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Dated: 02<sup>nd</sup> December 2021

**Award Letter for Consultancy Project on "Socio-economic security for informal workers in unorganised sector in India"**

Dear Dr. Kshama Sharma  
K R Mangalam University  
Gurugram Sohna Road  
Haryana


Please refer to your discussion related to project titled "Socio-economic security for informal workers in unorganised sector in India", we are pleased to inform you that the management of our company has approved the said project and has sanction amount of Rs. 2,00,000/- (Rs. Two Lakh only) towards the project implementation cost payable to your organisation "K R Mangalam University".

You are requested to initiate the process of delivering the said project.


Regards

For Energos Services India Pvt. Ltd.

For Energos Services India Pvt. Ltd.

  
Madan Pant Authorised Signatory

H R Manager


  
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Sohna Road, Gurugram, (Haryana)

**PROPOSAL ON**  
**SOCIO-ECONOMIC SECURITY FOR INFORMAL WORKERS IN UNORGANISED**  
**SECTOR IN INDIA**

The Indian labour market has been, and continues to be, predominantly informal. In the year 2018-19, the nature of employment for around 90 per cent workers in India's labour market was informal. These workers are either inadequately covered or not at all covered under the existing labour legislations, social protection schemes, and other employment benefits. Due to lack of governmental oversight, a large proportion of these workers work in exploitative and precarious conditions. According to the International Trade Union Confederation, India is amongst the 10 worst countries in the world in terms of worker rights in 2020 (ITUC, 2020). The first Sustainable Development Goal (SDG) seeks to end poverty, and among its targets is the formulation of national social protection floors, and implementation of comprehensive social welfare programmes. While providing a comprehensive social protection net is crucial in developing countries, it is also more challenging and costly than that for developed countries. The National Commission for Enterprises in Unorganised Sector (NCEUS) was commissioned by Government of India in 2004 to take an in-depth look at the issues that enterprises in the informal sector faced and suggest a way forward.

In its report, it asserted that providing social security should not be seen as a burden to the economy, and instead, is an important bedrock for a developing country to build from (NCEUS, 2007). In the context of widespread chronic poverty and unrelenting wealth inequality, social security can offer resilience against socio-economic shocks, such as the one we are faced with today because of the Coronavirus (COVID-19) pandemic (Pimentel, Aymar, & Lawson, 2018). Research has also shown that a comprehensive social security net in developing economies can enhance labour-market efficiency and stimulate socio-political and economic growth (Justino, 2003). Government of India has introduced several policy initiatives on labour and welfare to extend social security benefits to informal workers in the country. Despite that, their reach remains limited. In this project, the aim is to understand the social security provisions that are available to informal workers at present, specifically in the unorganised sector, and make them aware about these programs and initiatives taken by the Government towards the welfare of the informal workers and parallelly to identify gaps and challenges in extending comprehensive social protection to these workers.

**Objectives of the Study:**

  
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To provide a better understanding about the social security measure and their benefits to the informal workers.

To make them understand, how to utilise their economic resource in an optimum manner with the concept of marginal propensity to consume and save.

**Expected Participants:**

Security guards, male and female fourth class staff members, bus drivers and pantry staff.

**Outcomes:**

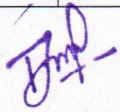
- The participants would be able to understand the various policy measure adopted by the Government to India for their welfare.
- The participants would be able to understand the importance of money and its alternative uses in their life.
- The participants would be able to differentiate the benefits of social security for the formal and informal sector.
- The participants would be able to understand the role as well as the accountability of the informal sector in the economic growth of the country.

**Budgets:**

Particulars	Amount
Trainer's Fees ( 15,000*10session)	150000
Logistics (Rs. 1500*10 sessions)	15000
Reading Materials / Stationery (Rs. 2000*10 sessions)	20000
Refreshments (Rs. 1500*10 sessions)	15000
Total Amount	200000

**Session Plan:**

S.N.	Sessions	Timings
1	Introduction of the concept of Economics and Economic Growth of the Country	9:00 AM-4:00 PM
2	Defining the Social Security; Difference between the Formal and Informal Market	9:00 AM-4:00 PM
3	Informality in Indian Labor Market	9:00 AM-4:00 PM

