also imparting basic computer skill training to all trainees.



Photo: 1 (Trainees of Solar PV Installer Trade, Green Job Sector and all are boys)

The Dianabandhu Foundation which is running the Trident College for Engineering and Management Education is also a Programme Implementing Agency (PIA) of DDU-GKY.



Photo: 2

It was good to see that a batch of girls are admitted in to Multiskill Technician under the Electronic and Hardware Sector like repairing Grinder, Oven, Induction, Iron and other home appliance seen in the above photo 2 . This also gives a positive picture of girls venturing in to nontraditional work breaking gender stereotye. This one month old batch was asked to give a practical demo but they could not give as they have not been given the practical training yet and learnt theory only though the officials told that they are providing theory as well as practical training every day.



Photo: 3

The trainees in the photo 3 above are receiving training in the Geriatric Aide under HealthCare Sector. In the course of our discussion we came to know that most of the pass outs job destination is Hyderabad. All the trainees of Geriatric Aide are girls.



Photo 4

Case 2

Visit to Kalinga Institute of Social Sciences (KISS), Shailashree Vihar, Bhubaneswar

The visit was undertaken in the same day after visiting DDU-GKY centre of Trident Engineering College. Kalinga Institute of Social Sciences at Bhubaneswar as envisaged its vision runs a fully free, fully residential home for twenty seven thousands underprivileged indigenous children being provided holistic education from kindergarten to post graduation along with healthcare facilities besides vocational and life skills training. Kiss aspires to be a preferred centre of learning for the poor indigenous (tribal) sections of the society with a focus on formal education aimed at providing sustainable livelihood and scope for all round development. (www.kiss.ac.in)

When we reached the students were having lunch. Many of them have already had their lunch and left the venue. So interaction was very short and limited. Students were of different age groups. They were self sufficient so far as carrying utensils, taking and serving foods and having foods seating in lines. KISS has adopted an automated kitchen for cooking foods and using solar energy too.

As per the first hand information during interaction, KISS students undergo vocational training parallel to formal education from standard VI to standard X in about 50 trades . Each student is trained in a vocational trade of her/his interest with the objective to acquire a skill in a vocational trade so that after passing out they are empowered with a skill that moulds them to be successful entrepreneurs and fit for job market. Earn while You Learn is encouraged as the proceeds of the products mostly meet the demand of the institute as well as KIIT Group of institutions go to the students concerned while at the same time getting free education. The prominent skills imparted are painting, Appliqué Work, Rakhi Making, Candle making, Coir and Soft toy making, tailoring etc. As informed KISS is also implementing DDU-GKY, PMKVY along with their own

initiatives as discussed above. But because of paucity of time interaction with PMKVY and DDU-GKY trainees could not take place.

This visit and interaction gave us exposure that how private or non government initiatives in such a large scale can be undertaken and instrumental in providing opportunities to the less privileged sections and orientation of learning skill while having education go simultaneously.



Photo: 5 (KISS Dining Hall: Lunch Time)



Photo: 6 (Interaction with a group of students at KISS)

Case 3

Interaction with the trainees of DDU-GKY in the VVG NLI Stall during the Event "Rise in Uttar Pradesh 2020" at HRIT Group of Institutions, Ghaziabad during 14-16 February, 2020.

While participating in the Event Rise in Uttar Pradesh 2020 as Event Director of the VVGNLI stall there was opportunity to meet and interact with DDU-GKY trainees undergoing training in HRIT Group of Institutions. All the activities of VVGNLI namely; Research, Training, Publication and all the initiatives of Ministry of Labour and Employment, Government of India along with Skill development and livelihood programmes of other ministries were also showcased and disseminated where about forty other Government Institutes, Ministries and Organisations participated.

This case of interaction was different in comparison to the previous cases as here visit was not under taken to the training centers on the contrary trainees visited the VVGNLI stall and interacted with the author, exchange of information and ideas took place. Majority of trainees interacted belonged to the Phlebotomy Technician Trade under Health Care Sector and receiving trainings in HRIT campus, Ghaziabad. A Phlebotomy Technician is an important member of a healthcare team and the primary role is collection of blood samples and specimens for tests. As informed they belonged to the adjacent rural areas of Ghaziabad.



Photo: 7 (Interaction and mutual exchange of Information in the VVGNLI Stall)

During interaction upon asked whether they know that the training partner/PIA has to ensure a minimum 70% placement of the trainees and PIA has to keep track of the candidates, obtain information about their work after placement up to twelve months through mobile and social media for which mobile top up cost has to be given to them by Project Implementing Agency(PIA) as prescribed in the guideline, they expressed their ignorance by saying that they are new and they have just started the batch. This is very important to know their entitlements during and after training which are supposed to check the exploitation as candidates are from rural and poor background. The visitors were sensitized about their role and further career options with continuous learning approach.

SUMMING-UP

Looking at the percentage of youth population, socio-economic and educational status some targeted interventions by government; non government and public

private partnership (PPP mode) are inevitable. Deen Dayal Upadhyay Grameen Kaushalya (DDU-GKY) and Pradhan Mantri Kaushal Yojana (PMKVY) are two flagship programmes for skilling and placement of youth of the nation especially for the deprived section. While DDU-GKY is targeted for rural youth only the PMKVY is for rural and urban youth both. The current case study only touches some aspects of DDU GKY training. The major short coming of this case study is that it only showcases and discusses the interactions and view points of the undergoing trainees, training centers and officials in the management of training centers. The interactions do not reflect the viewpoints and scenarios of the post training placement. It would be more intriguing and fruitful to know the success stories of the trainees, whether they are empowered, getting gainful employment with working conditions, their competency level after training vis-à-vis employer's expectations etc. This component is absent here in this case analysis. However, the Project Implementing Agencies (PIAs) for DDU-GKY who are implementing the programme adhering to the guidelines and vehicles of transformations of the deprived youths should be appreciated and should be supported by the government officials, other stakeholders related to the scheme to correct the lacunas and shortcoming for success of the initiatives. Trainees should be made aware about the DDU GKY Common norms by the PIAs like Minimum 70% placement arrangement, PIAs to provide mobile top up cost to a candidate for 12 months in order to tract candidates to keep information about the candidate's work condition and incentives to PIAs for higher placement and termination for poor placements along with lodging, boarding, training kit etc. provisions for trainees as prescribed in the guidelines at the very beginning of the course.

