

Unorganized Workers Welfare: Imperatives & Initiatives

M.S. Ramanujam & K.L. Rawal

Informal sector accounts for 93% of total employment, 70% of non-agricultural employment and 50% of the country's GDP. Yet, legislation backed welfare measures largely cover the organized workers only. This paper attempts to focus on the plight of unorganised workers, initiatives taken thus far, limitations of administering these initiatives and suggests measures for identification of genuine beneficiaries and developing effective service delivery systems based on authors' field experiences.

Unorganized Workers

Unorganised workers consist of “those working in the unorganized sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers” (NCEUS 2009). They constitute the neglected and vulnerable segments of workers. Most of them are poor and illiterate, do not have any assets, and also do not possess any marketable skills. Many of them are subject to occupational illness and hazards, and lack awareness of laws that protect them. The activities in which they are engaged usually escape attention of the government machinery for enforcing labour laws and regulations, and even for providing social security.

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including public authorities who are out to exploit them. Vulnerabilities further aggravate their miseries, there by placing them in a vicious circle (Ramanujam 2004: 11). Added to this, in the Indian context, available evidence indicates that the productivity of unorganised workers has been on the decline (Ashoka Chandra 2006: 35-36). This adversely affects the growth trends and employment generation and also marginalises them further.

Unorganised (informal) sector is a very important segment of the Indian economy and its importance has been on the ascent mainly because of the increasing casualization of work of existing

organised workers and lack of employment opportunities (Ramanujam 2004: 6). Informal sector accounts for about 93 percent of employment in the country. If we exclude agriculture sector, then unorganised sector accounts for over 70 percent of non-agricultural employment (NCEUS 2009: 23). Proportion of unorganised workers in the country has in fact been on the increase, as per available evidence (NCEUS 2009: 13).

Distinguishing Features

The distinguishing features of the two categories of workers are given in table 1.

Table 1 Main Features of Organised & Unorganised Workers

Organised Workers	Unorganised Workers
<ul style="list-style-type: none"> • Engaged in formal work contracts • Offered well regulated wage packages • Work schedules and working hours are well regulated • Having regular employment • Employment is secure with legal protection • Workers are well organised and collective strength lends support to any action to desist exploitation • Access to Social Security Benefits 	<ul style="list-style-type: none"> • No formal work arrangements • Uncertain and fluctuating wages • No regulated work schedule and workers subject to uncertain working hours • Uncertain about work and place of work • No secure employment and no legal protection • Not organised, voiceless and vulnerable to exploitation • Generally, no access to Social Security

In this framework, unorganised workers comprise (Francis Lund & Smitha Srinivas 1999: 26-27):

- Unpaid family workers,
- Subsistence workers in the agriculture sector (i.e. the landless and the marginal farmers),

- Domestic servants working even on part-time basis with many employers on any single day,
- Own account workers (i.e. the self-employed and the owner workers),
- Unregulated wage workers like the full-time apprentices in shops and service establishments, and full-time assistants to street vendors,

- Regulated but casual wage workers like the construction workers,
 - Workers engaged on sub-contracts on piece rate basis, and
 - Other casual workers.
- Social assistance which is 'reactive' in protecting and preventing a decline in living standards in general and the basic living conditions in particular
 - Social assistance which is 'proactive' in promoting sustenance and growth (Jean Dreze & Amartya Sen 1991 : 1, Robin Burgess & Nicholas Stern 1991: 43).

Unorganised Workers Welfare

Unorganised workers' contribution to GDP in 2004-05 was estimated to be of the order of 50 percent. Yet, legislation backed welfare measures (social security measures) have been confined, by and large, to the organised workers. Only 6% of unorganised workers are covered by social security measures (NCEUS 2006: 24).

A crucial policy issue, therefore, is ensuring welfare of unorganised workers by:

- a) Securing lives and livelihoods against adversity and deprivation.
- b) Improving living conditions through social means such as direct state intervention, alterations in market functioning, and redistribution of benefits of development in favour of the poor workers.