  
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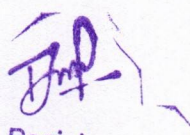
4	Labor Laws in India	9:00 AM-4:00 PM
5	Union Government Schemes for Social Security of Informal Workers	9:00 AM-4:00 PM
6	Challenges in Access to Social Security for Informal Workers	9:00 AM-4:00 PM
7	Other Gaps and Challenges in Provision of Social Security to Informal Workers	9:00 AM-4:00 PM
8	Challenges Highlighted by COVID-19 Pandemic	9:00 AM-4:00 PM
9	Key Areas of Interventions: Future Scope	9:00 AM-4:00 PM
10	FAQ round and Conduct of Test on the basis of Previous Sessions	9:00 AM-4:00 PM

**Project and Training Coach:**

Dr. Kshama Sharma

Assistant Professor, SOMC

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# CONSULTANCY PROJECT

ON


## SOCIO-ECONOMIC SECURITY FOR INFORMAL WORKERS IN UNORGANISED SECTOR IN INDIA

### Introduction of Training Program on Socio-Economic Security for Informal Workers

The concept of social security is not new in India. After independence, various government policies has been formulated for the vulnerable groups and for the economically and socially excluded groups in the society. Now Indian economy is growing at a very faster rate but question is still the same as it was earlier that is; is this growth secured? / is it for everyone in the society? The answer is of course *NOT*, as the socio economic concept is very complex, inevitable and dynamic concept.

In today's time period, it depends on the state ability to meet, sustainably, all the expectations of the masses. The standardized framework of various government policies cover retirement benefits for organised sector and economic security benefits for the unorganised sector. Besides, various other contributory and non-contributory programs like; life insurance, saving linked insurance and Annapurna Scheme etc. Are the other important program. However, due to the in-efficiency of the program quality and ineffectiveness, the programs are largely criticized by the social experts as well as masses too. Therefore there is an urge to improve the structure and quality of the immediate reforms.


The Indian labour market has been, and continues to be, predominantly informal. In the year 2018-19, the nature of employment for around 90 per cent workers in India's labour market was informal. These workers are either inadequately covered or not at all covered under the existing labour legislations, social protection schemes, and other employment benefits. Due to lack of governmental oversight, a large proportion of these workers work in exploitative

  
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and precarious conditions. According to the International Trade Union Confederation, India is amongst the 10 worst countries in the world in terms of worker rights in 2020. The first Sustainable Development Goal (SDG) seeks to end poverty, and among its targets is the formulation of national social protection floors, and implementation of comprehensive social welfare programmes. While providing a comprehensive social protection net is crucial in developing countries, it is also more challenging and costly than that for developed countries. The National Commission for Enterprises in Unorganised Sector (NCEUS) was commissioned by Government of India in 2004 to take an in-depth look at the issues that enterprises in the informal sector faced and suggest a way forward.

In its report, it asserted that providing social security should not be seen as a burden to the economy, and instead, is important bedrock for a developing country to build from. In the context of widespread chronic poverty and unrelenting wealth inequality, social security can offer resilience against socio-economic shocks, such as the one we are faced with today because of the Coronavirus (COVID-19) pandemic. Research has also shown that a comprehensive social security net in developing economies can enhance labour-market efficiency and stimulate socio-political and economic growth. Government of India has introduced several policy initiatives on labour and welfare to extend social security benefits to informal workers in the country. Despite that, their reach remains limited. In this project, the aim is to understand the social security provisions that are available to informal workers at present, specifically in the unorganised sector, and make them aware about these programs and initiatives taken by the Government towards the welfare of the informal workers and parallelly to identify gaps and challenges in extending comprehensive social protection to these workers.

#### **Socio-Economic Security Training Program Highlights**

  
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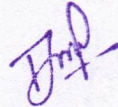
The project has targeted the most poverty-affected households. Implicit in the development goals of the project is that specific attention has been given to those households most in need. Various studies in Botswana have demonstrated that female-headed households (FHHs) are generally poorer than male-headed households (MHHs).

Participants have been economically empowered by their earnings from the training. An under-pinning expectation of the sessions is that the income people earn will not only help that household improve its quality of life in the short term, but will also assist it to improve its social and economic status in the longer term through the acquisition of skills and/or 'investment' of the wage earnings in resources that will have a longer term benefit.

### Benefits of the Program

To possess good knowledge about the economic concepts and various laws formed for the informal workers is beneficial for both individuals as well for the organisations.