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Experience of SEWA & Kudumbashree: Social Security Floor

Dr. Dhanya MB*

The case studies on Self Employed Women's Association (SEWA) and Kudumbashree are used for the discussions in the training programme on social protection and livelihood security held at VVGNLI on February 17-21, 2020. These cases are the collection of many research work compiled on the subject of SEWA and Kudumbashree, hence the secondary literature is used as a method to portray the case. The Self Employed Women's Association (SEWA) was started as a trade union in 1972 by a group of twelve self-employed women workers. Ms. Elaben Bhatt is the founder of SEWA at Ahmedabad, which is now spread over other parts of India. Kudumbashree is a women centered micro credit programme focuses on formation and capacity building of three tiered community based organisations (CBOs) for poor women. Under this programme neighbourhood groups (NHGs) are formed at the grass root level, which are further co-ordinated at the ward level and Panchayat/municipality level as Area Development Society (ADS) and Community Development Society (CDS) respectively. It is often argued that formation of women self-help groups (SHGs) through micro-credit programmes not only takes care of female unemployment problem, but also acts as an instrument for social security floor.

In India, ninety percent of its working population is in the unorganized/informal sector and also the Indian labour market predominantly comprises of informal employment in both formal as well as informal sector. Informal sector is quite heterogeneous in nature and at the same time there is notable change in the form of informal work over the years, from traditional forms of non-standard wage works (e.g. casual jobs) and self-employment (e.g. street-trading) to new forms of non-standard wage work (e.g. temporary and part-time) and self-employment (e.g. high-tech home-based work). As a result, a substantial proportion of the workers are deprived of rights, especially those who are working in informal sector than formal sector. Informal workers face greater work-related risks, such as less secure contracts, fewer benefits, and poorer working conditions for wage workers.

When we look into the categories of formal and informal employment based on the availability of social security measures, the benefits by schemes and gender are also an important component for both sectors. Availability of social security benefits includes 'Provident Fund', 'pension', 'gratuity', 'health care and maternity benefits' as per NSSO. Gender wise comparison of total workers availing social security shows that female workers (19 per cent) are less benefitted than male workers (81 per cent) in both the sectors. Health care and maternity benefits constitute 6.7 per cent of total female workers availing social security benefits in comparison to 4 per cent of male workers. Health care and maternity benefits includes benefits given by the employer for treatment of illness/injury or an employee being eligible for paid leave for a specified period or the expenditure for maternity care or childbirth being borne by

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the employer as per the conditions of employment . Many employees who were not eligible for paid leave (96.4 percent employees among casual labour and 47.4 percent employees among regular employees) are a serious matter of concern. Hence, it can be interpreted that employment relations are not greatly subjected to national labour legislation, social protection or entitlement to certain employment benefits.

SELF EMPLOYED WOMEN'S ASSOCIATION

In this context, the significance of SEWA is much appreciated globally, considering its social security protection and livelihood security among the informal workers. The SEWA organization was formed with the main objective of “strengthening its members’ bargaining power to improve income, employment and access to social security.” With the Gandhian philosophy at the base, SEWA has become a confluence of labour, co-operative and women’s movements. SEWA has an all India membership of more than 13,00,000 women using the dual strategy of struggle and development. In this process, women have become more confident and autonomous.

Since 1996 SEWA Bank has attained equal status with nationalized banks. “What makes SEWA Bank different from any other micro-finance institution in the country is that, while the latter is driven primarily by the profit motive of the investors, who may include Private Equity funds, the former is a bank of the women, for the women and by the women,”, SEWA bank has come up with an integrated insurance program for its members since 1992, with the objective of providing support in times of crisis. It is a collaborative effort of SEWA, SEWA Bank and the nationalized insurance companies. SEWA’s insurance unit is called Vimo SEWA which is providing social protection to women for life, health, assets, widowhood and accidents.

According to the study by ILO on the rural employment and decent work programme, SEWA’s main activities with its urban branches are the promotion of workers’ rights and improvement of work conditions for self-employed women members. ILO has received specific requests from its constituents to better understand SEWA’s approach in order to be able to adapt and replicate it in Asia and other parts of the world and finally ILO published a report titled ‘Advancing cooperation among women workers in the informal economy: The SEWA way (2018)’ to promote further discussion on transition from the informal to the formal economy. In this ILO report, many recommendations on formalizing the informal economy through cooperatives, especially among women and youth are explained in a systematic way by considering SEWA’s role vis-à-vis the cooperatives. The participation of poor in the SEWA certainly will reduce the chain of intermediaries between the governments and the actual beneficiaries. SEWA provided opportunities to work jointly for improving the situation of both rural and urban women.

KUDUMBASHREE

The Mission statement of Kudumbashree Programme is : “To eradicate absolute poverty in ten years through concerted community action under the leadership of local self-governments by facilitating organization of the poor combining self-help with demand lead convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty, holistically”. The very motto of Kudumbashree Mission is based on women empowerment; ‘reach out to the family through women, reach out to the community through family’. The concept of empowerment of women through community-based organizations is achieved through the objective of the mission.

The structure of the rural side community based organizations comprises the following elements:

