



2021

# Social Security and Informal Sector Workers – An Exploratory Study



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## EXECUTIVE SUMMARY

This exploratory study of informal sector workers, particularly migrants, was commissioned to develop an understanding of their lives and losses during the pandemic. Designed in the midst of the second wave to bring to the fore the voices of informal sector workers (ISW) from India's urban slums, the study intends to inform Oxfam India's work for the ISW under its new strategy 2020-25 which commits to working towards securing the rights, entitlements and dignity of informal sector workers in India. This study will form the basis of initiating its work in the urban slums of four major cities, namely Delhi, Mumbai, Pune and Bangalore.

A plethora of news reports focussing on the impact of India's lockdowns and documented loss of employment suggested that informal sector workers (ISWs) were the worst affected group, because as a class they are workers who lack social security benefits. While the government had moved to provision social security, for instance, in early May 2020 India's finance minister Sitharaman allocated an additional INR 40,000 crore as part of the economic stimulus package to The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), these measures have not been enough to cushion informal sector workers from food and health insecurity. Further, the coverage of social security measures in the form of welfare schemes have been fragmented and employee benefits to informal sector workers are practically non-existent. In fact, universal social security, the idea that every citizen has a safety net in terms of income, employment, health cum disability insurance and parental benefits, seems like a distant dream.

The study examined the awareness and accessibility of the ISW across four cities, income groups, occupations, resident status and gender to two flagship welfare schemes which aims to provide food and health security– the Public Distribution System (PDS) and Ayushman Bharat (AB). The study also probed the provisioning of social security benefits by employers as mandated by law. Finally, the study also aimed to gauge the awareness of the ISW themselves with regard to social security schemes.

The study finds that awareness of PDS among respondents is at sixty-six percent with nearly three-fourths of all casual-wage workers having a ration card. However, despite having a ration card, only 45.6 percent of casual-wage workers were able to buy ration during the second wave of the pandemic, with the vast majority reporting that fair price shops were either closed altogether or open for a very limited duration of time. Disaggregated analysis of data shows that short-term circular migrants and the unemployed, two of the most vulnerable groups, ironically are the most deprived when it comes to accessing PDS.

Only eight percent of respondents, surveyed in the study, had ever heard of Ayushman Bharat out of which only one percent had health cards. None of the ISW in Delhi had ever heard about Ayushman Bharat. As a proportion of respondents from all four cities, respondents who had heard of Ayushman Bharat was the highest (17.6 percent) for those with an annual income above INR 75000, but even there less than a tenth had a health card. The lowest level of awareness (3.7 percent) was in the group which earns the least i.e. those with an annual income below INR 15000 and of these less than four percent have a card. None of the short-term circular migrants surveyed had a card.

The study also finds that the lack of social security from employers is a characteristic phenomenon of the informal sector. Approximately 80 percent respondents surveyed of those who were employed, stated that they don't receive any social security benefits that they are entitled to. Among short-term circular residents and those with an annual income below INR 15000 none have a written contract of employment effectively resulting in zero income and employment security. The most commonly provided social security benefit is paid leaves and the least provided benefit is health insurance. Only long-term permanent residents and regular wage workers receive health insurance from their employers.

Workers' welfare boards operate with the aim to oversee the safety, health and welfare of informal sector workers. However, a mere 0.7 percent of all workers with an employer are registered with a workers' welfare board. Only 3.2 percent of the short-term circular migrants are registered with a welfare board and none are female.

Awareness of the provisions (of benefits and minimum wages) in the *Code on Social Security, 2020* and the *Code on Wages, 2019* was found to be extremely low for all residents. None of the surveyed respondents had ever heard of the social security code and only one percent of respondents had heard of the wage code, the lowest levels of awareness was in Pune and Delhi. Awareness of informal sector schemes, in the study, is the highest for long-term permanent migrants, semi-permanent migrants and regular wage workers whereas it is lowest among the self-employed and unemployed. Short-term circular migrants are only aware of One Nation, One Ration Card scheme.

A gender-disaggregated analysis reveals that the level of awareness for Ayushman Bharat and employee benefits are higher among males. The percentage of males who have an employer is more than females indicating either a higher level of unemployment or greater self-employment among females. The provision of paid maternity leave is also very low for females with only 1.2 percent of female respondents stating that they receive maternity benefits.

The findings suggest that informal sector workers are far from securing social protection.



## CHAPTER 1: INTRODUCTION

India, from the inequality perspective, often appears to be two distinct countries, one urban another rural, one male another female and one rich and the other poor. This dual characteristic also extends to the economy. The economy has the *formal sector*, governed by laws and recognition of rights and the informal sector which is largely ungoverned and unprotected by the state and the law. The informal sector forms a massive proportion of India's economy: it employs 86.8 percent of the total work force which contributes almost 50 percent to the total GDP of the country<sup>i</sup>. The formal sector in some sense also contributes to the growth and rise of the informal sector through the use of contract and casual labour<sup>ii</sup> without the safety and security that usually characterises the formal sector<sup>iii</sup>. Adding the contractual and casual labour force within the formal sector to the number of informal workers takes the total percentage of workers in the informal sector to almost 93 percent of the total participating labour-force in India which is about 450 million workers<sup>iv</sup>.

The multidimensionality of the employment problem<sup>v</sup>, attendant poverty and the precarious lives of informal workers is exacerbated by the diversity of what the “informal economy” is— it comprises of numerous economic activities, enterprises and jobs. In India, the agricultural sector has the highest level of informal employment in the country. It employs 55 percent of the nation's labour force followed by manufacturing, trade and construction<sup>vi</sup>. In terms of rural-urban differentials, informal employment constitutes 96 percent of total jobs in rural areas, where female informal employment is at 98 percent compared to 95 percent of male informal employment; 79 percent of total jobs in urban India are of an informal nature, with 82 percent of total female workers engaged in informal employment compared to 78 percent among urban male workers<sup>vii</sup>.

### LIVING ON THE EDGE: INFORMALITY AND PRECARIOUS LIVES

The informality that characterises the informal sector makes it a breeding ground for discrimination – workers face high risks to their human and labour rights, dignity of livelihood, unsafe and unregulated working conditions and lower wages among many other vulnerabilities. The ISW are devoid of any employment security, paid leaves, health benefits or social security. Discrimination, for the ISW, quickly becomes a norm especially for women, children<sup>viii</sup>, bonded and migrant workers.

As per the National Commission for Enterprises in the Informal Sector, employment in the urban informal sector happens in three ways: First is by 'standing at the factory gate', second is through a family, caste and community-based network and third is through labour contractors or “*jamadars*”. The nature of these employment “arrangements” is precarious. When examined at the level of industry, we find that the causes of precariousness are wide and varied. In construction, an estimated 10.7 million construction workers, accounting for 83 per cent of all construction workers in India, were employed through contractors and did not receive minimum employment protection and benefits from their “*jamadars*”. Contractors have played the role of middle-man between the employee and the final employer, a situation in which the final employers become not accountable for advances, transport expenses and wages payable to workers. This has led to the exploitation of workers at the hands of contractors.



Industries such as underground mines, ship breaking, fireworks and match industry are dangerous and full of hazards. NCEUS notes that workers in underground mines are at the risk of losing limbs or lives due to fire, flooding and collapse of roof, emission of toxic gases and the failure of ventilation systems in the underground mines. Loss of limbs and amputations due to accidents occur most often when workers operate unguarded or inadequately safeguarded machines. There is usually no official compensation for work related injuries in the informal sector. Obtaining any form of support is purely based on the quality of relationship between the owner and worker and is mostly limited to the permanent employees. Temporary workers do not receive any medical benefits resulting in loss of pay and even the loss of job in the event of an accident or illness<sup>ix</sup>.

There are usually no crèches, canteens and shelters for rest in the informal sector. The worksites which provide these facilities have exceptionally low quality. The construction industry involves a large number of women workers, a number of them young mothers with infant children. Despite such high employment of women with young children, crèche facilities are not available on the worksites<sup>x</sup>.

### EARNING ONE'S KEEP: INDIA'S DWINDLING EMPLOYMENT

The vulnerability of the ISW particularly worsened with the pandemic. Out of the total 122 million who lost their jobs in the first wave of the pandemic, 75 percent of the jobs (92 million) were lost in the informal sector<sup>xi</sup>. These workers are usually employed in small businesses or casual labour with no employment benefits. They also have far less opportunities to work remotely, leading to more job losses than in the formal sector.