Individuals	Organisations
Develop understanding and awareness for existing various labour laws	Strengthens staff learning and development.
Create work life balance by arranging resources as per the family requirements.	Increases employee motivation, morale and productivity.
Build confidence in between the family and friends with proper management of economic resources.	Complements learning and development programs, creating a learning environment.
Financial skills, one need to operate his personal and professional responsibility	Provides a forum for conversation, improving networks & communication across the

  
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effectively in the current complex environment	organisation.
Learn new concepts which help in the uplifting the overall living standard in society.	Financial support, position the workforce so they have the capacity to address the challenges of today's work environment.
Fit training into your day, without the need for travel.	Offer a cost-effective learning opportunity to an unlimited number of participants without the need for travel.

### **Training Programme Objectives**

This socio-economic security training program will help the participants in various ways like:

It may provide a better understanding about the social security measures and their benefits to the informal workers.

It will help them to understand; how to utilise their economic resource in an optimum manner with the concept of marginal propensity to consume and save.

### **Training Programme Outcome**

By the end of this training course, the participants will be able to:

- Understand the various policy measure adopted by the Government to India for their welfare.
- Understand the importance of money and its alternative uses in their life.
- Differentiate the benefits of social security for the formal and informal sector.



- Understand the role as well as the accountability of the informal sector in the economic growth of the country.

**Expected Participants:**

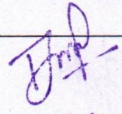
- This program is designed for all lower level and fourth class workers like Security Guards, Plumber, Electrician, Carpenter, Peon, Bus Drivers, Pantry Staff and Laboratory Attendant who wanted to learn and enhance their skills for managing resource in an efficient manner.

**Budget of the Training Programme:**

Particulars	Amount
Trainer's Fees ( 15,000*10session)	150000
Logistics (Rs. 1500*10 sessions)	15000
Reading Materials / Stationery (Rs. 2000*10 sessions)	20000
Refreshments (Rs. 1500*10 sessions)	15000
<b>Total Amount</b>	<b>200000</b>

**Table of the Session Plan of Training Programme:**

S.N.	Sessions	Activity	Timings
1	Sessions -1	Introduction of the concept of Economics and Economic Growth of the Country	9:00 AM-4:00 PM
2	Sessions-2	Defining the Social Security; Difference between the Formal and Informal Market	9:00 AM-4:00 PM
3	Sessions-3	Informality in Indian Labor Market	9:00 AM-4:00 PM

  
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4	Sessions-4	Labor Laws in India	9:00 AM-4:00 PM
5	Sessions-5	Union Government Schemes for Social Security of Informal Workers	9:00 AM-4:00 PM
6	Sessions-6	Challenges in Access to Social Security for Informal Workers	9:00 AM-4:00 PM
7	Sessions-7	Other Gaps and Challenges in Provision of Social Security to Informal Workers	9:00 AM-4:00 PM
8	Sessions-8	Challenges Highlighted by COVID-19 Pandemic	9:00 AM-4:00 PM
9	Sessions-9	Key Areas of Interventions: Future Scope	9:00 AM-4:00 PM
10	Sessions-10	FAQ round and Conduct of Test on the basis of Previous Sessions	9:00 AM-4:00 PM

#### **Details of various Sessions of Training Programme**

Participants have spent the first part of the day discussing what will take place during the sessions and have an opportunity to identify their learning objectives. Based on this the following topics were covered in a socio-economic security aspects but a complete overview has been provide to the participants on the very first day to make them accommodate for the upcoming sessions:

**Session One:** Introduction of the Concept of Economics and Economic Growth of the Country:

Economics is the study of how economic agents, individually and collectively, make choices regarding the use of scarce resources that can often be put to different uses, in order to satisfy



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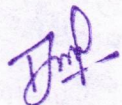
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wants which are of relatively higher priority from among the unlimited wants they face. It is the study of how entities try to make the best possible use of the limited resources they have.

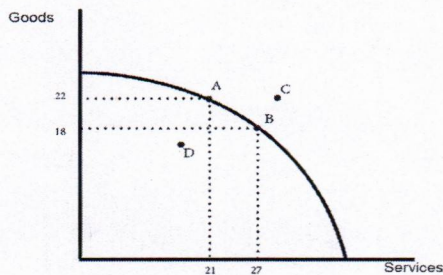
Economics is defined as “the study of choices when there is scarcity”. But **what is scarcity?** Scarcity is the idea or concept that the resources used to create goods or to complete tasks are limited in quantity. This means that the study of choices based on these limited goods, economics, should determine the best way to distribute the goods in the most efficient way possible. For example, as a security guard, one has limited resources, like; time and money. These resources are scarce and thus he has to make a choice to use these resources to the best of his abilities. This is where economics comes in and plays a part in one’s day-to-day life. He must choose what to spend time on, for instance doing house chores instead of taking a nap, and not waste the limited amount of time in a day that he has. Economics has a way of pointing out the flaws in your use of resources and your wastefulness. If he was to go out every night for dinner and spend his money on fast food instead of using the meal plan at home, he could, possibly, be very wasteful in his spending. However, if he used economics for its rightful purpose of study, to choose wisely on how to use his limited resources to full all his demands.