1. Kudumbashree Ayalkoottam (Neighborhood Group, NHG)
 2. Kudumbashree Ward Samithy (Area Development Society, ADS)
 3. Kudumbashree Panchayat samithy (Community Development Society, CDS)
- 1) Neighborhood Group: For effective implementation of the programme, a three tier Community based organization is being created by the project. The lower most tiers constitute the neighborhood groups comprising of twenty to forty women members selected from the rural poor family. Meetings are convened on a weekly basis in the houses of NHG members. In the meeting, the various problems faced by the group's members are thoroughly discussed and finalized with suggestions for improvement. Government officials were also invited to the meeting for explanations and advise about the schemes implemented by the government. In weekly meetings, all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans. Micro plans are also prepared after taking stock of the situations. In each Neighborhood group from among the poor women five volunteers are selected for under taking various functional activities. They are as follows: a). Community health volunteers -The main role of community health workers is to look after the various health related aspects of the community including children, women and aged. The role of coordinating various programmes under taken by health and social welfare department are also undertaken by community health workers. b). Income generation activities- The income generation activities of the volunteer includes collection, consolidation and maintenance of books of accounts and registers in connection with thrift mobilization. c). Infrastructure- The problem of infrastructural backwardness of the group is tackled with the help of government agencies by effective utilization of various Govt programmes by the volunteer. d). Secretary- The proceedings of the meeting are recorded by the secretary and necessary follow up actions including motivation and team building are the main responsibilities of the secretary. e). President- The president will preside over the weekly meeting for discussing and imparting necessary leadership guidelines to the group members.
- 2) Area development Society: The second tier is area development society, which is formed at ward level with a cluster of 8-10 NHGs. The activities in the ADS are carried out by the representatives of the members elected from various federating NHGs. ADS functions through three distinct bodies viz, a) General body: consists of all presidents and secretaries of federated NHGs along with representatives of resource persons selected from that area. b) Governing body: constituted with elected president, secretary and five-member committee from amongst the general body. c) Monitoring and advisory committee- To coordinate their activity with activities of the Local Self Governments, a ward level monitoring and advisory committee is formed under the chairmanship of the ward member of the local body. This body works in tandem with the activities of local self Govt in effective implementation of the programmes.
- 3) Community Development society: It is a registered body under the charitable societies act and is formed by the federating various ADS's. The CDS has three

distinct bodies viz, a). General Body; b). Governing body; c). Monitoring and advisory committee. The advantage of the system is that it is managed and supervised wholly by the representatives of the rural poor women and has the leverage of a Non-Government Organizations which helps in channelising additional resources from various sources. The CDS at local body level facilitate both autonomy and effective linkage with Local Self Government. This coordination results in creating a conducive environment for effective implementation of the programme.

Kudumbashree is envisaged as a programme for the upliftment of the rural women by showing them new arenas of social development through community involvement. It aims to achieve a breakthrough in participatory rural appraisal through Kudumbashree, which is implemented by the State Poverty eradication mission through the local governments. Kudumbashree is an effective agent in implementing Government service delivery schemes among the people. It is an effective measure to influence common folk to invest their leisure time resourcefully for setting up enterprises for livelihood. The major source of funding for Kudumbashree schemes are the tapping of government service delivery schemes for implementing the programmes for rural women. Fund allocation and fund utilization are done in an effective and successful way in Kudumbashree. The best practices in Kudumbashree programmes reveal the fact that it is a successful agency to mobilise government service programmes in a proper channel. Another added advantage for government is that Kudumbashree programme is used as an agency by the government for identifying the beneficiaries of government programmes. NHGs are used in channelising the resources and help the eligible poor to avail the programmes meant for them.

In conclusion, the wide network of SEWA and Kudumbashree as a cohesive unit of women has been advantageous to confidence building. The solidarity among rural women through SEWA and Kudumbashree attains some sort of self-confidence and it leads to positive impact in socio and economic impacts. What is significant is that SEWA and Kudumbashree provides a beacon light to the women towards a better future if they take this opportunity in a maximum utilization mode. The capacity to earn one's livelihood and the resultant self-confidence is the first step in the ladder of empowerment and also a step to social security floor.

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Case Study on Emergence of Gandhi as a Leader

Dr. Ramya Ranjan Patel*

I. CONTEXT

The world is facing many challenges, broadly mentioning social (social exclusion and discrimination on the basis of caste, race, or religion), economic (poverty, unemployment and income inequality), political (lack of democracy, absence of rule of law and political freedom) and environmental (climate change and global warming). The problems are faced at multiple levels - global, national or even at local levels. The mad race for economic progress or material achievements could solve part of the problems but may not bring in holistic solutions. Moreover, it may further accentuate the environmental concerns and cannot even ensure social or political problems. Secondly, resources are also limited to achieve the endless economic progress. Under such a situation, it has become imperative to resolve those issues without becoming greedy, with the existing resources. The World could become a much better place even at of the present level of economic progress. A humanitarian approach is required to solve the problems. It basically requires a great leadership with a tremendous sense of humanity and sensitivity. However, the great leadership appears to be missing at this critical juncture.

Gandhiji in this context appears apt and very relevant for the present global/national and local problems. The life, thoughts, and visions even after 150 years of his birth are very much relevant today. The central idea of all his solutions for the current social-economic, political or environmental lies in the idea of 'Small is Beautiful'. It starts with self. He emphasized three kinds' of freedom- political, economic and spiritual freedom. Political freedom is essential from the exploitation, atrocities and injustice caused by the master countries and ruling class. However, political freedom is not sufficient. People could still suffer from various economic problems - poverty, unemployment, hunger or starvation, which is equally important as political freedom. Thirdly, he propagated the idea of spiritual freedom and placed at highest level of freedom, which if could be achieved; solve all the problems of the World.

Apart from the political or economic thoughts which he has extensively written in his books, journals and newspapers¹ character of an individual is very essential for Gandhiji. The prescription of eleven vows is a reflection of the importance of character in human life. The eleven vows are (1) Satya-Truth, (2) Ahimsa-Nonviolence, (3) Brahmacharya-Celibacy, (4) Asteya-Non-stealing, (5) Aparigraha or Asangraha-Non-possession, (6) Sharira-Shrama; Physical labour or Bread Labour, (7) Asvada-Control of Palate, (8) Abhaya-Fearlessness, (9) Sarva-Dharma-Samanatva- Equal respect for all Religions, (10) Swadeshi-Duty towards Neighbour and (11) Asprishyatanivarana - Removal of Untouchability.

Gandhiji was born in 1869 and when the country is celebrating 150th birth anniversary of the great man, it has become more important to understand him in a different way and learn different lessons from various stages of his life.

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¹ Hind Swaraj, Satyagraha in South Africa, Constructive Programmes, Harijan, Young India and others.

Problem: 'Morning shows the day' - seems fail to apply to Gandhiji. He was a simple ordinary child, had many instances of his childishness that are commonly found in a child. There are many occasions of Gandhiji as a child committing mistakes, disobeying his parents and lying to them. There are hardly any reflections of any extra ordinary behavior that one could have normally expected from a person of great leadership like Gandhiji. Majority of children in their early age reflect such kinds of behavior. The ordinary child, challenging the greatest power (British Government) of the world, turns out to be a world leader and perhaps the greatest leader of all time the world has ever produced purely through the means of non violence (without taking arms/ weapons) is a great miracle. What happened? How it happened and how the miracle became a reality needs to be understood.