The plight of migrant workers on their journey back to their homes has been well-documented. Statistics from Centre for Monitoring Indian Economy (CMIE) report that India is now seeing a reverse migration of labour from factories to farms. India's Periodic Labour Force Survey (PLFS) (Q1, 2020) shows a sharp increase in employment in agriculture from 42.5 per cent of the total employment in 2018-19 to 45.6 per cent in 2019-20. Such a large shift of labour in favour of agriculture is an indicator of labour market distress. Wage data from the PLFS demonstrates that salaried wages average at INR 558 per day and self-employment at INR 349 per day, agriculture is at the lowest at INR 291 per day – people work at that rate only if they have no other choice and indeed it is true that agriculture provides a low wage safety net for labour during times of distress in India.

PLFS also tells us that labour is leaving manufacturing, construction and transport, storage and communications. The second wave of the pandemic 2020-21 (July to June) which could have seen a return of the informal workforce to manufacturing instead appears to have gone back to agriculture. Government efforts to boost manufacturing through Production Linked Incentives (PLIs) and the many credit opportunities to borrow more and survive, are not being utilized by manufacturers.

The slowdown of the economy and the manufacturing sector is also the result of a slowing down of consumer demand per se in the face of less of purchasing power parity per capita, if one has less money to buy one also suffers as industry and that results in the existence of poorer quality jobs as also fewer jobs overall. To understand this, it is best to try and understand the structural underpinning of the economy as whole.

India's *Gross Domestic Product* (GDP) is widely referred to as a relatively robust indicator of how well or badly India's economy is doing. However, the GDP is actually not one single

indicator, rather it its constituent parts (since it is a composite measure) hold the key to understanding the economy from many different perspectives'. The GDP is like the Grand Total (GT) column of a final bill of sale, the interesting pieces of the economy's menu are in the sub-totals (ST). The main items on the menu are expenditure made by private individuals or *Private Final Consumption Expenditure* otherwise known as the PFCE, expenditure by businesses (typically the manufacturing industry) to scale up production volumes also known as the *Gross Fixed Capital Formation* or GFCF and all of the expenditure by the government on stimulating demand or investing in building assets etc., i.e. *Government Final Consumption Expenditure* or GFCE.

What is interesting about PFCE, GFCF and GFCE is the proportion they occupy in the total national GDP figure. Nearly 55%-56% of all national GDP in a year is actually PFCE and this influences in turn 33% of all GDP, taken together PFCE and GFCF form close to 90% of the GDP. GFCE only accounts for a tenth of the GDP. A fourth candidate in the form of export income, in other countries, is sometimes a sizeable contributor to GDP but in India its contribution has been largely negligible.

When manufacturing that has the capacity to employ the bulk of the Indian workforce (this is at seventy per cent of the whole labour force in India) is now creating the least number of jobs, something is wrong. India's exports data suggests that we don't export much and the reason we don't export much is because we don't create much worth exporting. The manufacturing sector's share in India's GDP increased by a lowly 1 per cent from 2017 to 18.2 per cent of the whole GDP, in 2019.

Historically, in the current paradigm of accounting for capital and labour, a reasonable assumption to make is to look at company's borrowings or investments into new projects. It stands to reason to surmise that if companies are expanding either infrastructure or buying new machinery or capacity then they probably are growing. People and firms and industries invest when they have excess or disposable capital that they want to generate returns on. So, when one looks at the ratio of investment to GDP, we can see that this has been falling for a long while. When industries aren't investing their money into anything it seems unlikely that any new jobs are about to arrive.

The other way to understand if new jobs can come about is to assess the capacity of industry to absorb more labour, this also called a "utilization rate" i.e. how well or efficiently labour is utilized. In India, no manufacturing industry has been at 100 per cent capacity utilization for years. Like with the unemployment rate, we've generally hovered at seventy per cent capacity. What could that mean? Of all the things it could mean, and there are several (for example, production is not efficient, regulatory barriers exist, maybe information asymmetry is an issue) the one thing that is most obvious is this; people just aren't buying as much i.e. demand isn't there.

When is demand for products not there? When people aren't spending. There are two reasons, broadly, in economics for not spending a) people are saving and doing things like hoarding gold because they are not hopeful about income flow and are trying to smoothen risks in their lives or b) people aren't earning enough to spend. Now, while there may be two reasons for why people aren't spending, there is usually just one reason to be negative about the future in any economy, people just don't see themselves in better times. Aspirations and

hope effect markets and the economy of a country or even countries, in very real ways. This is more than what can be dismissed as a business cycle.

It has to do with aspiration traps that afflict a developing nation's "poor" people. Development economists define aspirations traps as the phenomenon of poor self-belief causing poor performance which in turn causes a person to continue to be stuck at the very bottom of their lives. Aspiration traps are cyclic and a consistent feature of persistent poverty. In imperfect markets, the poor often make, seemingly irrational choices such as choosing to practice a low-paid vocation as opposed to investing in long-term full education, because many of these choices are constrained by aspiration traps or a lack of imagination with regard to a "better future" for themselves.

Another way to try and see if any jobs are forthcoming is to look at sources of formal lending such as banks, NBFCs, private lenders or the markets. Most industries need to borrow when they decide to expand – they either borrow from the market by listing on the stock market or they borrow from banks. Now since industries are clearly not investing in new infra or people, are firms just borrowing and sitting on that money? Turns out that like the unemployment rate and capacity, banks also have not been lending. It is well recognized that MSMEs are the engines for economic growth, at least as far as employment goes and MSME lending by banks is in negative territory.

These indicators are of course, just indicators. The underlying reason for India's unemployment problem is structural. The infrastructure to support a services sector boom such as a robust education system at foundational level or basic healthcare, is non-existent. Years of underinvestment in agriculture, social-security, healthcare and education set up the economy for failure which died a natural death when demonetization, GST and then COVID hit.

Why has this been the case? Could it be that the working class felt that there is very little by way of social security and benefits that they were able to access while working in the informal sector? These statistics demonstrating a move away from employment at cities show that those employed in the informal sector, who already earn meagre wages, are in some sense "voting with their feet" to leave working conditions that offer no social protection, leaving them vulnerable to all kinds of economic and health shocks. This is unlike the formal sector with its employee benefits and medical insurance that could cushion the blow of the pandemic. What is true of the pandemic is also an indicator of economic and social security distress and deprivation for the informal sector as a whole.

## THE CASE FOR SOCIAL SECURITY: SAFETY NETS, AS IF PEOPLE MATTERED

The idea behind the concept of social security is simple – to provide a safety net to its citizens, particularly to the economically vulnerable. Social security is a subset of the broader framework of social protection which, as per the ILO, includes:

*“... all measures providing benefits, whether in cash or in kind, to secure protection from...lack of work-related income (or insufficient income) caused by sickness, disability, maternity, employment injury, unemployment, old age, or death of a family member; lack of access or unaffordable access to health care; insufficient family support, particularly for children and adult dependents; general poverty and social exclusion.”*

In other words, social security operates as a “generalized policy paradigm” of social protection; i.e., it lays down the means through which social protection is to be delivered to people in the form of targeted policy-making<sup>xii</sup>.

Legislation in India relating to social security benefits for workers includes the Employee’s State Insurance Act 1948, which provides medical, sickness, maternity and disability benefits. It also includes the Employee’s Provident Fund & Miscellaneous Provisions Act 1952, which provides retirement benefits. However, none of these apply in any form to the ISW principally because most industrial establishments do not employ more than ten workers “formally” although many are employed via precarious, temporary contractual arrangements.

Given that the vast majority of India’s labour force, by government estimates, falls under the informal sector, implementing a constitutional guarantee in a culturally divided set-up has been a long-standing challenge for successive governments. Thus, policy planning and implementation of social security has suffered from a fragmentation of legislations and schemes, each designed according to geographic and demographic variables ultimately leading to the exclusion of many. The informal sector is also characterised by a rapidly changing nature of work which denies income security and related benefits to an already vulnerable workforce which also lacks adequate representation and the power of collective bargaining.

Successive governments in India have sought to address the legislative deficit on the matter by operationalizing schemes that address various components of social security. This approach has been piecemeal and has resulted in a highly disaggregated and fragmented framework whose administration depends on a number of variables such as “nature of employment, income of worker, or income status of the worker's household.”<sup>xiii</sup> Consequently, the *National Commission on Labour* in 2002 stressed on the need to universalize coverage and aggregate the different segments of administering social security policy ostensibly unifying all of these under a universal framework of human-labour rights.

