



ऑक्सफैम इंडिया  
**OXFAM**  
India

# Social Security for Unorganized Sector Workers in India

A Glance at some State Acts



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## ■ *Foreword*

The labour sector in India is marked by a mammoth size of its workforce that is informal and unorganized. According to Credit Suisse, a global financial services company, India could be having the largest informal economy in the world as half of its GDP comes from the unorganized sector.

As per the Economic Survey of India 2007-08, informal workers constitute 93 per cent of the total workforce. The report also says a major chunk of the total workforce, that is, 52 per cent, consists of agricultural workers. However, due to the slow growth rates in the agriculture sector, a sizeable percentage of these workers have been migrating to urban and semi-urban areas in search of job every year.

At the same time, demand for workers in non-agriculture sectors started growing along with the growing GDP post-2000. However, those diverting from agriculture and allied sectors tend to come with low levels of education and no training of any sort and normally end up working in lowly-paid jobs. Most of them are absorbed by the construction and service sectors. The data of Economic Survey 2012 show that the overall employment in the industrial sector went up from 64.6 million persons in 1999-2000 to 100.7 million in 2009-10. However, the growth of the same in the construction sector more than doubled — from 17.5 million to 44.2 million — in the same period.

Another point is even if these workers join industrial units, either they are hired as informal workers or they join the firms, which are of unorganized nature with less than 10 persons.

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According to 2012 statistics, released by the International Labour Organisation, there were over 150 million people employed in non-agricultural informal sector, but more than 185 million people were in informal employment in India. Similarly, the National Commission for Enterprises in the Unorganised Sector estimated that out of 423 million informal workers, only 395 million were employed in the informal sector in 2005. The NCEUS considers all unincorporated proprietary and partnership enterprises as part of unorganized sector. However, National Accounts Statistics also adds enterprises run by cooperative societies, trust, private and limited companies to the sector. According to NCEUS, the sector contributes more than 50 per cent of the GDP, but employs more than 90 per cent of the workforce.

In such a scenario, the practical need for effective implementation of the unorganized sector worker social security act becomes even more crucial. Presented here is the comparative analysis of implementation of this act across different states of India, including Uttar Pradesh. I extend my gratitude to Ms. Jyoti Awasthi for bringing about this very important document. Hope this helps in broadening our understanding on the issue and also helps in demanding the appropriate government to do the needful.

Best Regards,



(Sandeep Khare)  
Secretary

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## **Unorganized Sector Workers in India**

India, ever since she gained independence, has been trying to reach out to various segments of its population and provide safety nets to them through some kind of legal cover or the other. While factory or enterprise workers engaged in any organized set up were identified long back around mid fifties or so and provided social security on an incremental basis through various central or state acts, a vast majority of workers have till today remained excluded of this umbrella. These are the ones who work as independent labourers, meagerly paid by their employers that are often not permanent in nature; do not fall under any legal definition of an enterprise or organized work set up.

So far, two National Labour Commissions, along with several other international and national commissions, committees and conferences in the last 50 years have documented the socio-economic conditions of workers in the unorganised sector in India . The latest is the National Commission for Enterprises in the Unorganised Sector (NCEUS), also known as the Arjun Sengupta Committee, which submitted its report to the Government of India in 2006.

The Committee's report estimated that there are over 340 million (approximately 34 to 37 crore) workers in the unorganised sector in India, and that they contribute around 60% to the national economic output of the country. Around 28 crore work in the rural sector, of which an estimated 22 crore are in the agricultural sector. Around 6 crore are in urban areas. Women make up 11-12

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crore, of which around 8 crore are engaged in agriculture. In terms of overall employment, the Committee's report estimates that over 92% of the country's working population is engaged in the unorganised sector, and that the majority of women workers also work in this sector. Yet, in spite of their vast numbers, and their substantial contribution to the national economy, they are amongst the poorest sections of our population. It is therefore imperative that urgent steps are taken to improve their condition -- this is the Constitutional obligation of those who govern the country.