The transformation of Mohandas to Mahatma needs to be explored. Many of his works and contributions are very much known to the world and are on public domain. There are many writings available about his political movement starting from South Africa to the Independence of India. But what is lesser known and needs to be probed further is making of Gandhi as a leader, the transformation from an ordinary man to a world leader.² The emergence of Gandhi as a great leader needs to be unraveled.

Method: Case study on "Emergence of Gandhi as a Leader" is developed based on the lecture delivered by great Gandhian (Fulbright) Scholar, Prof. Ramchanda Pradhan, in the ITEC programme on Enhancing Leadership Skills, 2019, held in V. V. Giri National Labour Institute, Noida. It was based on his in depth research and analysis of early life of Gandhiji. His lecture was so fascinated and highly acclaimed by all the participants. The group presentations on leadership and its related topics extensively found mention of Gandhiji as a great leader. It also incorporates certain points from those presentations.

II. DISCUSSION

Historically speaking, one finds two types of leadership in the world. One, there are people who are born as a great leader. In other words, they have inherently all the qualities of a great leadership at the time of their birth itself. Even the leaders of this category could be further divided into two types - the best and the worst. The best among comprises those leaders who make outstanding contribution both in terms of ideas and actions. In the process they uplift human consciousness and hold it at a heightened state for quite some times. They also work as examples who continue to evoke the feeling of service and sacrifices among the people of many generations to come. They revive, revivify and even generate eternal social and spiritual values, even generate which work as the beckon light for all human kind. Buddha, Mahaveer, Ram, Krishna, Aadi Shankar, Christ, Mohammed among others fall in this category. Their life, thoughts and actions work as the great treasure trove for human kind. They are to be admired, adulated and emulated by the people. But there are other kinds of leaders who also could be put in this category of leadership. They are just opposite of the above types of leadership. They appear as tornado creating great havoc and take human consciousness to its lowest level. They succeed in capturing the hearts and minds of the people for a while; engage in such ideas and actions which pollute

² 'Generations to come, it may well be, will scarce believe that such a man as this one ever in flesh and blood walked upon this earth', Albert Einstein speaking of Mahatma Gandhi.

human consciousness for the ages to come. But they appear on historical scene and disappear as does the tornado. They are soon thrown in the dustbin of history. They are remembered for once by succeeding generations like a bad dream. They are turned into the symbol of horror, terror and violence. Such a list of leaders could comprise of Ravana of yore years. In our time the names of Hitler, Mussolini, Stalin and many others could be very well included in such a list of leadership.

There is third category of leadership as well. They are not born leaders, not being endowed with any kind of good and great qualities at the time of their birth. But in the course of their life they emerge as great charismatic leaders based on their internal spiritual evolution confined with favorable external circumstances. They are able to give response in commensurate to the nature of the challenge. In other words, they rise equal to the challenge of the situation.

Undoubtedly, Mohandas Karamchand Gandhi belongs to such a category of the leadership. If we look at his early life, we could hardly find any trace of great leadership in his personality. He is a very ordinary child. He is no way a precocious child with nothing out of mill in his personality. He is neither an intelligent child nor does his personality is marked by any other extracurricular traits. As a teen-ager his behavior is good or bad as that of an ordinary teen-ager. He falls in bad company; he smokes at times; even stole; goes for non-vegetarian food under the prompting of his friend. He has hardly any interest in any extracurricular activity like sports during his school days.

But in the course of his eventful life he emerges as a great leader not only in India but of the entire world. Perhaps he became a greatest man in the 20th century. How such a metamorphosis of personality could take place is a question which is worth exploring. Gandhian scholars have tried to find few traces of great qualities even in his childhood personality. Four important positive qualities have been identified in this context; (1). He was very truthful, (2). He was very obstinate person, had strong will to stick to his decisions and was blessed with iron will power and had ability to control his mind and body, (3). He was devoted to the suffering of people and always wanted to serve them, and lastly, (4). Fearlessness. Few examples need mention here to represent the above qualities. He is greatly influenced by the personality of Satyavadi Harishchandra³. The story inspired him to follow the path of truth. The other story which taught him to serve his fellowmen was the story of Shraavan Kumar⁴, totally committed to the service of his parents. Out of his honesty, he refuses to take the hint of his teacher to correctly spell a word copying from his batch mate during the visit of the schools inspector to his school. Not only this, he has the courage and conviction to confess his father in writing his mistakes he has committed earlier. He has also the guts to stand by his decision to go to England for higher education, despite, stiff opposition from several quarters including his caste men. He also keeps the promise to keep away from wine, women and non-vegetarian food during entire stay in England. All these prove some of the positive traits of his personality from his very childhood.

³ The Hindu King Harishchandra, the 36th king of the solar dynasty, who donated his entire kingdom and sold himself and his family to keep the promise given to the sage Vishvamitra.

⁴ Both the parents of Shraavan Kumar were blind and he would look after them and carry them wherever he went in a sling thrown across his shoulder. He would labour all day to earn a living for them and would try in every way to make them comfortable.

It was in England that a kind of metamorphosis in his personality started taking place. He started getting more and more rooted in the Indian cultural and religious tradition. He reads Bhagvad Geeta along with Holy Bible (Sermon of the Mount) and others world scriptures. He goes close to the thinkers (John Ruskin, Leo Tolstoy and others) of the 'Other West' who have challenged the basic mores of the modern industrial civilization. He also studies writing on vegetarian themes after taking the membership of the vegetarian society.