Welfare of unorganised workers - regardless of their economic contribution, employment type or employment history - should be construed as social assistance against all work related uncertainties and risks, and economic and social deprivation (Sankaran 2000:99). However, there is a subtle distinction made between:

Ideally, it has to be a prudent combination of both the types of social assistance attuned to the working and living conditions of workers.

Currently four models of social assistance are in operation in the country:

- a. The Welfare Fund Model: Here the fund is created through contributions from various sources including the employers and the government under the supervision of the State.
- b. The Social Assistance Model: Under this, cash payment is made to defined beneficiaries through budget provision.
- c. The Social Security Scheme Model: These are schemes designed to protect unorganised workers. The schemes are usually implemented by the concerned governments or their agencies for defined categories of workers.
- d. The Mutual Help Model: This model is promoted and mediated by an NGO with contributions from the workers.

In general, the model that has been adopted in most of the social security programmes of the Central and State governments for the unorganised workers has been that of Welfare Funds. The Welfare Funds are created by levying and collecting cess on production, sale or export of specified goods or by collecting contributions from various sources including the employers, employees as well as the government and the funds are used for meeting the expenditure on welfare of workers. The term 'welfare' is a broad concept which includes social security. There have been initiatives by both the Central and State governments to establish welfare funds. However, the Parliament at the Centre and the state legislatures have enacted separate legislations to set up separate welfare funds. While, Central Welfare Funds have sustained uniform coverage of unorganised workers over the years, state level initiatives in establishing welfare funds have been found to be uneven in terms of the coverage of workers.

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Central Welfare Funds

The Government of India established five Welfare Funds between 1946 and 1981.

Table 2: Welfare Funds Established by the Government of India

S. No.	Welfare Fund
1.	The Mica Mines Labour Welfare Fund Act, 1946
2.	The Limestone and Dolomite Mines Labour Welfare Fund Act, 1972
3.	The Beedi Worker's Welfare Fund Act, 1976
4.	The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act, 1976
5.	The Cine Workers' Welfare Fund Act, 1981

These funds are administered by the Ministry of Labour and Employment, Government of India in certain occupations where employee-employer relationships are not clearly discernible. Also, by its very nature, the scheme of welfare funds is outside the framework of specific employee-employer relationship in as much as the resources are raised by the government through a cess under a statutory provision and not through donations/voluntary contributions from any employer. Further, delivery of services, specified under the funds, is effected without linkage to worker's contribution (Sodhi et.al. 2008: 1).

Another major initiative of the Central Government (regulating the conditions of work and provision of a measure of social security) relates to construction workers who form one of the largest segments of workers in the unorganised sector. Two umbrella legislations have been passed by the Parliament in this regard, on the basis of which

the states are expected to enact state-level legislations. These two Central Acts are:

- a) The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996; and
- b) The Building and Other Construction Workers Cess Act (1996).

Following these Acts, the Building and Other Construction Workers (ECS) Central Rules, 1998 were notified on November 19, 1998. These Acts are applicable to every establishment that employs ten or more workers in any building or construction work, wherein the project is worth more than Rs. 10 lakhs. The Welfare Funds proposed in the Act are to be financed by the contributions from beneficiaries - levy of a cess on construction works at a rate ranging between 1 and 2 per cent of the construction cost incurred by an employer and non-mandatory grants by the State/Central governments.

Under these umbrella legislations, all state governments are expected to enact their own legislations. So far, only six states have enacted such legislations. Most of the other states are still in the process of adoption and implementation of these Acts. In actual practice bulk of the expenditure from the welfare funds has been on health, education and housing.

It may be noted that the Welfare Funds set up by the Central Government for mine and beedi workers do not pro-

vide for social security, such as invalidity benefit, old-age benefit, survivor benefit or unemployment benefit. In the strict sense, therefore, these Welfare Funds cannot be deemed to be providing social security but have the scope and the potential to become instruments of social security if suitable amendments are made to the laws.