- 1. Human Wants, Desires and Aspirations are Unlimited.
- 2. Resources are Scarce.
- 3. Alternative Uses of Resources
- 4. People are Gain Maximizers.
- 5. Opportunity Cost

Opportunity cost is an intrinsic aspect of most economic choices. We may like the idea of lower income tax, but there will be an opportunity cost – in this case, less government revenue to spend on health care and education. Another example of opportunity cost – no one

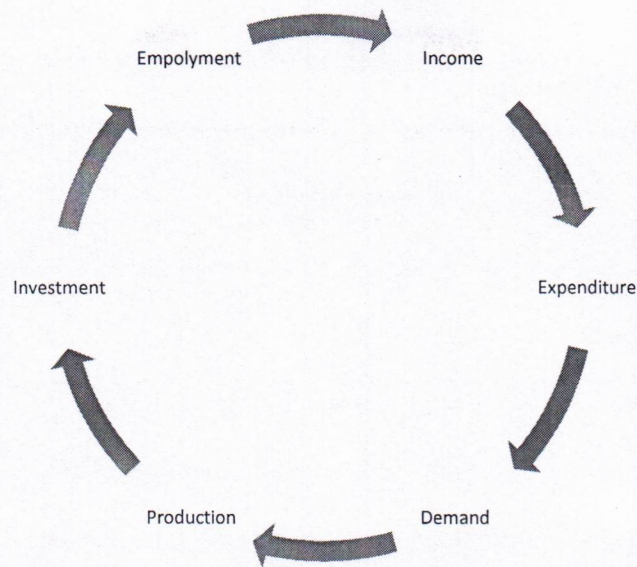
  
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likes to pay for parking, but would we be better off if parking was free? Most likely not. If parking was free, demand might be greater than supply causing people to waste time driving around looking for a parking spot. Free parking would also encourage people to drive into city centres rather than use less environmentally friendly forms of transport. It would increase congestion; therefore although we would pay less for parking, we would face extra less obvious costs.



- Marginal propensity to Save: MPS is the portion of each extra dollar of a household's income that's saved.
- Marginal propensity to Consume: MPC is the portion of each extra dollar of a household's income that is consumed or spent.
- Consumer behaviour concerning saving or spending has a very significant impact on the economy as a whole.
- Causational Chain of an economy required for the growth of national income.

  
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- Components of aggregate demand and supply:  $C+I+G+X-M$  play an important role in the construction of Economic growth and development of a nation.

Hence, session –I has covered various economic terminologies important from the point of view of a person involved in economic activities.

**Session Two:** Defining the Social Security; Difference between the Formal and Informal Market:

Second session has focused on the concept of social security and its relevance for the society.

- Social Security is both a concept as well as a system. It represents basically a system of protection of individuals who are in need of such protection by the State as an agent of the society. Such protection is relevant in contingencies such as retirement, resignation, retrenchment, death, disablement which are beyond the control of the individual members of the Society. Men are born differently, they think differently and act differently. State as an agent of the society has an important mandate to harmonise such differences through a protective cover to the poor, the weak, the deprived and the disadvantaged. The concept of social security is now generally

  
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understood as meaning protection provided by the society to its members through a series of public measures against the economic and social distress that otherwise is caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, occupational diseases, unemployment, invalidity, old age and death.

“Social Security” has been recognised as an instrument for social transformation and progress and must be preserved, supported and developed as such. Furthermore, far from being an obstacle to economic progress as is often said, social security organised on a firm and sound basis will promote progress, since once men and women benefit from increased security and are free from anxiety, will become more productive.


#### **Definition of Informal sector**

- The informal sector is broadly characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned.

These units typically operate at a low level of organization, with little or no division between labour and capital as factors of production and on a small scale. Labour relations - where they exist - are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees.

#### **Definition of Formal sector**

- Formal sectors represent all jobs with specific working hours and regular wages and the worker's job is assured. The workers are employed by the government, state or private sector enterprises. It is a licensed organization and is liable to pay taxes. It includes large-scale operations such as banks and other corporations.