The *Code of Social Security* which was introduced in 2020 subsumes nine previous laws related to social security. It defines social security as:

*the measures of protection afforded to employees, informal workers, gig workers and platform workers to ensure access to health care and to provide income security, particularly in cases of old age, unemployment,*

*sickness, invalidity, work injury, maternity or loss of a breadwinner by means of rights conferred on them and schemes framed, under this Code.*

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The Code introduces new definitions for the informal workforce as gig and platform workers. This represents a recognition of the changing nature of the workplace and the increasingly *ad hoc* nature of employment that is seen across various sections of the society. The 2020 Code also allows the Central government to apply social security provisions to any establishment irrespective of the class of employment, size of establishment or any other criteria (Section 1(6)). This, at least in the principle, has the potential to significantly expand the coverage of social security especially when it comes to the unorganized labour force. The Code also mandates that both, the Centre and the state will be required to set up a social security fund for the benefit of the unorganized workers, gig workers and platform workers<sup>xv</sup>.

However, the code does not state social security as a right nor does it set a date for enforcement. Responsibility for enforcement of the code now lies with the contractors who are themselves marginalised by larger corporations – the engines of the Micro, Small and Medium Enterprises' (MSME) are slowly being snuffed out. It is also totally silent on ancillary issues such as workplace safety and equal treatment of permanent and contractual workers. The *Standard Committee on Labour of 2020* had also recommended the provision of minimum entitlement for all unorganized workers which is again something that the Code does not specifically address. There is also a lack of clarity on how the overlap between different categories of workers can be adequately addressed-for instance, as showcased by PRS India, a person can very well be “a gig and a platform worker at the same time”.<sup>xvi</sup>

The *Code on Occupational Safety, Health and Working Conditions, 2020* requires the establishment of a Social Security Fund for unorganized workers. Curiously, the definition of an unorganized worker under the relevant section for the establishment of such a fund draws its definition of an unorganized worker, not from the Social Security Code but from the Informal Workers Social Security Act, 2008. The exact cause for this is not clear although the lack of referencing to the former does add to regulatory incoherence.

*The Code on Wages, 2019* which aims to regulate wage and bonus payments is relevant to the ISW particularly because of the clause on minimum wages. The Code prohibits all employers from paying wages below the minimum standard which the centre or the state governments notify. The minimum wages will get reviewed by the respective governments at an interval not beyond five years.

However, the minimum wage is not uniform across India. It differs based on the state, area within the state based on development level (zone), industry, occupation, and skill-level<sup>xvii</sup>. Moreover, the lack of regulatory mechanisms in the informal sector makes it difficult to monitor if the workers receive their due wages.

## **OBTAINING ACCESS TO THE BASICS: FOOD AND HEALTH SECURITY FOR ALL**

While we await the full-fledged implementation of the labour codes pertaining to social security and minimum wages, we can take a look at the two major state guarantees that have been enacted to provide a safety net for the poor.

The first of these is the Public Distribution System (PDS) under the *National Food Security Act, 2013*. It ensures food security and is jointly operated under the central and state/UT governments. Fair price shops operate under PDS which sells commodities namely wheat, rice, sugar and kerosene at subsidised rates. Some States/UTs also distribute additional items of mass consumption as pulses, edible oils, iodized salt, spices, etc. Under the Antyodaya Anna Yojana, “poorest of the poor” among the Below Poverty Line (BPL) population are eligible for 35 kg of food-grain at a subsidised rate of Rs.2/- per kg, for wheat and Rs.3/- per kg for rice, providing coverage to 2.5 crore households (i.e. 38% of BPL). When the pandemic hit, the central government announced an additional 5 kg per person ration for the urban poor countrywide. Maharashtra provided free ration those families whose annual income is INR 59,000 or less while Delhi made ration free for a period of two months in 2020 for all ration card holders.<sup>xviii</sup>

The other large scale social security scheme that aims to cushion 500 million BPL households from health shocks and spiralling health expenditures is the Ayushman Bharat health insurance scheme. It provides a cover of 5 lakhs per family per year for treatment in public and private empanelled hospitals. The scheme also covers the cost of COVID-19 testing. As of 6 October 2021, 10.66 crore Ayushman Bharat Cards have been issued.

Neither scheme specifically targets informal workers, however for the purposes of analysis one can assume that the vulnerability of ISW (as a class) keeps them below the poverty line and so BPL households and ISWs may be seen as similar in this limited sense. Access to these schemes have had the potential to safeguard ISWs from food insecurity and catastrophic out-of-pocket health expenditure. Despite being noteworthy initiatives towards social security, these nation-wide schemes have not been inclusive of ISWs. Migrant workers particularly fall prey to the sedentary bias of the PDS. Sedentary bias refers to the idea that the migrants primarily belong to their place of origin. Therefore, ration cards, which are required to buy goods from fair price shops, featuring addresses of the origin location of the migrants cannot be used in the destination state making the PDS inaccessible to the migrant.

#### **Box 1.1: One Nation, One Ration Card - A Step Towards Universal Accessibility**

The central government launched the One Nation, One Ration Card (ONORC) initiative to enable nation-wide portability of ration cards in 2019. It will enable migrant workers and their families to buy subsidised ration from fair price shops located in any part of the country. As of August 2021, the scheme has been expanded to 34 states and Union Territories excluding Assam and Chhattisgarh<sup>xix</sup>.

The functioning of ONORC is based on technology that involves details of beneficiaries' ration card, Aadhaar number, and electronic Points of Sale (ePoS). The system identifies a beneficiary through biometric authentication on ePoS devices at fair price shops. Therefore, ONORC implementation won't be complete until all fair price shops have ePos installed and 100 percent Aadhaar seeding of ration cards is achieved. Currently, there are 4.74 lakh ePos devices installed whereas there are 5.27 lakhs fair price shops operational across the country. In addition to implementation challenges, ONORC risks being exclusionary due its dependence on Aadhar authentication, beneficiaries of PDS who don't have an Aadhaar card would still fall prey to the sedentary bias of the PDS.

### Box 1.2: The Costs of Targeted Social Assistance

How does one identify the poor, the really needy? Over the past few decades several methods have been tested and tried by the Government. There have been multiple definitions of the poverty line and it has been a contentious issue with political ramifications<sup>xx</sup>. BPL cards based on income and a combination of social and income criteria, household size have been issued. Digitised solutions such as the Aadhaar has also been made mandatory. Yet identifying the poor has been a challenge. None of the tools used have been successful in addressing errors of exclusion of the poor and needy. Surely something must be amiss? Economists tend to view the issue of targeting as a cost-benefit issue and this lens is of value. Colossal amounts of money are wasted in trying to target and effectively identify India's poor because the 'poor' are looked at as an absolute segment of India's demography. Unfortunately, poverty is a relative term, although one can be poor in an absolute sense too. What makes matters worse is that poverty is also multidimensional. In simple terms one can be poor relative to others on one dimension and less so on a different dimension, or can be poor on multiple dimensions at the same time.

It is entirely possible that a person who is "poor" suffers from multiple disadvantages at the same time – for example, women in India often face disadvantages owing to their gender, their knowledge owing to exclusion from schooling and if they belong to a minority religion or are a backward caste (say Dalits for instance) they are disadvantaged three times over. The idea of multidimensionality suggests that focussing on one factor alone, such as income, is not enough to capture the true reality of being poor.<sup>xxi</sup> The poverty line idea tries to get around the problem of poverty being relative by fixing a threshold, but it is notoriously difficult to get to a critical value<sup>xxii</sup>. Then there is the problem of parameters, suppose we decide on a value, what is an appropriate value? Income? What about food or savings? How is one better or worse than the other? Each variable varies and changes also, depending on when and how it is measured? For some variables averages work well, but sometimes averages don't work well at all.

Governments tend to use indices of *visible* wealth markers (such as lists of assets - if you have a two-wheeler, a cow, a computer or a sewing machine you are **not** poor) to develop a proxy measure for who is poor, but these are also a problem.<sup>xxiii</sup> As with the BPL, if the populace at large knows what visible wealth markers are being used, they can store wealth in other ways, for example instead of buying gadgets or building a permanent roof they may just buy gold. Some alternatives include social identification of the poor at village level, but the oft-surprising challenge with this is that while people easily identify the really marginalised, they often don't choose those who are relatively better-off than the absolutely deprived, but those who are still in need of welfare nets<sup>xxiv</sup>.