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The pattern of the end use of the Welfare Fund has been changed in the latest Act concerning building and construction workers which provides for the following benefits:

- Immediate financial assistance in case of accident
- Payment of pension
- Payment of premia for group insurance schemes
- Payment of maternity benefit

State Level Welfare Funds

Kerala leads all other states with statutory provisions for as many as 19 welfare funds covering 54 percent of unorganised workers in the state. Maharashtra has a relatively well functioning 39 different welfare funds for 1,50,000 'Mathadi Workers'. This covers largely the Goods Transport Unpro-

tected Workers, and Cloth Market and Shops Workers. Gujarat, Karnataka, Andhra Pradesh and Madhya Pradesh also have established welfare funds for selected categories of workers (NCEUS 2006: 33). These funds mostly cover requirements such as accidental death and injury, maternity and financial assistance for the education of children. Most of these funds do not cover sickness of the worker and worker's family. Sickness is one of the major insecurities of unorganised workers.

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NGOs Interventions

A large number of voluntary and people's organisations are involved in promoting welfare of unorganised workers. Such efforts, by NGOs, however, are part of a larger package of services such as access to micro credit, housing, preventive health care and livelihood promotion. Based on available information, it has been estimated that 48-50 lakhs of unorganised workers are being covered by NGOs which accounts for 1.5 percent of estimated unorganised workers (NCEUS 2006: 53). Although, the contribution of NGOs is marginal, it must be recognised that "the contribution of the voluntary sector highlights a variety of best practices used by it as also the task of building, albeit slowly, institutional models that are closer to fulfilling the needs of the people at the grassroot level" (Ibid 53). It may also be emphasised that the issue of welfare of

unorganised workers has entered the agenda of NGOs recently and most of the schemes were initiated by NGOs in early 1990s. Predominant form of welfare assistance provided by the NGOs has been in terms of health-related risks.

Administration of Welfare Schemes: Major Issues

While huge sums of money are being spent by the Govt. on administering the schemes/programmes formulated for delivery of aforesaid welfare measures, a question arises as to whether and to what extent the objectives are being met and what measures are necessary to enhance the effectiveness of delivery of such schemes/programmes. Major issues that cropped-up in enhancing the effectiveness and outreach of the welfare programmes/schemes are highlighted here (Sodhi et. al. 2010: 12-16).

Identification of Beneficiaries

The efficacy of delivery of various welfare schemes is dependent on the identification of genuine workers/beneficiaries. To quote Prime Minister Dr. Manmohan Singh "Lack of identity proof results in harassment and denial of services to the poor and marginalised". For all categories of workers covered under the Welfare Funds, legal obligation to issue identity cards is on the part of the employer/contractor concerned. In practice, employers/contractors do not show all the workers on their record to avoid recovery of PF contributions, excise duty and cess etc. Thus, only a limited number of workers are able to get the requisite iden

tity cards from their employers/contractors. Moreover, many workers are Ghar-khata or home-based workers. They do not enjoy the employer-employee relationship. Welfare Fund administering authorities are thus obliged to make alternative arrangements for issuance of identity cards. Invariably, these arrangements leave much to be desired.

Field investigations have revealed that many genuine target beneficiaries are not able to avail of the benefits to which they are entitled.

Field investigations have revealed that many genuine target beneficiaries are not able to avail of the benefits to which they are entitled and at the same time many non-entitled individuals are availing of welfare benefits by securing identity cards through dubious means. A tentative assessment by the research studies conducted by SRC places the number of bogus workers at over 25 percent of persons identified as unorganised workers. In respect of Beedi Workers, it was found that those vested with the authority to issue identity cards were at best ensuring that the applicants in question had the know-how to roll Beedis. They had no mechanisms to verify the credentials of applicants either as those actively engaged in rolling beedis or as genuine workers in need of identity cards. Moreover, identity cards issued decades back have never been reviewed. Some of those identified as Beedi Workers might have died, migrated or switched over to other occupations. It was also observed that some of the Beedi Workers' families were

holding more than one identity card. Thus, it is imperative to set up an appropriate mechanism for identifying genuine beneficiaries in administering any welfare scheme and keeping the data-base of such beneficiaries up-dated.

This calls for the creation of a data base which would help in locating each and every beneficiary clearly. Once the data base is in place, smart card could be issued to each beneficiary, which would carry all relevant information pertaining to the beneficiary and his/her family members and also about the benefits due to the card holder with regard to the schemes he/she fits in. Also, updating information pertaining to a beneficiary will be hassle-free once the smart cards are operational. At present printed identity cards are being issued and updating them has been an uphill task.