But it was during his two decades long sojourn in South Africa that real metamorphosis of his personality took place. Earlier he was a 'briefless barrister'. The same Gandhi who could not even plead his case in the Indian court during 1891-92 became a successful lawyer in the course of stay in South Africa. From Mohandas he was turned into Mahatma. Nelson Mandela, once said, 'you sent Mohandas to South Africa, we sent Mahatma Gandhi to you'. In the face of a strong racial discrimination, he turned out to be a great Satyagrahi; he found Natal Indian Congress during 1894 just one year within his arrival in South Africa. He started asking fundamental questions of life from no less a renowned man than Raychandbhai a Jain monk of India. Soon he set of Phoenix Ashram in 1904 under the impact of John Ruskin's book, 'Unto This Last'. He took to a life of simplicity, bread labour, and physical education based on the development of heads, hearts and hands. He has displayed rare courage by setting up an Ambulance corps both during Boer war and Zulu rebellion to nurse the wounded person in the war. But real breakthrough in his life came in 1906. He discovers the twin principles of Brahmacharya (purity of life) and Satyagraha (passive resistance) both of which he practiced all through his life. Satyagraha according to him is insistence on truth. He insists on being truthful, come what may. He suggested Satyagraha should be a social action and society must engage on it. He launched several Satyagraha including long march and in a final negotiated settlement, he brought some major relief for the people of Indian origin in South Africa.

He came to India in 1915 and was not a big leader then. But in 1920, he emerged as a great leader. What happened in between is interesting to know. After coming to India, he was advised by his political teacher, G. K Gokhle to visit the country and feel the countrymen. He went around the country and set up Satyagraha ashram of Ahmadabad and introduced 11 vows making them compulsory for all the inmates of the ashram. In 1916, he supported the Lucknow pact, which brings in unity between Indian National Congress (INC) and Muslim League to work jointly for Indian self government. People did not take much notice of his role in making the unity possible. He launched Champaran Satyagraha (1917). It showed the power of Satyagraha and his name started going around country. Subsequently, he launched Kheda Satyagraha (1918), the Ahmadabad mill workers Satyagraha (1918) and Rowlett Satyagraha (1919) and earned the good will of the peoples of India. He also extended support to Khilafat movement earning the good will of the Muslim masses. He in turn earned Muslim support for his Non Cooperation movement, 1920.

These movements put him into the national map. Moreover, there was political vacuum in Indian leadership after the death of G. K. Gokhle and Pherozshah Mehta in the year 1915. Another great leader Bal Gangadhar Tilak was keeping ill and passed away in the year 1920. People were looking for new leader. There was Jallianwalabagh massacre (1919) in between which killed 379 people and wounded around 1200 people. Gandhiji

completely became against the British rule and strongly decided to fight against the British. There were three choices, India could get something; by requesting, by force or by taking guns (arm revolution). But India did not opt for any one of them. It was Gandhiji and his Satyagraha became the choice. This is how he emerged as the leader of Indian National Congress, indeed that of the Indian masses.

The Indian National Congress meetings, before the Nagpur congress (1920) used to be a three days *Tamasha*. They are organized in the month of December, passes the resolution much action and following up with the resolution. But it was Nagpur Congress under the leadership of M.K Gandhi opened the gate for all. Every language was allowed and people could speak in any languages they know. Gandhiji said, Indian peasantry is a great victim of the British rule and they must be a part of the congress.

Thus a new kind of leadership, secular and spiritual with a strong commitment for Satyagraha emerged. Gandhi became a leader and created an army of freedom fighters so much so that people were ready to die for him. Later on, led Salt Satyagraha (1930) and Quit India Movement in 1942. He drove the British power out of India in 1947 and succeeded establishing independence for the country.

Factors Responsible for making Gandhiji a Great Leader

If one were to reflect on the course of his life, one could trace several positive traits of his personalities as well as many a historical circumstances which helped him to emerge in a great leader. There were three major traits which helped him in the process. First, there was a rare unity between his profession and practice. He was willing to walk his talk. Secondly, he has developed a rare knack of feeling the pulse of the people and capacity to identify himself with their problems and aspirations. In the process, he could identify himself with people and followed it up with rare faith and commitment. In fact, only when there is a real synchronization of the feeling and aspirations of life through an action of leader then alone people start listening and obeying such a leader. How, when and why it happens is a secret which history keeps hidden in its womb? Thirdly, only when a leader becomes as an exemplar that people starts following him and his dictates. In India, people are always in search of such a leader to admire, adulated and even emulate. As, great Chinese sage Confucius puts it 'a leader is a gentlemen never preaches what he has been practicing till he has practiced what he has been preaching'. It goes without saying that Gandhiji was such a leader and that greatly contributed his leadership.

It would not out of context to add that historical circumstances also give a helping hand in the emergence of a great leader. On the arrival of Gandhi 1915 two great leaders of India namely Pherozshah Mehta and Gopal Krishna Ghokle had died. Tilak, had been caught in the webs of litigation in England and was also getting old. He had to spend almost a year in England and passed away in 1920. There was a real political vacuum in the country in the terms of leadership.

As stated earlier his various Satyagrahas in different parts of India had also contributed greatly to high reputation as a leader who was ever willing to work his stock. British negative response to Indian expectations on the end of the war also created a deep sense of anger and resentment among the people, a favorable environment of Gandhi's leadership. Their actions like the passage of the Rowlett Act, Jallianwalabagh massacre,

and indifference to Muslim demand for Khilafat also went a long way to create a hostile atmosphere for the British, which helped Gandhi to emerge as a great leader-becoming an embodiment of hopes, aspirations, despair and frustrations of the Indian people.

In other words, both subjective and objective forces join hands to push Gandhi on the high pedestal of leadership. The objective force was the situation of the time, like political vacuum after the death of G K Gokhle, P S Mehta, Jalianwalabagh massacre etc. The subjective forces are the personality of the leader. Gandhiji as a leader is truthful, fearless, honest, spiritual, sensitive and committed. He was guided by his inner voice and believes, inner voice of the purified soul is as good as voice of the god. Moreover, he has roots in religion, roots in politics and roots in culture. Gandhiji changed the way of getting Moksha (salvation). He brought a new relationship between religion and politics by bringing moral and ethical life into it.

He was a leader, strongly believes in Swaraj, which according to him is of two types. Inner Swaraj and External Swaraj. Inner Swaraj is to get control over all our weaknesses like greed, jealousy selfishness, anger etc. External Swaraj is to fight with external evils like poverty, ignorance, exploitation etc. However he believes, there is supremacy of inner Swaraj over external Swaraj as inner Swaraj is contingent upon outer Swaraj.