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<http://infochangeindia.org/agenda/women-a-work/understanding-the-unorganised-sector.html>

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## **Who All Are Identified as Unorganized Sector Workers?**

Second Report of the National Commission on Labour brought out by Govt. of India in the year 2002 has elaborately explained the workers who should qualify as Unorganized. The report explains how the two terms 'unorganised sector' and 'informal sector' denote the same area and therefore can be regarded as interchangeable terms. The report further notes that the concept of an informal/ unorganised sector began to receive world-wide attention in the early 1970s, when the International Labour Organisation (ILO) initiated serious efforts to identify and study the area. It further mentions that in 1987, the Director General of the ILO submitted a report to the International Labour Conference on the "Dilemma of the Informal Sector." In it, he referred to the role of this sector in promoting employment, the absence of adequate laws for providing protection to workers in this sector, and the scope for application of international labour standards in this area.

In India, however, the term informal sector is of recent origin, and has been in use only during the last two decades. A number of studies have been conducted to assess the size and employment structure of the sector in different urban localities by agencies like The Institute of Applied Manpower Research (IAMR) etc. during the late eighties and early nineties.

The first National Commission on Labour, under the Chairmanship of Justice Gajendragadkar, defined the unorganised sector as that part of the workforce 'who have not been able to organise in pursuit of a common

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objective because of constraints such as (a) casual nature of employment, (b) ignorance and illiteracy, (c) small size of establishments with low capital investment per person employed, (d) scattered nature of establishments and (e) superior strength of the employer operating singly or in combination.'

The Commission listed 'illustrative' categories of unorganized labour: These are: (i) contract labour including construction workers; (ii) casual labour; (iii) labour employed in small scale industry; (iv) handloom/power-loom workers; (v) beedi and cigar workers (vi) employees in shops and commercial establishments; (vii) sweepers and scavengers; (viii) workers in tanneries; (ix) tribal labour; and (x) 'other unprotected labour'.

The National Commission on Labour Report further mentions about the 'National Commission on Self-Employed Women', set up in 1987 under the Chairpersonship of Smt. Ela R. Bhatt, which categorically included in their terms of reference, the women workers in the unorganised sector. This report characterised the unorganised sector as one in which women 'do arduous work as wage earners, piece-rate workers, casual labour and paid and unpaid family labour. The economic and social conditions of these women are dismal.' The report also observed that 'the unorganised sector is characterized by a high incidence of casual labour mostly doing intermittent jobs at extremely low wages or doing their own account work at very uneconomical returns. There is a total lack of job security and social security benefits. The areas of exploitation are high, resulting in long hours, unsatisfactory work

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conditions, and occupational health hazards.'

The National Commission on Rural labour, set up in 1987, defined rural labour as 'a person who is living and working in rural area and engaged in agricultural and/or non agricultural activities requiring manual labour, getting wage or remuneration partially or wholly, in cash or in kind or both during the year, or such own account workers who are not usually hiring labourers but are a part of the petty production system in rural areas.' It further said that the National Accounting must cover the informal sector which included homebased workers, artisan groups and contract workers, besides workers in the unorganised sector of services, manufacturing and agriculture. vast masses of unorganized labour who work as agricultural workers, cultivators, construction workers, self-employed vendors, artisans, traditional crafts persons, home-based workers, traditional service workers, workers depending on the common property resources such as forests and fisheries and others. Almost the entire nonagricultural activity in rural India is unorganised. All these sectors are mostly unorganised in terms of organisation, employment and labour participation.

In a sense, all workers, who are not covered by the existing Social Security Laws like Employees State Insurance Act, Employees Provident Fund and Miscellaneous Provisions Act, Payment of Gratuity Act and Maternity Benefit Act, can be considered as part of the unorganised sector. Perhaps, then, the



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unorganized sector is a term that eludes definition. Its main features can be identified, and sectors and processes where unorganised labour is used can be listed, though not exhaustively.

Apprentices, casual and contract workers, home-based artisans, and a section of self-employed persons involved in jobs such as vending, rag picking and rickshaw pulling come in the unorganised sector.

## **Provision of Social Security for Unorganized Sector Workers Across India**

It is a matter of concern in our country that while some states like Maharashtra, Kerala, Tamil Nadu have shown promptness in reaching out to several segments of unorganized workers, most have simply ignored their rights even though we celebrate 66 years of being declared Sovereign Socialist Republic.