Crucial to operationalising smart cards is thus the creation of a clear cut data base about each and every beneficiary. There have been three approaches, currently being followed to create data base on individual beneficiaries: use of authorised agencies to locate and identify individual beneficiaries, survey of workers to link issuance of cards to the bonafides of the persons concerned and registration of workers.

Use of Authorised Agencies

This method is being used by the Central Welfare Funds to locate and issue identity cards to beneficiaries. Under this method, with the help of executive authority of any local body such as

Municipalities, District Boards, Panchayat Samitis, Block Development Offices designated officials of the Labour Welfare Organisation have been locating and identifying unorganised workers in their respective areas of jurisdiction.

The agencies whose help is being sought in turn have been depending on employers/contractors or unions of such unorganised workers for obtaining a certificate establishing the bonafides of workers. This has not been very effective as most unorganised workers, falling under the purview of Welfare Funds, are home-based workers and do not enjoy any employer-employee relationship. Also, unions have not been very effective in supporting the cause of such workers as many unions have been observed to be following unfair practices in registering unorganised workers. As a result, many genuine workers remained categorised as ineligible for receiving benefits under Welfare Funds Schemes. At the same time, bogus workers who could grease the palms of union leaders got certified as bonafide workers.

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To overcome the problem of depending on some other agencies to certify the bonafides of workers, the authorised agencies have been organising camps closer to the location of unorganised workers in order to locate and issue identity cards to each and every

worker. At these locations, the officials concerned have been interrogating prospective beneficiaries through standard questions which can be easily answered. This approach has basically two limitations. First, it does not establish bonafides of a person as genuine unorganised worker. Second, even if the bonafides are established at the time of identification, there has been no effort to verify whether a person thus identified continues to be engaged in the activity concerned. There are many cases in which persons are no longer at work (often for over a decade), yet they continued to be recognised as unorganised workers for receiving benefits under the government sponsored welfare schemes. This happens because identity cards once issued are not being reviewed. Added to this, the process of holding a camp to locate and identify beneficiaries has been observed to be very slow. Field experience reveals that on any single day, officials at a camp are not able to identify more than 150 persons on an average. Genuineness of this identification is also questionable in as much as self-styled local political agents have been putting pressure on the joint camp officials to issue identity cards to the groups of persons patronised by them without any verification. Unorganised workers constitute a 'Vote Bank' for political parties. There has, therefore, been a lot of interference by pressure groups in governing the destiny of such workers. Poor and illiterate among them who abound have been falling prey to the evil designs of middle men who present themselves as representatives/agents of rul-

ing political parties which may or may not be true.

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In order to hasten up the process of issuing the identity cards, in some regions, the officials have been issuing identity cards based merely on a Notarised Certificate giving identification particulars and details about the activity being pursued by the applicant. This further resulted in the adoption of unfair means by applicants to obtain Notarised Certificate by giving false declarations which contributed to increase in the number of bogus cards.

Registration of Workers

Voluntary registration of workers is another method being tried out to identify genuine beneficiaries. In Kerala, the system of registration exists but the number of workers who have registered varies with the scheme and in some cases coverage has been very low*.

Survey of Workers

To overcome the problem of bogus cards, a proposal was mooted for peri-

odic survey of unorganised workers to establish the bonafides of such workers and then issue/renew identity cards on the basis of survey findings. Attempts made in this regard met with limited success, because of the interference by self-styled political agents. These agents have been resisting such moves, often using force, for fear of losing their political clout and the surveying agencies had no teeth to ward off such miscreants.