  
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**Distinguish between formal and informal sectors of the economy:**

S. No.	Formal sector in India	Informal sector in India
1	In this sector all jobs with specific working hours and regular wages and the worker's job is assured	Majority of the population is into the informal sectors.
2	It is a licensed organization and is liable to pay taxes.	Informal sectors are deemed low with low production value.
3	Banks and other corporations comes under formal sectors	In India agriculture, dairy, horticulture and related occupation employ 52 percent of the workers.
4	Rag pickers, moneylenders, brokers are considered as a part of an informal economy.	It lacks security both legally and economically
5	It is also described as the grey economy.	About 25 percent of the informal sectors constitute urban employment in India

The unorganised Labour can be categorised broadly into four categories as follows:-

a) **Occupation** : Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, in beedi rolling beedi labelling and beedi packing workers in building and construction, etc.



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b) **Nature of Employment:** Attached agricultural labourers, bonded labourers migrant workers, contract and casual labourers come under this category.

c) **Specially distressed categories:** Toddy tappers, scavengers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders belong to this category.

d) **Service categories:** Midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors etc. come under this category.

**Need for Social Security** The unorganised nature of the workforce, dispersed nature of operational processes and lack of institutional back up reduces their bargaining power and their ability to take full benefits from the Acts and legislations enacted for their benefits. Further, low skill levels of this workforce provides little scope for them to move vertically in the occupational ladder to improve their financial situation. The growth of informal, unprotected work with shrinking formal employment compels the workers to bear an increasing direct burden of financing social needs, with adverse effects on their quality of life. That burden may also undermine the capacity of enterprises to compete with global economy.

**Social Security in the Unorganised Sector;** The existing social security arrangements in the unorganised sector can be broadly classified into four groups as follows: i) Centrally funded social assistance programmes; ii) Social insurance schemes; iii) Social assistance through welfare funds of Central and State Governments; and iv) Public initiatives.

### **Session Three: Informality in Indian Labor Market:**

India's total workforce can be disaggregated according to two dimensions: (a) sector of work, based on the type of enterprise or production unit where the person is employed; and (b) type of employment, defined in terms of employment status and other job-related characteristics.

Sector of work can further be sub-divided into three categories: the formal (or organised)



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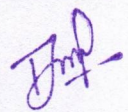
sector; informal (or unorganised) sector; and the household sector. Similarly, the type of employment can be categorised as formal and informal.

**Table 1** presents the distribution of total workforce in India across types of employment and sectors of work, during the period from June 2018 to July 2019, based on PLFS. Of the total workforce in India, majority (80 per cent) was engaged in the informal sector, followed by 20 per cent in the formal sector, and a small proportion (1 per cent) in the household sector. The household sector refers to households producing goods exclusively for their own, final use, and households employing paid domestic workers. Considering all three sectors, as high as 90.3 percent of the total workforce was engaged in informal employment in 2018-19. Moreover, 9.5 per cent of workers had informal nature of jobs even though they were employed in the formal sector.

**Table 1**

<b>Share of total workers in India across type of employment and sector, 2018-19</b>				
<b>Type of employment</b>	<b>Sector</b>			
	<b>Informal sector</b>	<b>Formal sector</b>	<b>Household sector</b>	<b>All sectors</b>
Informal employment	79.6%	9.5%	1.2%	<b>90.3%</b>
Formal employment	0.5%	9.2%	0.0%	<b>9.7%</b>
<b>Total employment</b>	<b>80.2%</b>	<b>18.6%</b>	<b>1.2%</b>	<b>100%</b>

**Source:** Authors' estimates based on 'Periodic Labour Force Survey' (PLFS), 2018-19, NSO, MoSPI

  
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#### **Session Four: Labor Laws in India**

Major labour law reforms in the country initiated by the Government of India in recent years were the attractions of the fourth session during the training. Following the recommendation of the 2nd National Commission of Labour, the Ministry of Labour and Employment (MoL&E) had begun categorizing all existing labour laws into four 'Labour Codes'. This codification is expected to rationalize and simplify current legislations across a variety of labour issues.

The four Labour Codes are:

- (a) The Code on Wages, 2019;
- (b) The Occupational Safety, Health and Working Conditions Code, 2020;
- (c) The Code on Social Security, 2020; and
- (d) The Industrial Relations Code, 2020.

In this session, the discussion was on these labour market legislations, with a focus on informal workers in the Code on Social Security.