III. SUMMING UP

A rapidly changing world demands new leaders. Gandhiji has become more relevant even today as a great transformational leader. He had all the qualities of a transformational leader: (1) Idealized influence (purpose driven, role model and walk the talk), (2) Inspirational Motivation (Inspiring, who inspires followers), (3) Individualized consideration (people driven, genuine concerns for need of followers) and (4) Intellectual Stimulation (Innovating and motivated followers to be innovative and creative). The study throws light on the challenges the world is facing in the absence of great leadership and how could we take inspiration from the life of Gandhiji.

OUTCOME/RESULTS

If we follow Gandhian principles, we could make the earth a better place to live in. We need such a leadership in this juncture. As there is no great leader other than Gandhiji, not only in India but also in the World, who is very much applicable in all the situations/problems the world is facing today. The case study will inspire many participants in our future programmes. An ordinary man even could immensely contribute for the betterment of society and nation, if the wills are strong and follow the right path. A person should never underestimate its ability and must endeavor to realize its inner potential. It is a great opportunity to learn from his early life and inspire our people to follow his path to solve the problems of the world.

Protecting the Un-protected: A Case Study of Mathadi Model for Social Security of Unorganised Workers

Dr. Manoj Jatav*

I. INTRODUCTION

The task of preparing a comprehensive package of social security to the unprotected workers has still remained an unsolved for the government due to a number of reasons beginning from administrative and financial constraints, scattered and fragmentary nature of existing social security legislations in the country to inadequacy of available information and lack of data on the unorganised sector (Char, 2018). Latest available data on employment and unemployment situation in India from the Period Labour-force Survey (i.e. first annual estimates of PLFS, 2017-18) reveals that approximately 90 percent of the total workers are usually engaged in the informal employment¹ in both rural and urban areas all across the country. As defined by the National Commission for Enterprises in the Unorganised Sector (NCEUS, 2008), an informal workers is the person who is not covered under standard social security legislations. The Unorganised Workers' Social Security Act, 2008 (GoI, 2008) also defines such as workers as "*home-based workers, self-employed workers or a wage worker in the unorganised sector and includes workers in the organised sector who are not covered by any of the Acts mentioned in the schedule II to the Act*". These Acts are: (1) The Workmen's Compensation Act, 1923, (2) The Industrial Disputes Act, 1947, (3) The Employees' State Insurance Act, 1948, (4) The Employees' Provident Funds and Miscellaneous Provisions Act, 1952, (5) The Maternity Benefit Act, 1961, and (6) The Payment of Gratuity Act, 1972).

In the country, a large proportion of the informal workforce is identified as casual labourers, the most vulnerable segment of the labour-force. As defined by the National Statistical Office, "*A person who is casually engaged in others' farm or non-farm enterprises (both household and non-household) and, in return, received wages according to the terms of the daily or periodic work contract, is considered as a casual labour*" (NSO, 2019). It is a type of paid-employment in which the formal relationship between the employee and employer is completely absent and the workers, therefore, are not eligible for any social security benefits as per the existing labour laws. During the year 2017-18, it was estimated that a quarter of the total workforce (i.e. approximately 117 million workers) was usually engaged in casual work in the country. A miniscule share of the total casual employment (approximately 4 million workers; 3.5 percent) is generated through 'public works' under poverty alleviation programmes of Government of India, such as Mahatma Gandhi National Rural Employment Guarantee (MGNREG), Sampoorna Grameen Rozgar Yojana (SGRY), National Food for Work Programme (NFFWP), etc. There are few other such programme which promote self-employment Swarnjayanti Gram Swarozgar Yojana, Rural Employment Generation Programme (REGP), Prime Minister's Rozgar Yojana (PMRY), Valmiki Ambedkar Awas Yojana (VAMBAY), etc. Employment generated through these schemes is not considered within the purview of 'public works' under the category of casual employment (NSO, 2019).

The government of India is committed to empowering these informal workers through various welfare measures such as by formulating and implementing welfare schemes and

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programmes, conducting forward-looking training programme to enhance the capacity and generate awareness among the workers, conducting innovative labour research for their empowerment, and so on. Apart from the ongoing research and training activities, the government of India also seems to be very keen and committed to take forward the recommendations of the Second National Commission on Labour (NCL-II, 2002) by amalgamating the scattered social security laws and provide a universal social security for both formal and informal workers through the Code on Social Security Code.

The training component of the welfare activities for the informal workers, is satiated by the apex autonomous bodies of the Ministry of Labour and Employment, government of India (along with others) viz. the VV Giri National Labour Institute (VVG NLI) and the Dattopant Thengadi National Board for Workers Education and Development (erstwhile Central Board for Workers Education). The former, since its establishment in the year 1974, is dedicated to empower the workers engaged in both formal and informal economy by bringing together contemporary debate, knowledge and research (particularly related to the system of labour legislation, contemporary labour issues and challenges, etc.) in the domain of labour studies. For decades, the institute has been successful in transferring the innovative academic insights, knowledge and understanding to these workers through capacity building and leadership development programmes to workers' representative unions, NGOs representatives, labour administrators, etc.

II. BACKDROP TO THE CASE STUDY

Over the years, the VVG NLI has been designing demand-based training programmes in which undergoing discourses on labour legislations, labour issues and labour challenges are thoroughly discussed among wide range of stakeholders. Recently, as a special initiative, the institute has conducted capacity building and leadership training programmes on Mathadi model of social security to representatives of the unprotected section of workers. These programmes have helped exploring the unique practices, including the Mathadi model, and their replicability for providing social security to the unprotected labour (particularly the casual labourers in farm and non-farm enterprises) in the country.



Figure 1 – Capacity Building Programme on Mathadi Model at VVG NLI, 2018 – 19

Source: Author

Two such training programmes were conducted respectively in Jan. 2018 and Sept. 2019 for 88 participants from different states, with four broad objectives – (1) to develop perspective on Mathadi model, imparting in-depth knowledge including its history and genesis, its various features and functioning, schemes, significance for empowerment of the workers, limitations, and its replicability, (2) to make the participants acquainted with contemporary scenario related to labour and employment, (3) to have knowledge about existing labour laws and recent codification, and (4) to impart skills for effective leadership development.

On a single platform, knowledge was exchanged and new ideas were explored by facilitating the interaction between experts in the domain of labour studies, labour administration and workers through classroom lectures, group discussions and presentations. It also opened up opportunities to discuss and understand the significance of Mathadi Model in the present context (particularly for the casual and contract workers), its potential to be replicated in other states and provided inputs which could be helpful in improvising the draft version of the code on social security.