It took us almost 42 years, two commissions, years and years of negotiations, protests, delegation meetings, advocacy in all forms to get legislation for unorganized sector workers at the Centre. In the year 2008, an Act was passed by the Parliament titled – “The Unorganized Sector Workers Social Security Act 2008”. The rulings have neither been framed by the centre nor at several state level. Even though all government and non government reports and documents show concern for the '93%' workers of unorganized sector, it has not been translated into any action this far. Both centre and states are yet to decide who all will be covered under this Act.

A Press Information Bureau, GoI release dated 22 April 2013 informs that “As a follow up of the implementation of the unorganised Sector Workers' Social Security Act, 2008, State/UTs have to set up State Social Security Boards at the State level and also formulate Rules/Schemes for the benefit of the unorganised workers. The Act has a provision for registration of unorganised workers at the Districts Administration level. As per the reports received in the Ministry of Labour & Employment, 11 States have set up State Social Security Boards and framed Rules.

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1	Karnataka	Board set up Rules Framed
2	Chhattisgarh	Board set up Rules Framed
3	West Bengal	Board set up Rules Framed
4	Assam	Board set up Rules Framed
5	Odisha -	Rules Framed
6	Gujarat	Board set up Rules Framed
7	Kerala	Board set up Rules Framed
8	Andaman & Nicobar Islands	Board set up Rules Framed
9	Tripura	Board set up Rules Framed
10	Rajasthan	Board set up Rules Framed
11	Andhra Pradesh	Board set up Rules Framed

(Source:<http://www.pib.nic.in/newsite/PrintRelease.aspx?relid=9482>)

Some states like Kerala, Maharashtra and West Bengal were ahead in reaching out to some unorganized workers' groups. Ahead of the year 2008, they legislated some social security provisions for regulating work conditions and ensuring safety nets for such workers through separate Acts and schemes. Kerala, for example, identified workers' groups like – Headloaders, Loaders, Unloaders, Cashew Plantation workers, Tree Climbers, Agriculture workers, Daily waged Employees, Unorganized Retired Workers, Estate Workers and Migrant Workers. Some of the working groups were ensured Pension, Health benefit, Cash assistance in case of death etc while others also looked into dispute settlement through interference of their Union.

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State of Maharashtra enacted several Laws to cover a wide range of such workers also including workers associated with casual work in cine industry through – Cine Workers and Cinema Theatre Workers (Regulation of Employment) Rules, 1984; Private Security Guards through - The Maharashtra Private Security Guards (Regulation of Employment and Welfare) Act 1981; Sanitation workers through - The Maharashtra Mathadi, Hamal and other Manual Workers (Regulation of Employment and Welfare) Act, 1969 and Domestic workers through – The Maharashtra Domestic Workers Welfare Board Act, 2008

The government of West Bengal has done a very detailed job while listing workers and benefits for them while state of Andhra Pradesh is gradually picking up working group covered under this Act.

In order to analyse the various aspects of such state Acts, let us closely look at social security provisions made by two such states namely – **West Bengal** and **Andhra Pradesh** in order to understand how states have interpreted the Law. For the purpose of this analysis, let us take 3 key aspects of such a Social Security Law, namely –

- ❖ Spectrum of unorganized working groups
- ❖ Provisions for regulation of Working Conditions including working hours, wages and safe working environment
- ❖ Social Security cover in terms of pension scheme, Life Insurance cover, safety net during maternity, Accidents and untimely death

## **Unorganized working groups covered under the act**

### **WEST BENGAL**

Govt. of West Bengal passed the Act called West Bengal Unorganized Sector Welfare Act 2007 and constituted a Welfare Board in the year 2008.

#### **Eligibility::**

- All wage employed & self-employed workers between the age of 18 & 60 years in the unorganized sector. So far 46 Unorganised Industries & 12 Self-employed Occupations are covered
- Average family income of a worker not more than Rs. 6500/- per month.
- Place of work should be in West Bengal.
- Workers already covered under the 'Employees' Provident Fund & Miscellaneous Provisions Act, 1952 are not eligible.