A Possible Approach

Welfare and security of unorganised workers hitherto neglected needs to be treated as a national issue, primarily, because of the predominance of this group among the workers in the country and the significant contribution of this group to GDP. As identification of unorganised workers is crucial to administering welfare and other social security measures, the process of identification of such workers should, thus, be fast-tracked. A possible design is outlined as under:

- * Form associations/Self Help Groups (SHGs) of unorganised workers by grouping workers from the same occupation, region and/or from the same ethnic group at Village/Panchayat, Municipal Ward level. Ethnic/regional/cultural homogeneity among members of an SHG, its democratic style of functioning, and peer and group pressures characteristic of the SHGs are welcome features which can give voice and group solidarity to unorganised workers and empower them to fight their

* Delhi government surveyed around 41.66 lakh people living in city's slums and unauthorised colonies. Once the survey is in place and the vulnerable people are identified, Delhi government will issue smart cards to them. There are an estimated 3,49, 448 who fall in the most vulnerable social group who will be covered under any of the 40 welfare schemes.

battles all by themselves. SHG movement in India has been successful in giving voice to the voiceless and enabling the poor and illiterate to work for each other's welfare. SHG is designed to work democratically as a group to ward off systematically the influence of unscrupulous middle men/political agents.

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- * The associations / SHGs may be assigned the following tasks:
 - a) To spread awareness about the Unorganised Workers Welfare Fund and the benefits that can be derived through the welfare schemes operated with the support of the Fund.
 - b) To disseminate information about functionaries authorised to issue Identity Cards.
 - c) To familiarise workers with the process of accessing the benefits and availing them.
 - d) To facilitate identification and certification of applicants to fresh Identity Cards.
 - e) To function as watchdogs in collectively fighting mal-practices in the administration of the Fund.
 - f) To voice the grievances of Unorganised Workers and seek redressal.
- * In each state, take up one block/municipality at a time and organise multiple joint camps of state and Central government officials dealing with labour welfare at locations closer to the concentration of unorganised workers.
- * Provide police protection to these joint camps to keep off unscrupulous middle men and other pressure groups.
- * The joint camps may take the help of local SHGs to map each and every family of unorganised workers in terms of family size, age and education of each member by sex; workers by their occupation, employment type (organised/unorganised) and employer/contractor with whom associated; and number of dependents by sex.
- * Local employers/contractors/Panchayati Raj Institutions may be asked to assist the joint camps in identifying unorganised workers among the families mapped.
- * Unorganised workers, thus, identified may be issued smart cards which should carry all relevant information pertaining to the card holder and each member of his/her family including benefits due to every member listed in the 'Smart Card' with regard to the welfare schemes he/she fits in.
- * Since, the task of undertaking house-to-house survey and identifying genuine workers in the catchment areas of unorganised workers is stu-

pendous and cannot be achieved in one go, it may be taken up in a phased manner. For this purpose, camps may be organised in each Gram Panchayat/Municipal Ward. Wide publicity may be given about such camps among all concerned.

- * At periodic intervals, say once in three years, smart card holders may be asked to furnish latest information about themselves and their families which could be used after on the spot verification to update the 'Smart Cards'.
- * There should be a 'Standing Arrangement' for dealing with fresh applicants to 'Smart Cards' from time to time. Before issuing 'Smart Cards' to fresh applicants, in order to ensure that any applicant is not seeking 'Smart Card' surreptitiously, it should be made mandatory for the issuing authority to undertake on-the-spot verification of the antecedents of the applicant at his/her doorstep and also seek the advice of local SHGs and employers/contractors on the eligibility of the applicant for issuing 'Smart Card' as an unorganised worker.
- * The issuing authority should be held accountable for any fictitious 'Smart Cards', after the proposed arrangement is made operational.

Income Ceiling

In the schemes formulated under the Central Welfare Funds, there is an income ceiling for availing some benefits like the financial assistance for educa-

tion of children of unorganised workers. Income of a family is not easily verifiable. Apparently, the objective of providing income ceiling is to stretch the reach of the schemes to maximum number of relatively deprived sections within the available budgetary provisions. However, in practice, all sanctions are being accorded on a first-cum-first served basis, i.e., the chronological order in which the applications are received. In fact, the existing documentation or verification mechanisms are not susceptible to the application of any conditionalities/checks prescribed under the relevant Acts. On the contrary, these processes have encouraged corruption. The concerned authorities should take a positive approach and simplify the process of reaching the genuine beneficiaries. It is better to do away with a regulation that is not enforceable.