Errors of targeting are also quite common in the PDS, to be eligible for PDS, a household should not have an annual income above 1 lakh, should not possess more than 4 hectares of land and should not possess a four-wheeler<sup>xxv</sup>. However, errors in targeting have wrongfully included those who don't make the cut and excluded those who should have been included in the list of beneficiaries. Economists as Jean Dreze et al., compute that the system leaves more than a 100 million people out.<sup>xxvi</sup>



The PDS loses 58 percent of its supplies to a combination of ghost BPL cards, direct theft and mistargeting, as per a performance evaluation of the scheme by the government<sup>xxvii</sup>. That is a high cost, a cost much higher than the self-selection of some non-poor households into a social welfare programme<sup>xxviii</sup>. Then there is the fact that the government still uses data from Census 2011 (now over a decade old) to determine who the beneficiaries of the PDS should be. As such, the number of beneficiaries have remained frozen over time. For instance, a study<sup>xxix</sup> documents that the Jharkhand government has stopped issuing new ration cards and about 700,000 applications for ration cards are pending<sup>xxx</sup>. The solution is to abandon targeting altogether. Instead of trying to identify and target the poor, social policy programmes should be designed to be self-targeting. It is important to allow social policy design to let people self-select themselves into welfare support programmes.

Scepticism over the ability of health insurance schemes to offer financial risk protection to the poor has also concerned policy enthusiasts. For instance, Ayushman Bharat alone cannot make healthcare accessible to the poor and the vulnerable, while the scheme covers hospitalisation expenses there are other costs which are levied on consultations, diagnostic tests and medicines that are borne out-of-pocket.

Further, insurance schemes are notoriously hard to take advantage of and navigate for even educated consumers. Claiming anything for medical expenses is often a chess game between the patient and the medical triumvirate (the unholy nexus of hospitals, third-party assessors and insurers) trying to game the board in favour of reimbursement as opposed to cashless claims, in effect sacrificing the consumer's pocket anyway. For insurance schemes to be effective they have to go hand-in-hand with a robust government-sponsored primary health care system which makes health-care workers, infrastructure and long-term care free and easy to access for all. Moreover, despite the rolling out of health insurance schemes, Oxfam India's 2021 Inequality Report notes that less than one-third of households were under any form of health coverage in 2015-16<sup>xxxi</sup>.

## STUDY RATIONALE

The significance of social security has increased given the ongoing global pandemic which has severely impacted the ISW. Managing one's health and securing food unquestionably, became the core needs for sustenance of this group of people, who were found themselves at the margins of life, due to the economic impact of the lockdown. The informal sector, specifically, earns far too little and is able to invest or save next to nothing to ensure its survival the next day. As such the ISW remain excluded generation after generation from formal banking, access to credit or basic social protection. Little to no social security has meant that they are still losing out on not just income but basic human necessities such as food and health care.

The importance of policy initiatives such as, that of the PDS and Ayushman Bharat cannot be overstated as immediate cover, and MNREGA as long-term security, on the continuum of social protection, which is to provide the poor and the vulnerable with a safety net by averting food insecurity and ill-health plus livelihood. So how do these schemes serve the ISW? Have they been able to mitigate to any degree the pain and suffering of the ISW in the wake of the pandemic?

Given that OXFAM India's new strategy of 2020-25 recognises ISW explicitly as a vulnerable group, it was felt that there was a need to coherently and comprehensively understand; *the accessibility of informal sector workers to PDS, Ayushman Bharat and other social security schemes during the pandemic.*

In May 2021, Oxfam India commissioned a quantitative rapid survey to investigate the access of ISW's to social protection, the hope is that the results provide an objective look at the many sources of risk-cover deprivation faced by this group and that the results can be used as the basis to advocate for a more wholesome social-security approach with the government.

The specific objectives of this survey were;

- To understand the access to the Public Distribution System (PDS for food security) and Ayushman Bharat (AB for health insurance) by informal sector workers in the sample, during the pandemic;
- To identify the challenges faced by informal sector workers in the sample, in accessing the above social security schemes;
- To identify any social security benefits provided to informal sector workers in the sample, by their employers; and
- To assess the knowledge of informal sector workers in the sample, about schemes especially designed for them as well as the Social Security Code and Wage Code;

## METHODOLOGY

The vulnerability of the ISW is evident from data about the geographic locations of the survey. When one compares the average wage of a formal sector worker to that of an informal sector worker's, the gap between the wages is fairly wide. Prior to the pandemic, the real average daily wage in India's organised sector was INR 716 whereas the corresponding wage in the informal sector stood at INR 277 in 2012 the latest estimate we were able to find<sup>xxxii</sup>.

As stated earlier, among the informal sector workers the most vulnerable are migrant workers who constitute a substantial portion of informal sector workers. The total number of vulnerable migrant workers could range from 115 million to 140 million, according to various estimates<sup>xxxiii</sup>. These group of workers often migrate to cities for either short-terms or a longer-term depending on the nature of work. The cities of Delhi, Mumbai, Pune and Bangalore experience an influx of migrant workers both inter-state and intra-state.

As per Census 2011, migrants in Delhi and Mumbai numbered 9.9 million, or almost a third of the combined population of 29.2 million. Bangalore is home to 4.2 million migrant labourers, about 44 percent of its total population and Pune has also lately become a hub for migrant workers trying to escape the high cost of living and overcrowding in Mumbai<sup>xxxiv</sup>.

A migrant worker is socio-economically much more vulnerable than a native resident. The type of residents that our survey included were as follows;

**TABLE 1.1: Definition of the type of residents**

NATIVES	LONG-TERM PERMANENT	LONG-TERM CIRCULAR/SEMI PERMANENT	SEASONAL MIGRANT	SHORT-TERM CIRCULAR
They are those who have been born and brought up in the place where he is currently residing and employed; a local, in layman's term.	They have been residing in the place of employment for more than a year.	This group is also called semi-circular. They always have a connection with their native place and usually goes back home in the case of unemployment, end of work or any adverse circumstance.	They move from one location to the other combining employment opportunities at several places according to seasonal labour requirements.	They follow a circular path and maintain continuous but temporary absences from their place of origin for more than one day.

Moreover, the growth rate of urban informal sector is higher than formal sector workers. This explains the dominance of informal sector workers residing in urban slums.<sup>xxxv</sup> Slum residents are chronically poor and vulnerable to a wide range of shocks as food insecurity and ill-health. A study in slums across three municipal wards in Mumbai found that 60 percent of the respondents were severely food-insecure<sup>xxxvi</sup>. Similarly, the poor living conditions of slums have a direct impact on the health of the residents. They have little access to potable water and hygienic sanitation facilities and are therefore more vulnerable to epidemics and developmental challenges<sup>xxxvii</sup>. COVID-19 has demonstrated, first hand, how rapidly a virus can spread in crowded localities which saw the Dharavi slum in Mumbai, became a hotspot in the first wave of the pandemic<sup>xxxviii</sup>.

Given the high levels of migration in these cities and the combination of high vulnerabilities, urban slums from these regions were purposively selected as the sampling frame for the study. We chose four slums from each of the cities to undertake the survey. These were Seemapuri, Ambedkar Nagar, Tadiwala and DJ Halli situated in Delhi, Mumbai, Pune and Bangalore respectively. Oxfam India will use the findings of this survey to begin its work on informal sector workers from the selected slums.

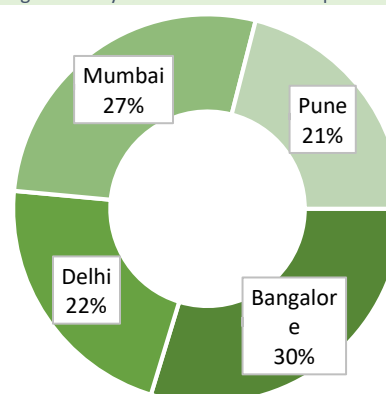
The following table provides a brief overview of the demography of the slums:

**Table 1.2: Demography of Slums**

SLUM	DEMOGRAPHY
Ambedkar Nagar	<ul style="list-style-type: none"> <li>Ambedkar Nagar is home to a population of 24,000 people and a population of 4,000 Dalits are estimated to be residing in the colonies<sup>xxxix</sup></li> <li>This slum has Dalits from Tamil Nadu, Yadavs and Muslims from Uttar Pradesh, and Mahars from Nagpur.<sup>xi</sup></li> <li>Most residents in these slums are drivers, domestic help, gardeners, and vegetable vendors, security guards serving in the nearby residential and government buildings within the 1 km radius.<sup>xli</sup></li> </ul>
DJ Halli	<ul style="list-style-type: none"> <li>DJ Halli has an estimated population of 100,000.<sup>xlii</sup></li> <li>The majority of the people are Muslims and Urdu is the main language; the other people are mostly Tamilians and very few are Kannadigas.<sup>xliii</sup></li> </ul>
Seemapuri	<ul style="list-style-type: none"> <li>Seemapuri has a population of 539914 with 102728 households.</li> <li>80 percent of its population is Hindu. Muslims form 18 percent of the population.</li> <li>Thousands of families here sustain themselves by working as sweepers and rag pickers, garment and home-based workers.<sup>xliv</sup></li> </ul>
Tadiwala	<ul style="list-style-type: none"> <li>Tadiwala has a population of around 100,000.<sup>xlv</sup></li> <li>It comprises of 60 per cent Buddhists, 20 per cent Muslims and 20 per cent Hindus which includes OBCs (Other Backward Castes) and Marathas.<sup>xlvi</sup></li> <li>Most residents of Tadiwala work as daily wage workers and as vegetable and fruit seller<sup>19</sup>. Women from these slums are domestic workers most of whom lost their jobs during COVID-19.<sup>xlvii</sup></li> </ul>

**Defining ISW:** The ILO defines ‘employment in the informal sector’ as “all jobs in informal sector enterprises or all persons who, during a given reference period, were employed in at least one informal sector enterprise irrespective of their status in employment and whether it was their main or a secondary job”. The term “enterprise” is used in a broad sense, as it covers both units which employ hired labour and those run by individuals working on own account or as self-employed persons, either alone or with the help of unpaid family members<sup>xlviii</sup>. In this study and for the purposes of sampling, we abide by these definitions.

Figure 1: City wise distribution of respondents



**Sample Size:** The survey had a sample size of 1461 respondents. The respondents were purposively sampled and met two eligibility criteria;

- Respondents were engaged in informal sector work as on date of the data collection or had been in the past for any period of time; and
- Respondents had to be chief wage earners of the family.

Given that this was an exploratory study, there were no power calculations conducted to arrive at a Minimum Detectable Effect (MDE) size, further no sample sizes were determined based on any statistical parameters. As such, our sample looked to cover a minimum of ten percent of the total population of each selected slum. Of the total sample covered, 30 percent was from Bangalore, 27 percent from Mumbai, 22 percent from Delhi and 21 percent from Pune.

**Table 1.3: Population of the hamlets with corresponding sample size**

CITY	SLUM	SPECIFIC HAMLET FROM THE SLUM	APPROXIMATE POPULATION OF THE HAMLET	SAMPLE (minimum of 10 percent of the population of the hamlet)
Bangalore	DJ Halli	Roshan Nagar	4250	434
Delhi	Seemapuri	Blocks A,B and C	3100	318
Mumbai	Ambedkar Nagar	Jamrishi nagar, Mochi Pada and Banjari Pada	3500	402
Pune	Tadiwala	Padiwala Road, survey no.20	3050	307

**Tool Development:** Data was collected via a primary survey with a structured questionnaire. The questionnaire was developed by Oxfam India and is available as an annexure to this report. It was also circulated among the community development organisations who would facilitate the data collection for their feedback. The leads of the organisations were oriented orally on the questionnaire and were provided with a guidance note which had definitions of the terms used in the questionnaire. The questions seek information on the awareness of and accessibility of the respondents to Ayushman Bharat, PDS, social security benefits from employers and their awareness of regulatory mechanisms (the Social Security Code and the Wages Code). The questions also attempt to gauge the challenges respondents may have faced in accessing these social security schemes.

**Data Collection:** Data was collected in the months of June and July, 2021 and was facilitated by four community development organisations viz., *Basti Suraksha Mancha*, *Centre for Youth Development and Activities*, *Centre for Promoting Democracy*, and *The United Foundation* located in Delhi, Pune, Mumbai and Bangalore respectively. Each organisation sent out a team of field enumerators to the slums who administered the questionnaire using an open source data collection application named Kobo-collect, all eligible households who

consented were interviewed, in first eligible order from within the slums from entry point, till the specific sample size was reached.

### **Box 1.3: Community Development Partner Organisations**

*Basti Suraksha Mancha* which collected data from Seemapuri has focused on migrant workers and children at risk from Uttar Pradesh and Bihar along the 22 kilometre stretch of river Yamuna, for the last decade. They organise awareness campaigns, provide support related to household documentation, around issues of housing, homelessness and entitlements.

*Centre for Youth Development and Activities (CYDA)* which facilitated data collection in Tadiwala is a youth-led voluntary organisation with principles of gender equity, human rights, plurality, participation, accountability and transparency. They primarily work on building capacities and realising the rights of young people and marginalised groups.

*Centre for Promoting Democracy* collected data from Ambedkar Nagar. The organisation works towards behavioural changes in the society as a whole where acceptance of diversity, dissent, tolerance, collective decision making and participative institution-building are central, in order to promote democratic functioning.

*The United Foundation* based in Bangalore facilitated the data collection in the DJ Halli slums. In the last 13 years, they have set up tuition centres and mentoring programs across the slums, provided food, shelter and medical aid to the poor and provided skill development and small-business-enterprise support.

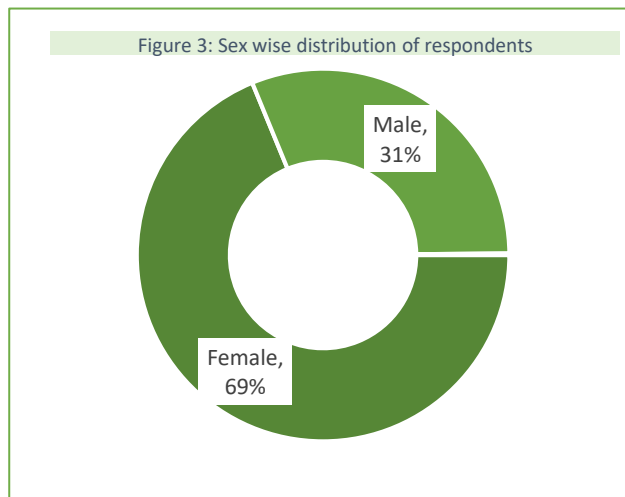
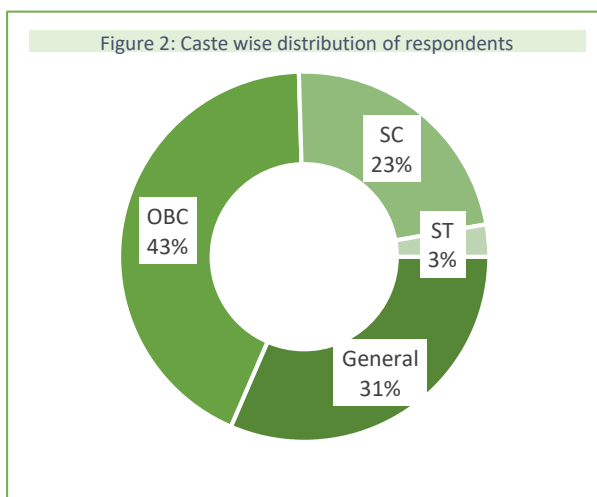
## **STUDY LIMITATIONS**

This study was primarily exploratory and was undertaken in a small sample size, therefore, the findings are only indicative of possible trends typical to informal sector workers in the particular slums sampled. There were no power calculations conducted to arrive at a Minimum Detectable Effect (MDE) size, further no sample sizes were determined based on any statistical parameters. Secondly, the data collection happened in the midst of the pandemic, as such, Oxfam India could not overlook the implementation of the fieldwork. Further since the data collection was implemented locally by community development organisations, information on data collection operations such as household section within the slums, team size, number of supervisors and method of consent collected was not standardised and was based on feasibility as determined by the individual partner organisations. Finally, the questionnaire was designed with close-ended questions and does not include any data on the causal reasoning behind responses.