46 Unorganised Industries & 12 Self-employed Occupations are identified and listed for application of this Act which is as below:

#### **List of Unorganised Industries**

- 1) Tailoring Industries (having less than 20 workers).
- 2) Shops (having less than 20 workers) & Establishments (having less than 20 workers)
- 3) Bakery (having less than 20 workers)
- 4) Linesman engaged in supply of Bakery Products.
- 5) Hand-loom
- 6) Cottage / Village based Cottage Industry (Boatman service, Bangle Making, Firework, Chakki Mills, Kite & Kite sticks Manufacturing, Earthen pottery Work, Paddy Husking, Embroidery & Zari

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- Chikan Works).
- 7) Lac Industry (having less than 20 workers).
  - 8) I.C.D.S., I.P.P.-VIII & C.U.D.P.-III.
  - 9) Automobile Repairing Garages (having less than 20 workers).
  - 10) Security Agencies.
  - 11) Printing Press.
  - 12) Book Binding.
  - 13) Leather & Leather goods.
  - 14) Hosiery.
  - 15) Saw Mill.
  - 16) Plastic Industry.
  - 17) Small Scale Engineering Units.
  - 18) Clinical Nursing Homes / Private Hospitals.
  - 19) Silk Printing.
  - 20) Dal Mill.
  - 21) Oil Mill.
  - 22) Decoration.
  - 23) Paper Board & Straw Board Mfg.
  - 24) Beedi Making.
  - 25) Boatman Service.
  - 26) Sericulture.
  - 27) Rice Mill including Husking Mill.
  - 28) Forestry & Timber.
  - 29) Rubber & Rubber Products.
  - 30) Bone Mill.
  - 31) Ceramic.
  - 32) Cashew Processing.
  - 33) Coir Industry.
  - 34) Garments Making.
  - 35) Copy Writing Work in Court / Registration Office.
  - 36) Slaughter House.
  - 37) Type Copying Work.
  - 38) Foot Wear (Leather, Rubber, Plastic).
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- 39) Power Loom.
  - 40) Small Scale Chemical Units.
  - 41) Iron Foundry.
  - 42) Brassware.
  - 43) Cinema.
  - 44) Khadi.
  - 45) Medical Plants Other Than Cinchona.
  - 46) Hotel & Restaurant.

**List of Self-employed occupations**

- 1) Cycle Rickshaw & Van Puller / Paddler.
- 2) Head-load Workers and Workers engaged in Loading & Unloading.
- 3) Railway Hawkers.
- 4) Street Hawkers including News Paper Hawker.
- 5) Cobbler/Shoe Maker.
- 6) Gold Smithery & Silver Smithery.
- 7) Ayah/Attendant engaged in Hospitals/ Nursing Homes by the patients.
- 8) Carpenter.
- 9) Domestic Servants.
- 10) Barbers/Beauticians.
- 11) Idol Makers.
- 12) Fishermen.

**ANDHRA PRADESH -**

Official Website of the Labour Department of Andhra Pradesh mentions that 'Government of Andhra Pradesh notified State Rules under Unorganized Workers Social Security Act, 2008 vide G.O.Ms.No.20, LET&F (Lab.IV) Department, dated 17.2.2012 and constituted Andhra Pradesh State Social Security Board The State Rules do not contain certain provisions essential for implementation of the Unorganized Social Security Act, 2008. Comprehensive draft new rules of A.P. Unorganized Social Security Rules, 2013 were submitted to Government in

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superseding the Rules issued vide G.O.Ms.No.20'

As far as working groups identified by the state is seen, the website further informs that '*On the instructions of the Government, the Commissioner of Labour and A.P. Labour welfare Board is implementing Pilot Projects for certain categories of unorganized workers like Coconut debarking and peeling workers, Auto drivers, Domestic workers, street vendors and transport workers pending amendment of rules.*'

Looking at the outreach of the two states it can very well be said that while on one hand West Bengal has come up with a very comprehensive list of the worker groups in their State Rulings, trying to reach to almost all possible casual and individual forms of work other than workers of small units of any kind, artisans, domestic workers, Ayahs etc, Andhra Pradesh Board has thrown an open ended list of groups with the intention of picking up one category after the other. This incremental approach however will certainly not justify the needs of other category of workers who, even after framing of rules and implementation of Act in the state are being left behind without being given any timeframe.

## **Social security schemes covered under the act**

For providing benefits to the unorganized workers in the state, the West Bengal government introduced the following schemes:

- ❖ Any Health Insurance Scheme;
- ❖ Any Scheme for providing pension to the beneficiaries who have completed the age of 60 years and to the members of the family in case of death of the beneficiary;
- ❖ Any Scheme for House building Loans and Advances to the Beneficiaries;
- ❖ Any Scheme to provide for Financial Assistance for Education of the children of the beneficiaries;
- ❖ Any Scheme to provide for Maternity Benefit to the female beneficiaries and
- ❖ Any Scheme to provide such other welfare measures and facilities as may be decided by the Board with approval of the State Government.