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Gaps in Understanding the Scheme Contents

Field investigations further revealed that, at times, scope of a scheme is ambiguous resulting in varying interpretations by the enforcement agencies on aspects like:

- Scope and coverage of a welfare scheme

- Criteria for selection of beneficiaries
- Eligibility for claiming benefits
- Linkage of benefits to certain landmarks in the performance of beneficiaries
- Procedure for renewing claim for benefits

Added to this, existing administrative mechanism for administering various Welfare Funds is seldom geared to the nature and volume of work involved. For effective delivery of any welfare programme, it is necessary to have an appropriate and motivated administrative mechanism which should be held accountable for all the stages of the programme, from dissemination of the scheme to delivery of the benefit. Any deficiency in this regard could make the entire programme infructuous.

Cost of Administration

A task force appointed by the Government of India in 1991 to review the working of the Welfare Funds observed: "the working of the Welfare Funds had suffered due to apathy on the part of management, want of infrastructure, inadequate resources, cumbersome procedures and unimaginative administration" (NCL 2004: 124). As a result, cost of administration of benefits has been observed to vary widely from one category of Welfare Fund to the other. While, there is no fixed norm to regulate the administrative expenditure, the wide variations observed do emphasise need for economy. One of the easiest ways to exercise economy is to integrate adminis-

tration of Welfare Funds to the extent possible. This would definitely result in large savings on overheads.

Determination of the Design & Scope

While determining the design and scope of the welfare schemes, availability and sustainability of financial resources should get due consideration. For instance, in the case of schemes for financial assistance for education for children of mine/cine/beedi workers, timely sanction and disbursement of financial assistance to eligible beneficiaries is of paramount importance. We came across large number of cases where scholarships were released two or three years after the close of the relevant academic year. In many cases, the sanctioned amounts of financial assistance remained un-disbursed because the beneficiaries had completed their studies and moved away to un-disclosed locations. Delays in according sanctions and disbursement of the sanctioned amounts have been primarily due to non-availability of timely budgetary allocations, inordinately long time spent on processing of applications for financial assistance and issuing sanctions, and time taken by banks in the preparation of drafts.

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In respect of state level schemes, some states have devised novel approaches for processing the applications

and issuing sanctions. The whole process has been decentralised with appropriate functional and financial powers. This has enabled timely sanctions and disbursal of benefits. Time taken by banks in the preparation of drafts and their dispatch to heads of institutions/beneficiaries has also been saved by introducing the system of electronic transfer of money from bank to bank. Beneficiaries concerned have been helped to open bank accounts, without any cost to them, and receive the benefits directly through their bank account. This approach is also being followed now by the National Rural Employment Guarantee Schemes (NREGS). Shortly, NREGS is going to institute 'ATM' like facilities to transfer money to the beneficiaries. Experiments are already being tried out in this regard.

Financing Welfare Funds

At present, as stated earlier, finances are mobilised by the government through a cess under a statutory provision. The NCEUS, however, feels that "it would be useful to have some contributions from unorganised workers because it gives them a sense of ownership and facilitates their stake in the effective functioning" of the welfare schemes (NCEUS 2006: 89). This would help augment the finances of Welfare Funds beyond the limits of mobilisation of resources through cess.

Any welfare scheme may be contribution defined or benefit defined. In respect of unorganised workers, however, it would be desirable if a welfare scheme is benefit defined. The emphasis here is

that we first determine the nature and quantum of benefits to be provided, estimate the cost thereof and then fix the rate of contributions. At present, contributions to Welfare Funds are exclusively from the cess which is hindering attempts to widen the scope of benefits. In future, contributions from employees and government may also be included so as to match the yield of resources with the amounts required.

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Organisational Structure

NCEUS has specifically recommended a federal structure with the Central Government focusing on overall direction and guidance; the state governments devoting themselves to monitoring and supervision, and district/local bodies acting as the implementing agencies (NCEUS 2009: 358). We have attempted to concretise a possible design of federal structure, based on our research, in order to take the delivery mechanism as close to the beneficiary as possible. Further, beneficiary participation in planning the quantity, outreach and quality of benefits delivered as an integral part of the system for reaching the benefits to the target groups is also in-built in the proposed design spelt out here-under.