## Chapter 2: RESULTS OF THE SURVEY

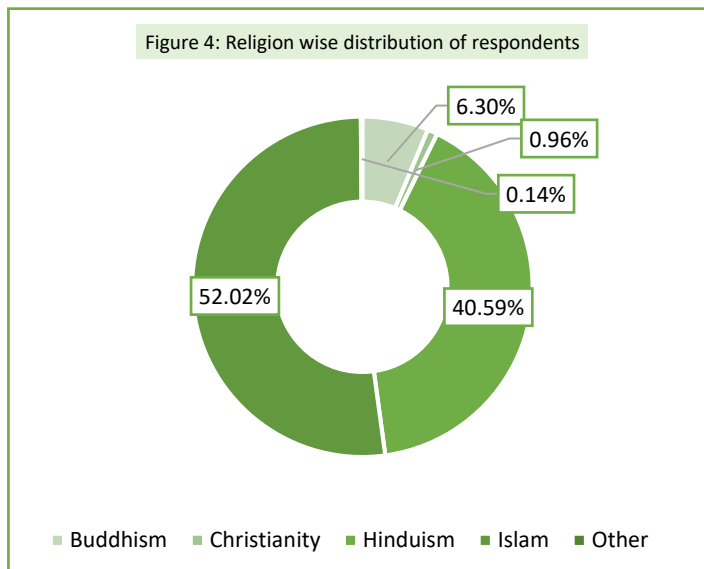
The results of the survey have been classified into three sections. Section I provides a demographic profile of the surveyed sample. Section II presents the findings of the survey disaggregated by city, annual income, occupation of respondents and a gendered analysis. Section III presents the findings of the survey disaggregated by the type of residents.

### SECTION I: DEMOGRAPHIC PROFILE OF THE SAMPLE



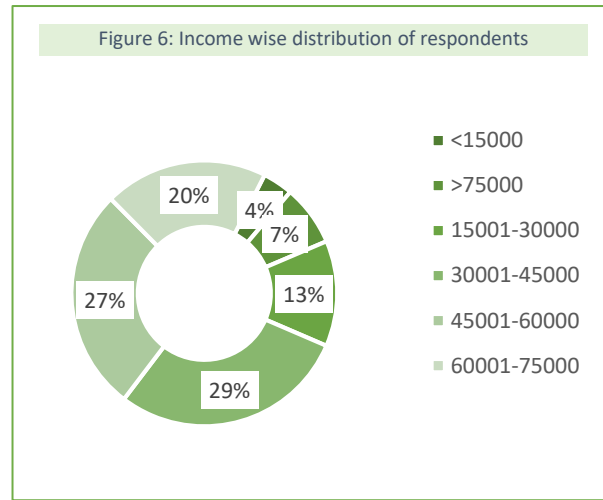
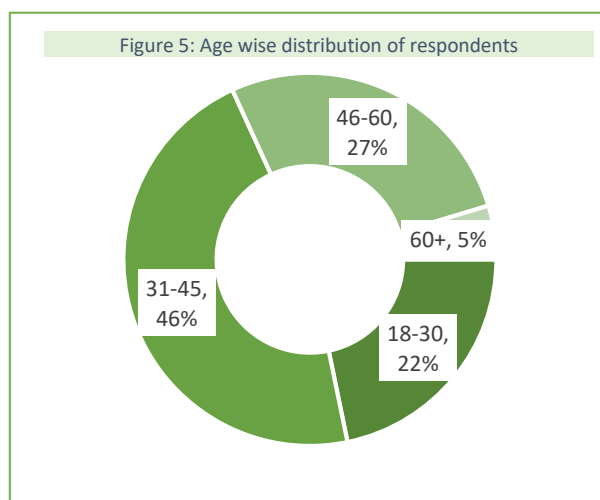
As the charts above show, 43 percent of all sampled respondents identified themselves as belonging to the statutory class Other Backward Classes (OBCs), 31 percent stated that they were from the General Category (GC), 23 percent were members of a Scheduled Caste (SC) and 3 percent were from a Scheduled Tribe (ST). The sample consisted of 69 percent of female respondents and 31 percent male respondents.

Two respondents self-reported their sex as 'transgender' and 'prefer not to say', however since their proportion to the total sample is so low, they have been dropped from the analysis.

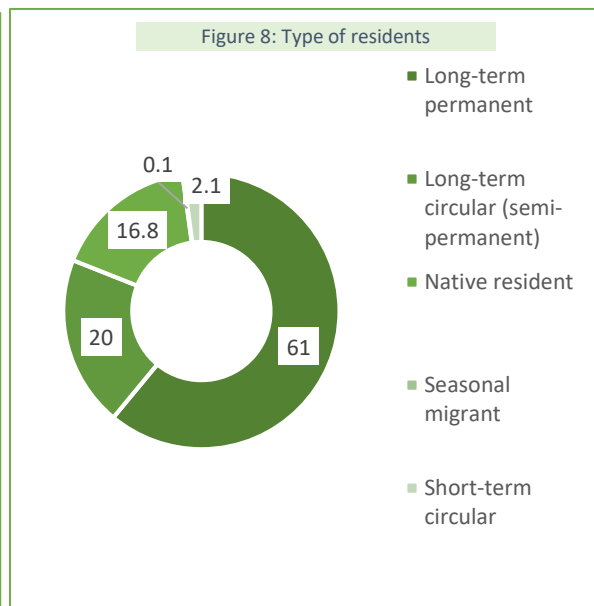
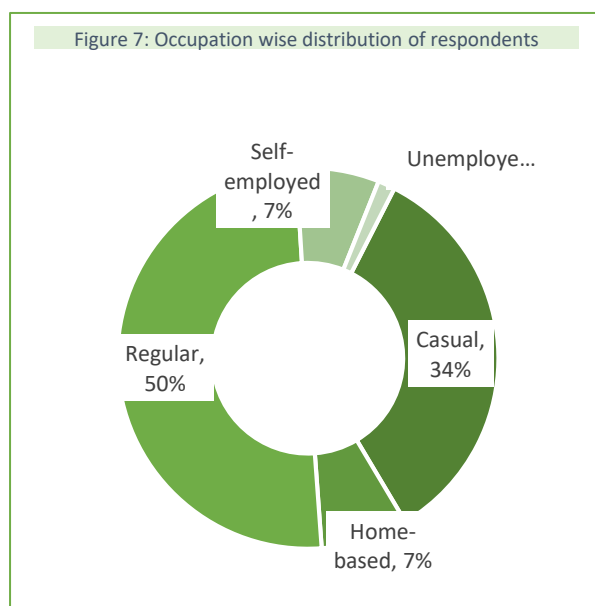


The skew of the overall sample towards women is by design and enables the gender analysis section of this report.





In terms of age, 46 percent of the survey respondents belong to the 31-45 age category, while 27 percent are in 46-60 category, 18-30 are 22 percent and 5 percent are above 60. As per annual income, 29 percent belonged to the 30001-45000 income category, followed by 27 percent that belong to 45001-60000 income category, 20 percent in 60001-75000, 13 percent in 15001-30000, 7 percent in above 75000 and 4 percent in below 15,000.



Fifty percent of the respondents are regular wage workers, 34 percent are casual wage workers, self-employed and home-based workers are 7 percent and 2 percent each claimed to be unemployed at the time of the survey<sup>xlix</sup>. In terms of the typology of residence, 61 percent of the respondents claimed to be long-term permanent residents, 20 percent long-term circular, 16.8 percent native residents, 2.1 percent short-term circular and only 0.1 percent claimed to be seasonal migrants.

Overall the demographics of the sample show that the study had a larger female respondent base, aged between 40 to 60 years, earning between 30,000 – 45,000 rupees a year, self-identify as OBCs and the majority of whom are regular wage workers and have long-term permanent residence. Of main import is the fact that the informal workers of the slums are overwhelmingly Muslim women.

## SECTION 2: AWARENESS OF SOCIAL SECURITY AND ITS ACCESS

This section presents the findings of the survey regarding the access of ISWs to PDS and Ayushman Bharat (AB or PM-JAY as it is popularly known), the provision of employee benefits to workers by employers and the awareness of regulatory mechanisms such as schemes rolled out for ISWs and labour codes pertaining to social security and wages. The analysis of the findings is disaggregated by city, annual income, occupation and gender of the respondents:

**TABLE 2.1. Information areas of the Survey**

Entitlements	Employee Benefits	Awareness of Regulatory Mechanisms and Schemes
<ul style="list-style-type: none"> <li>• PDS</li> <li>• PM-JAY</li> </ul>	<ul style="list-style-type: none"> <li>• Written contract of employment</li> <li>• Social Security Benefits               <ul style="list-style-type: none"> <li>- Paid Leave</li> <li>- Pension Contribution</li> <li>- Paid Maternity Leave</li> <li>- Health insurance</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Informal Sector Schemes</li> <li>• Labour Codes               <ul style="list-style-type: none"> <li>- The Code on Social Security, 2020</li> <li>- The Code on Wages, 2019</li> </ul> </li> </ul>

PDS and PM-JAY are two nation-wide flagship schemes of the government which aim to provide a safety net to BPL households in the form of subsidised food and health insurance, respectively. This section explores the access of ISWs to both these entitlements as a measure of the status of food, nutrition and health security access.