#### **The Code on Wages, 2019**

The Code on Wages was passed by the Parliament and received the President's nod in August 2019 (MoL&E, "Code on Wages" 2019). It consolidates the following legislations concerning wages:

- Minimum Wage Act, 1948;
- Payment of Wages Act, 1936;
- Payment of Bonus Act, 1965;
- Equal Remuneration Act, 1976.

The codification made two critical changes in definitions. First, while the Minimum Wage Act, 1948 was applicable only to the 'schedule of employment' covered under law, the Code



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extended the ambit by removing the distinction between scheduled and non-scheduled employment. Accordingly, the definition of 'employee' and 'employer' has been expanded to include both formal and informal sectors. Second, the Code extended the application of the Minimum Wages Act, 1948 and Payment of Wages Act, 1936, from being limited to workers whose income had to be under a predetermined ceiling, to cover all establishments and employees unless specifically exempted.

The state governments are supposed to fix the minimum wage for their region, which cannot be lower than the national wage floor that is set by the Government of India. Employers are prohibited from paying less than the notified minimum wage of the respective region, unless specifically exempted in the Code. Earlier, the minimum wage was set using a formula laid down by The Indian Labour Conference (ILC) in 1957. The formula included considerations such as expenses on adequate nutrition, clothing, education, healthcare, etc.

This formula was reiterated in 2012 and 2015 by the 44th and 46th ILC, respectively. The new Wage Code ignores this formula, and does not suggest an alternative in its place. It gives the state administration the power to determine and set a suitable minimum wage.

The Union or state governments can set the number of hours in a routine working day. In case employees work more than the stipulated hours, they are entitled to overtime pay, no less than twice the normal rate of wages. Provisions of the erstwhile Payment of Bonus Act, 1965, are incorporated to ensure that those who are earning less than a predetermined wage ceiling will be entitled to an annual bonus, which will be at least 8.3 per cent of their wage or Rs. 100, whichever is higher. Interestingly, specific mention of 'man' and 'woman' in the Equal Remuneration Act, 1976, which ensured equal compensation for the same.

Sl. No.	Labour Laws
1.	The Factories Act, 1948

  
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2.	The Plantation Labour Act, 1951
3.	The Mines Act, 1952
4.	The Dock Workers (Safety, Health and Welfare) Act, 1986
5.	The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996
6.	The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996
7.	The Inter -State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979
8.	The Working Journalists and other Newspaper Employees (Conditions of Service) and Miscellaneous Provisions (Amendment) Act, 1996
9.	The Working Journalists (Fixation of Rates of Wages) Act, 1958
10.	The Motor Transport Workers Act, 1961
11.	The Sales Promotion Employees (Conditions of Service) Act, 1976
12.	The Cine Workers and Cinema Theatre Workers (Regulation of Employment) Act, 1981
13.	The Beedi and Cigar Workers (Conditions of Employment) Act, 1966

Source: The Social Security Code, 2020. Available online at: [https://labour.gov.in/sites/default/files/SS\\_Code\\_Gazette.pdf](https://labour.gov.in/sites/default/files/SS_Code_Gazette.pdf)

#### Session Five: Union Government Schemes for Social Security of Informal Workers

The fifth session is based on the various labour laws consolidated under the Code on Social Security, mandate certain provisions of social security and welfare rights to all workers-formal as well as informal. The Union government's welfare schemes can be broadly divided into two types: Central Sector (CS) schemes that are fully funded by Government of India

  
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and Centrally Sponsored Schemes (CSSs), for which the finances are contributed by both Government of India and state governments.

Sl. No.	Labour laws
1	The Employees' Compensation Act, 1923
2	The Maternity Benefit Act, 1961
3	The Payment of Gratuity Act, 1972
4	The Unorganised Workers' Social Security Act, 2008
5	The Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare (Cess) Act, 1976
6	The Iron Ore Mines, Manganese Ore Mines and Chrome Ore Mines Labour Welfare Fund Act, 1976
7	The Beedi Workers Welfare Cess Act, 1976
8	The Beedi Workers Welfare Fund Act, 1976
9	The Cine Workers Welfare Fund Act, 1981
10	The Building and Other Construction Workers Cess Act, 1996

Source: The Social Security Code, 2020. Available online at: [https://labour.gov.in/sites/default/files/SS\\_Code\\_Gazette.pdf](https://labour.gov.in/sites/default/files/SS_Code_Gazette.pdf)