This document is an attempt to consolidate the learnings acquired during these training programmes and turn them into policy implications. It is primarily based on the outcomes of the classroom discussion between resource persons and participants as well as group presentations by the participants during the training sessions. Also, it takes inputs from relevant literature to strengthen the understanding on the Mathadi model, its scope and special features.

III. THE MATHADI AND HAMAL MOVEMENT IN MAHARASHTRA AND DEVELOPMENT OF NEW IDEAS CONCERNING SOCIAL SECURITY FOR UNPROTECTED LABOUR

The term 'Mathadi' refers to the head-load labourers in the State of Maharashtra. A Mathadi labourer is typically a daily wage labourer mostly involved in such a work which requires enough physical labour. Operations under such work include loading, unloading, stacking, carrying, weighing, measuring, and other similar works. Conventionally, these labourers are included in the category of casual labourers by the National Sample Survey Office (NSSO) in its various surveys.

In a unique case, the Mathadi workers in Maharashtra, along with the Hamal² and other manual workers, are organised under the 'Mathadi Tripartite Boards' which were set up in compliance to the 'Maharashtra Mathadi, Hamal and Other Manual Workers (Regulation of Employment and Welfare) Act, 1969' (henceforth referred as 'Mathadi Act' or 'Mathadi Model'). This act was implemented in the state for regulating the employment of unprotected (or casual) manual workers in certain types of employment scheduled in it. There are 14 broad types of employment scheduled in the Act in connection with manual operations including loading, unloading, stacking, carrying, weighing, measuring, and other similar works including work preparatory or incidental to such operations (GoMH, 1969)³. The overarching objective of implementing the Act was to make provision for adequate supply of the manual labour in scheduled employments, appropriate utilisation of available labour, providing better terms and conditions of employment, and assuring welfare, health and safety measures to the workers. Implementation of the Act is monitored by Mathadi boards. As of now, there are 36 Mathadi boards all across the state of Maharashtra. These boards limit the number of workers to be registered to avoid the situation of unemployment (Fudge and McCann, 2015).

The model ensures 'de-casualisation' of Mathadi or Hamal workers by providing complete employment security, decent income and comprehensive social security including provident fund, gratuity, bonus, health coverage, life insurance, accident coverage, maternity benefits, paid leaves and financial assistance for education of their children, etc. The model is quite unique in India, where informality or unorganised work is the norm (Marshall, 2014).

Prior to the implementation of Mathadi Act, the employment of Mathadi workers was unregulated and legislators believed that the implementation of standard labour

laws to this segment of workers was impracticable (Marshall, 2014). In wake of the growing unrest and dissatisfaction among Mathadi workers, the Rashtriya Hamal Panchayat, along with the Mathadi Kamgar Union of Mumbai, organised the trade unions and laid the foundation of the Mathadi Act. The movement for organizing the Mathadi workers begun with the efforts of Anna Sahib Patil during late 1950s in Mumbai. Thereafter, similar efforts were made by Dr. Baba Adhav in Pune, and Paranjpe in Dhule to organise the Mathadi workers for their rights (NCL-II, 2002). Three committees were formed and recommended for a separate law for Mathadi workers, rather than changing the laws that already exist (Deshpande, 1999; NCL-II, 2002). Since then, the Mathadi boards in Maharashtra have been successful in de-casualising the head-load and other workers to a great extent (NCL-II, 2002). After the Act was passed by the state government in 1969, it took approximately eleven years in its implementation due to objections received from the trader community in various marketplaces in Mumbai. The Act is considered to be greatly beneficial to the Mathadi or Hamal workers and seen as one of the radical measures undertaken by the state government in order to deliver welfare (Deshpande, 1999).

In due course, the report of the Second National Commission on Labour also recommended that the Mathadi model can be adopted for the unorganised sector all over India. In addition, the report also urges for the codification of existing labour laws to be done in stages, as a first step towards a comprehensive and simplified code, based on 'Draft Indian Labour Code' prepared in 1994 by the National Labour Law Association. Therefore, the document seeks to provide inputs for the 'Code on Social Security' which was introduced by the union government in Loksabha during 2019.

Recently, the Rashtriya Hamal Panchayat, in its long struggle for rights of the casual workers, has been able to succeed in convincing the government of Delhi to introduce 'Delhi Mathadi, Palledars and Other Unprotected Manual Workers' Bill, 2019' and proposed regulation of Mathadi, Palledars and other unprotected manual workers in certain types of employments. Apart from that, the Hamal Panchayat has also been putting all its efforts to persuade the Union Government for replicating the model in all states across the country.

IV. INTERNATIONAL LABOUR ORGANISATION (ILO), EUROPEAN COMMISSION (EC) AND THE MATHADI MODEL

Because of the special features of the Act, ILO also recognised it as a special act providing social security to the unprotected workers by regularizing the employment relations with the employers, implementing several social security schemes, protecting their rights, and so on. An ILO research study identifies the model as innovative and strategic form of regulation that was successful in ameliorating 'unacceptable forms of work (UFW)' (Fudge and McCann, 2015).

The model is based on ILO's principles of tripartite governing system of the boards and grievance redressal mechanism and promotes organisation building and collective bargaining for fixation of wages. This certainly created favourable conditions that are considered essential for social dialogue, the fourth pillar of decent work. The model is in conformity with majority of the fundamental ILO conventions, such as - (i) Freedom of Association and Protection of the Right to Organise Convention, 1948 (No. 87), (ii) Right to Organise and Collective Bargaining Convention, 1949 (No. 98), (iii) Minimum Wage-Fixing Convention, 1970 (No. 131), (iv) Tripartite Consultation (International Labour

Standards) Convention, 1976 (No. 144), (v) Minimum Age Convention, 1973 (No. 138), and (Vi) Worst Forms of Child Labour Convention, 1999 (No. 182).

In 2017, a EC funded project the 'Research, Network and Support Facility (RNSF)' also mentioned about significance of the Mathadi model in its report and recognised it as one of the most efficient social security models for informal workers that exist in the developing world (RNSF, 2017). Similarly, in 2017, findings of a State level workshop organised by the Human Development Foundation, Centre for Development Action and Research (HDF-cDAR) based in Odisha, in support with ILO also aims to replicate Mathadi model to organise and provide social security for the *Dadan* labourers (i.e. migrant labourers in distressed regions of Odisha). ILO, Delhi has commissioned a study on the possibility of model to be replicated in different sectors across the country in providing social security to distress migration⁴.