### ACCESS TO PDS

Two-thirds (66.1 percent) of survey respondents had a ration card, 15 percent of them claimed to have not applied for a ration card at all. Eleven percent of respondents have stated that they faced a range of issues in accessing food via the PDS route due to issues like their ration card being at their home state, difficulty in the registration process or a an extremely long-wait to receive their card. The remaining did not know about ration cards.

**Of those that had a ration card, one-third were unable to buy ration at a PDS outlet during the pandemic.**

TABLE 2.2: Access to PDS by City

CITY	PERCENTAGE WITH A RATION CARD (n=1461)	PERCENTAGE WITH A RATION CARD THAT WERE ABLE TO BUY RATION AT A PDS OUTLET DURING THE PANDEMIC (n=966)
Bangalore	64.3	94.6
Delhi	32.4	79.6
Mumbai	71.9	90.3
Pune	96.1	16.2
Total	66.1	67.8

Close to two-thirds of the respondents in Bangalore and Mumbai have a ration card and over 90 percent of them were able to buy ration during the pandemic.

**Pune has the highest percentage of ration card holders but also has the lowest percentage in terms of accessibility. Only 16.2 percent of them could buy ration during the pandemic.** Nearly all respondents (97 percent) of respondents were unable to buy ration because the PDS shop was closed or open only for a limited time. Even in terms of access to PDS by annual income and occupation category, majority of respondents that weren't able to buy ration in spite of having a ration card that stated their official residence to be that of Pune.

**Delhi has the lowest percentage of respondents (32.4 percent) with a ration card.** Among the reasons cited for not having a ration card, majority of the respondents stated that they had not registered for a card (30.9 percent), many did not know about the ration card (26.6 percent) and others (16 percent) faced difficulties in the registration process. Unfortunately our questionnaire did not ask the respondent to explain what these were. However we do know that of those who did have a ration card in Delhi, only 79.6 percent could buy ration.

A survey<sup>l</sup> conducted by the Communist Party of India (CPI) in Delhi showed similar results. According to the survey, 54 percent of workers in Delhi NCR had no ration cards and only 31 percent were able to get ration. They advocated for house-to-house survey and walk-in registration centres for those who need ration cards in Delhi.

TABLE 2.3: Access to PDS by Annual Income

ANNUAL INCOME	PERCENTAGE WITH A RATION CARD (n=1461)	PERCENTAGE WITH A RATION CARD THAT WERE ABLE TO BUY RATION AT A PDS OUTLET DURING THE PANDEMIC (n=966)
<15000	64.8	88.5
15001-30000	63.8	95
30001-45000	68.5	59.8
45001-60000	69.6	48
60001-75000	54.6	83.6
>75000	79.6	82.5
Total	66.1	67.8

The income group with an annual income above INR 75,000 has the highest percentage of ration cards, which is close to 80 percent. The income category of INR 60,001-75,000 has the lowest percentage of ration cards (54.6 percent). A third of all respondents (33 percent) of those without a ration card in this income group have not registered for the card, 29 percent did not know about them, 25 percent either faced a difficulty in the registration process or have applied for the card but had not received it yet and 13 percent had ration cards but the address on it referred to their home state.

Of those with a ration card, the ability to buy ration at a PDS outlet was poor for those in the income category of 30,001-60,000. In this category, 92 percent stated that the PDS shop was closed or open for a limited time as a reason for not being able to buy ration.

**TABLE 2.4: Access to PDS by occupation**

OCCUPATION	PERCENTAGE WITH A RATION CARD (n=1461)	PERCENTAGE WITH A RATION CARD THAT WERE ABLE TO BUY RATION AT A PDS OUTLET DURING THE PANDEMIC (n=966)
Casual wage workers	73.4	45.6
Home-based worker	68.5	90.5
Regular wage workers	62.4	79.9
Self-employed workers	58.2	85
Unemployed	47.6	50
Total	66.1	67.8

Close to three-fourths of all casual-wage worker respondents (73.4 percent) had a ration card, the highest among the occupation groups but only 45.6 percent of them were able to buy ration. Over ninety percent (91.4 percent) of these respondents said that their inaccessibility was primarily because PDS shops were either closed or open for a limited time. The unemployed have the lowest percentage of respondents (47.6 percent) with a ration card but also the highest requirement for subsidised ration. This group is followed by the self-employed of whom 58.2 percent have a ration card. Half of the respondents in these two categories report not being registered as their reason for not having a card.

### ACCESS TO PM-JAY

Despite being a publicised as the largest health insurance scheme across the globe, only 8.3 percent of the respondents have heard about Ayushman Bharat. Accessing benefits under this scheme requires the beneficiary to have an Ayushman Bharat health card.

**Surprisingly, a mere 1 percent of respondents have access to the scheme (via the card) and none of them have used the card in the last one year.**

Reasons cited for not using the card were either the illness did not require hospitalisation or that there were no illnesses, while one respondent stated that the hospital did not accept the card. Among the respondents of those who were aware of the scheme but did not have the health card faced, nearly half (48.8 percent) faced difficulty in the registration process, 46.4 percent had not yet registered for the card and the remaining stated that they had registered but were yet to receive the card.

**TABLE 2.5: Awareness of and access to PM-JAY by city (n=1461)**

CITY	PERCENTAGE OF RESPONDENTS THAT HAVE HEARD OF AYUSHMAN BHARAT	PERCENTAGE OF RESPONDENTS THAT HAVE AN AYUSHMAN BHARAT CARD
Bangalore	7.4	2.3
Delhi	0	0
Mumbai	19.2	1
Pune	3.9	0
Total	8.3	1

The lowest level of awareness of the scheme is in Pune where only 3.9 percent of the respondents have heard of Ayushman Bharat whereas the highest level of awareness is in Mumbai where 19.2 percent of the respondents have heard of the health insurance scheme. Among those who are aware, only Bangalore (2.3 percent) and Mumbai (1 percent) have respondents who have an Ayushman Bharat card. None of the respondents in Delhi have heard of this scheme because the it is yet to be implemented by the state government.

**TABLE 2.6: Awareness of and access to PM-JAY by annual income (n=1461)**

ANNUAL INCOME	PERCENTAGE OF RESPONDENTS THAT HAVE HEARD OF AYUSHMAN BHARAT	PERCENTAGE OF RESPONDENTS THAT HAVE AN AYUSHMAN BHARAT CARD
<15000	3.7	3.7
15001-30000	5.3	1.1
30001-45000	9.2	0.7
45001-60000	8.3	1.5
60001-75000	6.2	0
>75000	17.6	0.9
Total	8.3	1

Respondents who have heard of Ayushman Bharat is highest (17.6 percent) for those with annual income above INR 75000 but only 0.9 percent of them have the health card. **The lowest level of awareness (3.7 percent) is in the group who earn below INR 15000 and only 3.7 percent of them have the card.**

**TABLE 2.7: Awareness of and access to PM-JAY by occupation (n=1461)**

OCCUPATION	PERCENTAGE OF RESPONDENTS THAT HAVE HEARD OF AYUSHMAN BHARAT	PERCENTAGE OF RESPONDENTS THAT HAVE AN AYUSHMAN BHARAT CARD
Casual wage workers	3.6	1
Home-based worker	3.7	0.9
Regular wage workers	11.4	0.3
Self-employed workers	14.5	5.8
Unemployed	0	0
Total	8.3	1

None of the unemployed respondents have heard of Ayushman Bharat, while only 14.5 percent of self-employed respondents and 11.4 percent of regular-wage respondents have heard of the scheme while the level of awareness is less than four percent for casual-wage and home-based workers.

Highest percentage of respondents with an Ayushman Bharat card are self-employed (5.8 percent) whereas none of the unemployed respondents have the health card. **In spite of 11.4 percent of regular wage workers having heard of the scheme, only 0.3 percent have the card.** More than half of the respondents in this category faced difficulty in the registration process and 40 percent of them have not registered for the card.

### EMPLOYEE BENEFITS

This section examines the provisioning of a written contract of employment and social security benefits by the employers. Social security benefits which have been included are paid leave, pension contribution, paid maternity leave and health insurance or any other medical benefit. We find that only 9.3 percent of those that are employed have a written contract of employment and that provisions of social security benefits is extremely low.

Of the total respondents who are employed, only 16.4 percent receive paid leaves, 3.6 percent receive a pension contribution, 1.1 percent receive paid maternity leave and 0.64 percent have health insurance.