The Board is also implementing the West Bengal Unorganised Sector Workers Health Security Scheme introduced under Labour Department's Resolution No.34-IR Dated 05.01.2011 for the workers covered under the SASPFUW Scheme and subsequently the scheme has been amended vide Notification No.890-IR Dated 19.09.2012 Andhra Pradesh Government toed the lines of several schemes already in force by the central government. They are as follows:

- ❖ Indira Gandhi National Old Age Pension Scheme
- ❖ National Family Benefit Scheme
- ❖ Janani Suraksha Yojana
- ❖ Handloom Weavers' Comprehensive Welfare Scheme

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- ❖ Handicraft Artisans' Comprehensive Welfare Scheme
  - ❖ Pension to Master craft persons
  - ❖ National Scheme for Welfare of Fishermen and Training and Extension

(Short description of all the above mentioned schemes is mentioned in a separate section)

If we look at the provisions made by the Welfare Boards of both West Bengal and Andhra Pradesh, we see that while Andhra Pradesh mentions specific welfare schemes for the benefit of registered workers while West Bengal keeps it quite open using the word 'any', however WB in addition includes support for building house and educating children which is not so in the case of Andhra Pradesh.

## **Regulation of Working Conditions for Unorganized Sector Workers**

As far as the regulation of working conditions, minimum wage, fixing of working hours for unorganized sector workers (esp. in cases where they are working in groups under an employer), safety regulations at work place etc. is seen, both the states are absolutely silent on this very important issue. Most schemes are oriented towards insurance, pension and one time compensation to workers or their family member(s). This however is a situation across states where regulation of working conditions and application of minimum wages has not been touched upon for the security of unorganized sector workers.

There are those rare exceptions in the form of relatively good examples worth mentioning that look at the rights of workers engaged in tertiary and sometimes periodic work and are also ensured minimum wage, work security, right to appeal in case of dispute, get social security benefits etc. One striking example is of The Maharashtra Mathadi, Hamal And Other Manual Workers (Regulation Of Employment And Welfare) Act, 1969. The Preamble of this Act clearly says - *....., it is expedient to regulate the employment of unprotected manual workers such as, Mathadi, Hamal etc., engaged in certain employments, to make better provision for their terms and conditions of employment, to provide for their welfare, and for health and safety measures where such employments require these measures; to make provision for ensuring an adequate supply to, and full and proper utilization of, such workers in such employments to prevent avoidable unemployment; for these and similar purposes, to provide for the establishment of Boards in respect of these employments and (where*

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*necessary) in the different areas of the State; and to provide for purpose connected with the matters aforesaid; ... ..*

Similarly, workers of an industry as widespread and intricate as Cinema has also been brought under an State Act called The Maharashtra Cine Workers And Cinema Theatre Workers (Regulation Of Employment) Rules, 1984 to ensure wages, work conditions and safety from exploitation through various rules in the Act. Special reference should be given to provision of a Tribunal for solving disputes, various types of 'Leaves' such as Medical, Earned, Maternity, Special, Quarantine and Study; Food and transport support to all workers during work related sessions etc.

Similarly, The **Kerala Tree Climbers Welfare Scheme** started w.e.f 1/4/1979 envisages payment of ex-gratia financial assistance to workers in the event of permanent total disablement (Rs. 25000) or to the dependants of the workers in the case of death (Rs. 50000).

The Kerala Casual, Temporary And Badli Workers (Wages) Act, 1989 which applies to casual workers engaged (although) in registered establishments takes into ambit the minimum wage security of all such workers “.....*casual, temporary or badli workers.—Notwithstanding anything contained in any law for the time being in force, or in any judgment, decree or order of any court or other authority, or in any contract or other agreement, no employer shall pay to any casual, temporary or badli worker employed by him in an establishment, factory, plantation, motor transport undertaking or other undertaking, wages, whether payable in cash or in kind at rates less than the minimum of the wages payable by him to a permanent worker for performing the same work or work of a similar nature.*”

## CONCLUSION

A panoramic view across all states with respect to implementation of Unorganized Sector Workers' Act indicates that not much has been learnt from the National Labour Commission's report, especially with reference to the work conditions, wage disparity and insecurity of such unorganized workers. Reading the secondary data from across the states, nothing specific is found in most of the states that indicates that unorganized workers are ensured regulation of their employment and conditions of services by the state. In fact the whole emphasis is on social security whereas most of the workers reel in unsafe work environment, exploitative piece rate payments, no fixed working hours, no means of taking leave, no benefits, no allowances, no security of employment, nothing that could support them to do their work in a dignified manner.