V. UNIQUENESS OF THE MATHADI MODEL

The Mathadi model of social security is considered as a radically distinctive model being practiced world-wide for providing social security to the casual labourers. The below salient features shape its effective functioning –

- (1) It organizes the unorganised who could not get protection under current system of labour laws due to lack of a definite pattern of employer-employee relations in their specified occupations,
- (2) Since both the employers and workers have to register themselves with the Mathadi Mandals, the labour market is regularized and the adequate labour supply is also assured. In this way, the model helps the employers also to assure the availability of required labour,
- (3) It is a self-sustainable model and does not depend on public exchequer. The model has a potential to be extended to some other trades of unorganized sector. It is, therefore, important to generate awareness among various stakeholders on the model and features of the Maharashtra Mathadi Act such as its provisions, its role in transforming workers through de-casualization and its impact on lives of thousands of workers and their dependents,
- (4) It is based on the principles of decentralization, which simplifies its governance to great extent and enhances its efficiency by manifold. The Act lays the foundation of constitution of district level Mathadi Boards, which are essentially tripartite in nature. These boards are the primary structure of the Mathadi model. In these boards, the employers and workers are registered from the scheduled employments, workers are recruited, employers are assigned, terms and conditions of employment is defined, and the grievances are redressed. Besides, the boards undertake and discharge responsibilities of employers with regard to the Payment of Wages Act, Employees Compensation Act and Maternity Benefit Act, etc. They collect earned wages and levy from the concern employers, make payments of wages to workers after deducting their contribution to social security, contribute to social security of the workers from levy, administer and manage funds and make reimbursements, etc.,
- (5) It is probably the most comprehensive model in the world providing various types of social security for unprotected casual workers as it takes care of most of their needs. However, there is no provision for old-age pension for the workers in the act,

- (6) There is a provision of charging and collecting 'disappointment money' at the rate of minimum wages from the registered employers in situations in case the concern employer fails to assign work to the worker. Such benefit can be considered as a proxy measure of unemployment allowance to be given to the casual worker, which ultimately helps reducing the casualization of work and guarantees regular income to the worker casual nature of work. This is the most positive provision which has been observed in the model,
- (7) There is no threshold 'enterprise size' (i.e. the number of workers) required to be able to provide benefits to the Mathadi workers under the act, as it is observed in case of existing labour legislations for organized workers such as 'Employees' Provident Funds & Miscellaneous Provisions Act, 1952' where the threshold is twenty workers and for 'Employees' State Insurance Corporation Act, 1948' where it is ten workers, and
- (8) The model also protects the interests of employers and shields them from discharging certain legal obligations. The boards discharge the roles of formal employers with regard to payment of wages, employees' compensation and maternity benefits etc. So, the employers need not be bothered about such responsibilities.

VI. SUMMING UP

In present scenario, when the urge for labour reforms is strongly felt in India and is being seriously considered, the Mathadi model has vital significance. Among the four proposed codes on labour, the code on social security is the most complicated as far as its framing and practicability of its implementation is concerned. There has been a lot of efforts by the union government in order to bring a most comprehensive social security legislation in the country. In the revised draft of the code on social security, which was introduced in Loksabha and made public in 2019, there are separate provisions for social security for unorganised workers in the chapter nine, including gig and platform workers (GoI, 2019).

As far as the relevance of Mathadi model for the proposed code on social security is concerned, there is a scope to apply its various provisions in universalizing the social security for all types of casual work (i.e. both manual and non-manual). In case of non-public casual work, a self-reliable model will reduce financial burden from the government for providing social security. In case of casual works under the public programmes and schemes, the government could play the role of employer. It can also be extended to the agricultural labourers, if the government pays the levy for social security to them, which would help reducing the financial burden from the cultivator households.

In addition, provisions given in the model, can also be applied for securing welfare and rights of the contract workers in the organised sector by establishing their registration in 'specified boards' at district level all across the country. This would help to minimise exploitation of the workers, which is seen in the contract labour system, by completely abolishing the role of private contractors/ middle agencies. By doing so, a number of unprotected sections of the workforce can be benefitted, such as workers engaged in construction workers, brick-kiln workers, domestic workers, tea plantation workers, fish processing workers, waste collectors, private security guards, home-based workers, and so on. Similar boards can also play a role for regulating contractual and casual employment in the gig and platform economy. Acknowledging all the merits of the Mathadi model, it would be appropriate to say that this model would surely provide a strong base for the planning the social security of the various segments of the unprotected workers in India.

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(Endnotes)

- 1 As per the definition given by the NCEUS, 2005
- 2 The term 'Hamal' is used for labourers who lift the weight on their back while 'Mathadi' is used for those who lift the weight on 'Matha' or head. The term Mathadi is popular in the metropolitan region of Mumbai. The terms Hamal and *Palledar* are used interchangeably. In the state of Maharashtra, Gujarat and some parts of Rajasthan, these labourers are called *Hamals*, whereas, the term *Palledar* is used in Delhi, Uttar Pradesh, Bihar, Harayana and some other parts of Northern India.
- 3 The 14 schedule employments are - Iron and steel market or shops; Cloth and cotton markets or shops; Docks excluding that falling under the purview of 'Dock Workers (Regulation of Employment) Act, 1948'; Grocery markets or shops; Markets, and factories and other establishments; Railway yards and goods-sheds other than employment under the Ministry of Railways; Loading and unloading of goods into/from public transport vehicle; Vegetable markets; Markets or subsidiary markets established under 'Maharashtra Agricultural Produce Marketing (Regulation) Act, 1963'; *Khokha* making and in timber market; Salt pans; Fishing industry; Loading, unloading and carrying of foodgrains into godowns, sorting and cleaning of foodgrains, filling foodgrains in bags, stitching of such bags; Onions or onion bags (GoMH, 1969)
- 4 <https://www.dailypioneer.com/2017/state-editions/mathadi-model-can-solve-odisha-dadan-workers-woes.html>

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