#### Session Six: Challenges in Access to Social Security for Informal Workers

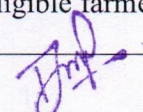
Sl. No.	Welfare scheme
1	National Family Benefit Scheme (NFBS) The NFBS under the Ministry of Rural Development (MoRD), provides single-time payment of Rs. 10,000, in the case of the death of the primary earner of a family.
2	Janani Suraksha Yojana (JSY) JSY scheme provides conditional cash transfer to

  
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	reduce maternal and neonatal mortality by promoting institutional delivery among pregnant women. Financial assistance for institutional delivery in Low Performing States is Rs. 1,400 in rural areas, and Rs 1,000 in urban areas. In High Performing States it is Rs 700 in rural areas, and Rs 600 in urban areas.
3	Indira Gandhi National Old Age Pension Scheme (IGNOAPS) IGNOAPS is a non-contributory old-age pension scheme that covers citizens below the poverty line (BPL), and above the age of 60 years. It provides economic support during old-age.
4	Handloom Weavers Comprehensive Welfare Scheme (HWCWS) It provides life, accidental, and disability insurance coverage to handloom weavers.
5	Handicraft Artisans Comprehensive Welfare Scheme (HACWS) It provides health and life insurance coverage for handicraft artisans.
6	National Scheme for Welfare of Fishermen It provides financial assistance to fishermen during lean seasons and for other purposes such as construction of houses and tube-wells. The scheme reduces the insecurity that comes from the seasonality of a person's occupation.
7	Aam Admi Bima Yojana (AABY) AABY, administered by the Life Insurance Corporation of India (LIC), offers insurance coverage to one earning family member. It provides monetary support, protecting beneficiaries from economic distress in the case of death or in case of permanent or partial disability
8	Pension to Master Craft Persons It provides pension of Rs 2,000 per month to master craftsperson aged 60 years or above, who are recipients of national awards or merit certificates or state awards in handicrafts and whose private income is less than Rs. 30,000
9	Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Implemented by MoL&E in

  
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	2019, this is a voluntary contributory scheme for unorganized workers' economic surety during old-age. It is meant for those who are not covered under the New Pension Scheme (NPS); Employees' State Insurance Corporation (ESIC) scheme; or Employees' Provident Fund Organization (EPFO). It covers home-based workers, street vendors, cobblers, rag pickers, domestic workers, rickshaw pullers, landless labourers, own account workers, among others.
10	National Pension Scheme for Traders and Self Employed Persons (NPS-Traders) NPS-Traders, another MoL&E scheme, aims at old age social security to retail traders, shopkeepers or self-employed persons with an annual turnover of less than Rs. 1.5 crore
11	Atal Pension Yojna (APY) APY, under the Ministry of Finance, is another contributory pension scheme for unorganized workers such as maids, delivery boys, gardeners etc. who do not pay income tax.
12	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) PMJJBY, under the Ministry of Finance, provides life insurance cover to unorganized workers of Rs. 2 lakh, on payment of premium of Rs. 330 per annum. It is applicable to the 18 to 50 years age group.
13	Pradhan Mantri Suraksha Bima Yojana (PMSBY) PMSBY, under the Ministry of Finance, provides insurance cover to unorganized workers. It provides Rs. 2 lakh on accidental death or full disability, and Rs. 1 lakh on partial disability, on payment of a premium of Rs. 12 per annum. It is applicable to the 18 to 70 years age group.
14	Pradhan Mantri Kisan Man Dhan Yojana (PM-KMY) PM-KMY under the Ministry of Agriculture & Farmers Welfare, provides pension of Rs 3,000 per month to small and marginal Farmers on attaining the age of 60 years. The eligible farmer is

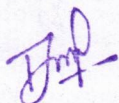
  
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	required to contribute between Rs. 55 to Rs. 200 per month depending on the age of entry.
15	Pradhan Mantri Kisan Samman Nidhi (PM-KISAN): PM-KISAN is an income support scheme that provides small and marginal farmers with up to Rs. 6,000 per year to support their financial needs. It aims at improving the economic security of farmers.