Block/Municipality/District Level Advisory Committees

The existing Tripartite Advisory Committees at the Central and State levels meet

periodically to review and monitor implementation at best from a macro perspective. It is not possible for them to get down to brass tacks at the ground level, and to review and monitor implementation. While, these Tripartite Committees may continue, it is recommended that district / block / municipal ward level Advisory Committees may be set up for facilitation, coordination, supervision, and monitoring of implementation of Welfare Schemes for unorganised workers.

Block / Municipality Level Advisory Committee may be chaired by the BDO / Municipal Commissioner and the MWI attached to the office of BDO / Municipality may function as its Secretary. Representatives of workers associations / SHGs, and employers / contractors and Panchayati Raj Institutions may be its members. The Committee may be charged with the following responsibilities:

- a) Advise on identifying genuine workers for issuing Identity Cards.
- b) Advise on coordination, supervision and monitoring the performance of Workers Welfare Schemes.
- c) Reviewing grievances in the implementation of welfare schemes and suggesting appropriate action.
- d) Monitoring implementation of welfare schemes at the block / municipality level and rendering advice on improving their effectiveness.
- e) To guide SHGs / associations of workers in:

- Disseminating latest and relevant information relating to Welfare Schemes.
- Familiarising the workers with the process of accessing and availing benefits due to them.
- Facilitating identification and certification of genuine beneficiaries.
- Acting as watchdogs to fight malpractices.

District Level Advisory Committee may be Chaired by the District Magistrate and the Deputy / Assistant Labour Commissioner of the district may function as its Convenor / Secretary. Representatives of workers, employers, contractors and Panchayati Raj Institutions will be the other members. The District Level Committee will be responsible for:

- a) Advising on issuance of Identity Cards to genuine workers.
- b) Advising on coordination, supervision and monitoring the performance of Workers Welfare Schemes.
- c) Guiding the Block / Municipality Level Committees.
- d) Providing necessary inputs to the State Level Advisory Committee.

Old Age Security

Welfare benefits such as health care and housing are needed more in old age. This is when all the benefits are stopped

as soon as a worker crosses the age of 60 years. Old age is in fact a major concern for unorganised workers, as they would have no other means to survive. They should not be denied benefits on the pretext that their families would look after the aged unorganised workers. In this age of nuclear family and increasing economic tensions, it would probably be unrealistic to expect that aged unorganised workers would be protected by their families. Hence, provision for protection of unorganised workers in their old age should form an integral part of benefits from Welfare Funds.

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Accidental and/or Natural Death

Death of a bread winner is a major shock to families of unorganised workers. Existing welfare schemes stop all the benefits to families of diseased workers among Identity Card holders. Thus, the benefits are stopped to affected families when they need them most. Therefore, benefits even on a reduced scale to cover for some of the contingencies of natural or accidental death should form part of relevant welfare schemes.

Women Specific Issues

Women in the unorganised sector have peculiar problems which need to

be specifically attended to through separate legislation for providing maternity benefits, child care facility at work place and capacity development.

NCEUS has advocated a series of promotional policies to strengthen the working conditions of unorganised workers e.g.:

- Creation of a social floor leading to feasible national minimum standards for the quanta of benefits
- Skill formation to enhance productivity and thereby incomes
- Strengthening public works employment programmes to connect it up with the urban renewal
- Agricultural regeneration
- Development of micro enterprises in the non-farm sector (NCEUS 2009: 358)

Concluding Observations

Administration of welfare measures to unorganised workers is a stupendous task as it involves over 400 million workers. The existing machinery, and the processes and procedures involved do not match the complexity of tasks involved. As a result, many genuine beneficiaries are not addressed at all. Further, the existing system is vulnerable to the designs of middlemen acting as pressure groups to benefit their own interest. As a result, non-entitled persons who could grease the palms of middlemen are able to avail the benefits of welfare schemes for unorganised workers. Crucial areas

which need to be attended to overcome the problems in delivering benefits to genuine unorganised workers are:

- Identification of genuine beneficiaries.
- Active participation of beneficiaries in the planning and delivery of benefits.
- A well knit federal structure of the whole administrative mechanism from the Centre to grassroot level involving even the local elected bodies, NGOs and SHGs.

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