Nothing specific has been thought about health and maternity issues of women workers. Barring the provision of Janani Suraksha Yojna that takes care of only a meager sum of money and institutional delivery that too when the delivery takes place in institution by all means, there is no maternity or post delivery leave allowance that a state may ensure for lactating mothers, no provision of state run or supported crèche to take care of infants and toddlers when the woman worker has to return to work (women from economically poor families cannot afford to sit at home for a year to take care of the new born, she has to return to work so that she contributes to the family income).

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One time payment in case of disability is assured in some cases, but on one hand the amount is a meager one with which the person can take care of his medical bills. What happens during the period s/he is unfit for work, how the family runs their daily expenses, is left ignored by the states. In a critique written by WR Varadarajan, titled – 'ARJUN SENGUPTA COMMISSION REPORT: Towards A Universal Social Security System Or A Mere Bunch Of Unrealistic Prescriptions?' he opines that “The commission has opted for the concept of defined contributions in its architecture of social security scheme for unorganised sector workers. The scheme so formulated visualises provision of health and medical care benefits through social insurance. The commission has failed to take into account the prescriptions and experiences available at the international level. The report captures the proposed Indonesian model of social security in detail, which will be established in accordance with 'the three pillar approach' viz. “(1) Social assistance for citizens who lack the financial means or access to their basic needs ... financed by state budget or by community funds; (2) a compulsory social insurance scheme financed by employers and employees and (3) A voluntary private insurance, in which a person may opt to take out additional insurance.” This Indonesian National Social Security System typically follows the model outlined by the World Bank in its report 'Averting Old Age Crisis', which flagged off the debate on pension reforms in India and outside. Similarly, the report of Second National Commission on Labour also noted, “the developed countries are spending up to 40 per

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cent of their GDP on safety nets. But, in India, the public expenditure on social security is a mere 1.8 per cent while even in Sri Lanka it is 4.7 per cent". The divergence in these estimates notwithstanding, the glaring fact is the stubborn refusal to take into reckoning the global practices, when globalisation is the 'mantra' of the day.

India ranks 23rd in the Asian Development Bank's Social Protection Index (SPI) – a ranking of 35 countries spanning across Central and West Asia to East Asia and the Pacific region. Even among the 19 countries of the same income level – the lower middle-income group – India ranks 12th, below Philippines and Sri Lanka.

A lot needs to be added to the list of measures taken by states to ensure better working conditions and safety nets to the 93% workers that give their best in the given exploitative circumstances to our Growth Chart.

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<http://www.firstpost.com/india/india-underperforms-in-social-spending-despite-upa-largesse-937567.html>

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## **Salient features of the various schemes mentioned in the report**

### **Rashtriya Svasthya Bima Yojna (RSBY)**

Central Government scheme launched on 01.10.2007, for BPL families (a unit of five) that is also endorsed under Unorganized sector workers' Act by states for benefit of all such workers irrespective of the BPL criteria. The scheme makes a provision for smart card based cashless health insurance cover of Rs. 30,000/- per family per annum on a family floater basis. The scheme became operational from 01.04.2008.

### **Aam Aadmi Bima Yojna**

To provide death and disability cover to rural landless households between the age group of 18 – 59 years, the government launched the “Aam Aadmi Bma Yojna' on 02.10.2007. The head of the family or one earning member in the family of such a household is covered under the scheme. The premium of Rs 200/- per person per annum is shared equally by the central government and the state government. On natural death – Rs 30000/0; on death due to accident/ on permanent total disability due to accident (loss of 2 eyes or 2 limbs) Rs 75000/-; on partial permanent disability due to accident (loss of one eye or one limb) – Rs 37500/-. A separate fund called “Aam Admi Bima Yojna Premium Fund” has been set up by Central Givt. To pay the Govt. contribution. Fund is maintained by LIC. A free add-on benefit in the form of scholarship to children is also available under the scheme.