Source: Centre Sector Schemes and Centrally Sponsored Schemes under Union Budget document. Available online at: <https://www.indiabudget.gov.in/index.php>

**Session Seven: Other Gaps and Challenges in Provision of Social Security to Informal Workers Schemes Protecting Poor Families against Socio-Economic Distress**

Sl. No.	Labour Laws
1	Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) It is one of the most widely implemented schemes with a legal mandate under MGNREGA. It aims to ensure livelihood security by guaranteeing 100 days of employment to every rural household, in a year.
2	Public Distribution System (PDS) PDS aims at ensuring food security, as mandated by the National Food Security Act (NFSA), 2013, by providing certain essentials such as pulses, wheat, rice, etc., at a subsidised rate to poor families.
3	Indira Gandhi National Disability Pension Scheme (IGNDPS) It provides citizens with severe disabilities above the age of 18 years, with up to Rs. 300 per month, to protect them from economic distress due to disability.
4	Indira Gandhi National Widow Pension Scheme (IGNWP) IGNWPS is applicable to widows who do not qualify for the IGNOAPS, i.e. are less than 60 years of age. The beneficiaries are entitled to Rs. 200 per month.



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5	Varishta Pension Bima Yojana (VPBY) VPBY, administered through the Life Insurance Corporation of India (LIC), is a pension scheme for senior citizens.
6	Pradhan Mantri Matru Vandana Yojana (PMMVY) PMMVY under the Ministry of Women and Child Development, provides conditional cash transfers to pregnant women and lactating mothers for the first live birth. A cash benefit of Rs. 5,000 is provided in three instalments on fulfilling the eligibility criteria.
7	Ayushman Bharat –Pradhan Mantri Jan Arogya Yojana (PM-JAY) PM-JAY aims at protecting poor households against the financial shock of hospitalization. It provides a cover of up to Rs.5 lakh per family, per year, for secondary and tertiary care hospitalization at public and empanelled private hospitals


Source: Centre Sector Schemes and Centrally Sponsored Schemes under Union Budget document. Available online at: <https://www.indiabudget.gov.in/index.php>

**Session Eight: Challenges Highlighted by COVID-19 Pandemic:** New challenges have been thrown up by the pandemic.

- The financial inclusion infrastructure
- Probability of social security
- Ensuring sustainable livelihood

**Session Nine: Key Areas of Interventions: Future Scope**

- Ensuring a minimum social security net for all workers irrespective of wage, enterprise size, and place of origin
- Need for a robust monitoring and enforcement mechanism to ensure compliance to labour legislations

  
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- Creating a common database of informal workers instead of the current scheme-specific ones
- Streamlining registration process of informal workers and creating awareness about entitlements.
- Moving beyond direct employer-employee relationships.

**Session Ten: FAQ round and Conduct of Test on the basis of Previous Sessions**

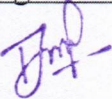
Some challenges have been given to all the participants for checking their learnings during training sessions.

- Creating a quiz
- Week One: recording events
- Week Two: identifying economic concepts and terminologies
- Week Three: creating new saving habits
- Reviewing and evaluating

The training session have been created awareness in the masses about the various policy measures initiated and adopted by the government of India for the upliftment of unorganised/ informal sector. The project has influenced the socio-economic behaviour of the communities in terms of the income generation and the utilisation of resource for the betterment of the livelihood. Economic empowerment of a community will have an impact on the social dimensions of a community that will be expressed through different forms of socio-economic behaviour.

**Project and Training Coach:**

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To

Mr. Sandeep Gupta/ Mr. Madan  
M/s Energos Services India Pvt. Ltd.  
66 A-2, First Floor, Gyandeeep Complex  
Opp. Canara Bank, Munrika  
New Delhi - 110067

Invoice No. : 003/2021-22

Invoice Date : 10/12/2021

**Invoice for Consultancy Project**

Particulars	Amount (Rs.)
Invoice for services rendered in relation to the project titled "Socio-economic security for informal workers in unorganised sector in India"	2,00,000
<b>Net Amount Payable</b>	<b>2,00,000</b>

(Rupees Two Lakh Only)

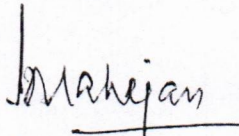
Please make the payment of the invoice by NEFT/RTGS/IMPS as per Bank Detail:

Beneficiary Name : K.R. Mangalam University  
Account No. : 091101000622  
IFSC CODE : ICIC0000911  
Bank : ICICI Bank Ltd.  
Branch : Sohna Bus Stand, Gurgaon

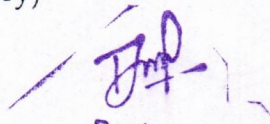


PAN : AAJCS3143G

For K. R. Mangalam University

  
(Authorised Signatory)

Sohna Road, Gurugram, Delhi-NCR, PIN-122103

  
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