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### **Indira Gandhi National Old Age Pension Scheme**

Indira Gandhi National Old Age Pension Scheme provides for old age pension of Rs.200 per month to persons above the age of 60 years. For the persons above the age of 80 years the amount of pension has been raised to Rs.500 per month.

### **National Family Benefit Scheme**

The NFBS provides a lump sum family benefit of Rs. 10000 to the bereaved household in case of death of the primary bread winner irrespective of the cause of death. This scheme is applicable to all the eligible persons in the age group of 18-64.

### **Handloom Weavers Comprehensive Welfare Scheme**

The Handloom Weavers Comprehensive Welfare Scheme is again a central government scheme which comprises of two separate sub-schemes viz. the Health Insurance Scheme (HIS) for providing Health Insurance to the Handloom weavers and Mahatma Gandhi Bunkar Bima Yojana (MGBBY) for providing Life Insurance Cover in case of natural/accidental death, total/partial disability due to accident.)

The Health Insurance Scheme aims at financially enabling the weaver community to access the best of healthcare facilities in the country. The scheme is to cover not only the weaver but his wife and two children, to cover all pre-existing diseases as well as new diseases and keeping substantial provision for OPD. The

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ancillary Handlooms workers like those engaged in warping, winding, dyeing, printing, finishing, sizing, Jhala making, Jacquard cutting etc. are also eligible to be covered. 1. The weaver should be earning at least 50% of his income from handloom weaving. 2. The scheme will cover the weavers family of four i.e. self, spouse and two children. The scheme is to cover people between age group of 1 day to 80 years. 3. The weavers belonging to the State Handloom Development Corporations/Apex/Primary Handloom Weavers Cooperative Societies will be covered under the Scheme. Weavers outside co-operatives can also be covered under the scheme on a certificate from the State Directorate of Handlooms that they are fulfilling the eligibility conditions.

### **Handicraft Artisans' Comprehensive Welfare Scheme**

Handicraft Artisan's Comprehensive Welfare Scheme or Rajiv Gandhi Shilpi Swasthya Bima Yojana aims at financially enabling the artisans' community to access to the best of healthcare facilities in the country. This scheme covers not only the artisans but his wife and two children also. All Craft persons whether male or female, between the age group of one day to 80 years will be eligible to be covered under the Rajiv Gandhi Shilpi Swasthya Bima Yojana. The coverage span is for three years.

### **Janani Suraksha Yojna**

Janani Suraksha Yojana (JSY) is a safe motherhood intervention run by the Government of India's National Rural Health

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Mission (NRHM) to reduce the mortality rate of mothers and newborn babies. Under the scheme, cash assistance is provided for both the mothers and the ASHAs.

In rural low performing states, **mothers receive Rs. 1600 when they arrive and register at the health institution to give birth.** This money meets the cost of delivery and provides a small, additional cash incentive.





## *About Vigyan Foundation ...*

Vigyan Foundation is a right based non-government charitable organization which has been working with the community for the rights of the deprived and the most vulnerable sections of the society, be it children, women, slum dwellers or the homeless community. Vigyan Foundation emerged as a creative and collective response to the needs of the people so as to passionately advocate for the rights of the deprived and the most vulnerable sections of the society Vigyan Foundation was formed in 1988, and registered as a society under the Society Registration Act, 1860.

Our objective is to create such an oppression-less, non-discriminatory society where all the citizen have access to equal rights, freedom and opportunities in ways that enable them to live safe and dignified lives and thereby get opportunities to express their creativity. The mode to achieve this is through raising collective voices in sustainable manner.

Vigyan believes in strengthening the dignity of people and enhance their capacity to raise their voice to access their basic rights through formation of community based organizations / issue based alliances to advocate for the pro-poor policies. According to this point of view Vigyan Foundation team is working in urban slums, marginalized or homeless. Our goal is to empower groups of women, children, youth and unorganized sector and to expand them in a federation for alliance building. It is our strong feeling that while working in a group it is a logical fight back for initiation of community issues. In rural areas the focal point for work is in education and health.

Through Urban resource centre, Vigyan Foundation publishes study materials for advocating different issues from time to time.

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### **VIGYAN FOUNDATION**

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