**Around 80 percent of those who are employed do not receive any social security benefits at all.**

**TABLE 2.8: Percentage of respondents with a written contract of employment by city**

CITY	RESPONDENTS WITH A WRITTEN CONTRACT OF EMPLOYMENT OUT OF THOSE THAT ARE EMPLOYED (PERCENT) (n=578)
Bangalore	8.48
Delhi	0.00
Mumbai	5.08
Pune	10.0
Total	6.81

**TABLE 2.9: Provision of social security benefits by employer (percent) (out of total respondents with an employer) by city (n=578)**

CITY	PAID LEAVE	PENSION CONTRIBUTION	PAID MATERNITY LEAVE	HEALTH INSURANCE OR ANY MEDICAL BENEFIT
Bangalore	6.22	6.7	1.79	0.89
Delhi	0	0	0	0
Mumbai	19.92	0.85	0.42	0.42
Pune	30	0	0	0
Total	16.38	3.62	1.06	0.64

None of the respondents from Delhi had an employer during the time of the survey, therefore they did not have written contracts of employment or receive any social security benefits. Awareness of social security benefits is also extremely low in Delhi. Only three percent of the respondents are aware of their entitlement to paid leaves by employers, 0.6 percent are aware of pension contribution while awareness of the other two benefits is none. Of those that were employed in the other three cities at the time of the survey, 10 percent from Pune, 8.5 percent from Bangalore and 5 percent from Mumbai had written contracts.

**Provision of paid leaves is highest for Pune (30 percent) while none of the employed respondents were receiving the other three benefits.** Mumbai has the second highest percentage of respondents (20 percent) receiving paid leaves but those receiving pension contribution is less than 1 percent and those receiving paid maternity leaves and health insurance is less than 0.5 percent. Only 6.2 percent of employed respondents in Bangalore receive paid leaves and pension contribution, 1.8 percent receive paid maternity leaves and only 0.8 percent received health insurance.

**TABLE 2.10: Respondents with a written contract of employment by annual income**

INCOME	RESPONDENTS WITH A WRITTEN CONTRACT OF EMPLOYMENT OUT OF THOSE THAT ARE EMPLOYED (PERCENT) (n=578)
<15000	0
15001-30000	8.05
30001-45000	8.70
45001-60000	8.25
60001-75000	2.50
>75000	5.66
Total	6.81



**TABLE 2.11: Social security benefits by employer (percent) (out of total employed) by income (n=578)**

INCOME	PAID LEAVE	PENSION CONTRIBUTION	PAID MATERNITY LEAVE	ANY MEDICAL BENEFIT
<15000	20	0	0	0
15001-30000	12.64	4.6	1.15	0
30001-45000	15.94	7.97	2.17	1.45
45001-60000	9.28	1.03	0	0
60001-75000	26.25	0	1.25	0
>75000	20.75	1.89	0	1.89
Total	16.38	3.62	1.06	0.64

**Highest percentage of employed respondents (8.7 percent) with a written contract of employment is in the income group of INR 30001-45000 and lowest (0) is in the income group of less than 15,000.**

Of those that had an employer, the provision of paid leaves is highest in the income category of 60,001-75,000 at 26.2 percent, followed by the above 75,000 income category at 20.7. The under 15,000 income category has 20 percent of respondents who receive paid leaves but did not receive any other social security benefit.

The 30001-45000 income category has the highest percentage of respondents receiving pension and paid maternity leave at 7.8 percent and 2.17 percent, respectively. **Highest percentage of employed respondents getting health insurance by their employer was in the above 75,000 income category (1.9 percent).**

**TABLE 2.12: Respondents with a written contract of employment by occupation**

OCCUPATION	RESPONDENTS WITH A WRITTEN CONTRACT OF EMPLOYMENT OUT OF THOSE THAT ARE EMPLOYED (PERCENT) (n=578)
Casual wage	2.31
Home-based	0
Regular wage	10.36
Total	6.81

**TABLE 2.13: Provision of social security benefits by employer (percent) (out of total respondents with an employer) by occupation (n=578)**

OCCUPATION	PAID LEAVE	PENSION CONTRIBUTION	PAID MATERNITY LEAVE	HEALTH INSURANCE OR ANY MEDICAL BENEFIT
Casual wage	6.15	0	0	0
Home-based	0	0	0	0
Regular wage	24.64	6.07	1.79	1.07
Total	16.38	3.62	1.06	0.64

Only 10.3 percent regular wage workers and 2.3 percent casual-wage workers had a written contract of employment. In terms of provision of social security benefits, percentage receiving

paid leaves was highest for regular wage employees at 24.6 percent, followed by casual wage workers at 6.1 percent. The other three benefits were only received by regular-wage workers.

The findings suggest that the provisioning of social security benefits by employers is extremely low. **The provisioning of medical insurance has been the lowest among the benefits.** Such low provisioning of a safety net by employers makes it even more pertinent for the government to provide the already vulnerable ISWs with food and health security.

## **AWARENESS OF REGULATORY MECHANISMS AND SCHEMES**

Awareness of schemes and legal provisions is the first step towards access of fundamental human entitlements. The survey therefore, examined the level of awareness of the ISWs about informal sector schemes particularly rolled out. The informal sector schemes covered in the survey were;<sup>li</sup>

- National Family Benefit Scheme (NFBS)
- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
- Aam Admi Bima Yojana (AABY)/Janashree
- Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)
- National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders)
- Atal Pension Yojna (APY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- One nation one ration card programme (ONORC)

The awareness of the respondents about the provisions relevant to social security and wages included in two of the labour codes were also asked. These are the *Code on Social Security, 2020* (CSS) and the *Code on Wages, 2019* (CW).

## **INFORMAL SECTOR SCHEMES**

**88.3 percent of respondents did not hear of any of the nine schemes mentioned. Of the 11.7 percent of the respondents who have heard about the schemes, 8.8 percent of them are aware of ONORC, implying that this scheme has been heard of the most.**

TABLE 2.14: Awareness of informal sector schemes by city (n=1461)

CITY	NFBS	IGNOAPS	AABY	PM-SYM	NPS Traders	APY	PMJJBY	PMSBY	ONORC
Bangalore	0.23	1.84	0.46	0	0	3.2	1.1	0.46	0
Delhi	0	0	0	0	0	0	0	0	0
Mumbai	2.99	19.65	5.72	4.2	3.9	7.2	20.8	21.89	31.8
Pune	0	0	0	0	0	0	0	0	0
Total	0.9	5.95	2.8	1.2	1.1	2.9	6.1	6.2	8.8

**Only the respondents from Mumbai have heard of ONORC (31.8 percent). None of the Delhi or Pune respondents have heard of any of the nine schemes.** Awareness for each of the schemes is higher in Mumbai as compared to Bangalore where the highest percentage of awareness was 3.2 percent for APY.

TABLE 2.15: Awareness of informal sector schemes by annual income (n=1461)

INCOME	NFBS	IGNOAPS	AABY	PM-SYM	NPS Traders	APY	PMJJBY	PMSBY	ONORC
<15000	0	0	0	0	0	5.6	5.6	0	1.9
15001 - 30000	0	1.6	1.1	4.6	0	3.7	1.1	0	0.5
30001 - 45000	0.5	6.4	1.2	0	0.2	1.2	5.2	5.7	7.8
45001 - 60000	1.5	7.3	2.5	0.7	1.8	2.5	7	7	12.1
60001 - 75000	0.7	5.2	1.7	1.5	1	3.1	5.5	5.5	8.6
>75000	2.8	12	1.7	1	4.6	8.3	16.7	20.4	18.5
Total	0.9	6	2.8	1.2	1.1	2.9	6.1	6.2	8.8

The highest level of awareness for most of the schemes is found in the above 75000 income group. They are most aware of ONORC - 18.5 percent of the respondents are aware of the scheme. 20.4 percent of them are aware of PMSBY and 16.7 percent are aware of PMJJBY. The picture is quite grim for the most vulnerable groups.

None in the lowest two income groups of have heard of PMSBY and only 1.1 percent and 5.6 percent of the 15001-30000 and below 15000 income groups have heard of PMJJBY, respectively.

TABLE 2.16: Awareness of informal sector schemes by occupation (n=1461)

OCCUPATION	NFBS	IGNOAPS	AABY	PM-SYM	NPS- TRADERS	APY	PMJJBY	PMSBY	ONORC
Casual Wage	0.2	0.6	0.2	0.6	0.2	1.6	1.2	0.8	1.4
Home-based	0	1.9	0.9	0	0.9	6.5	1.9	0.9	0.9
Regular wage	1.6	10.4	3	1.8	1.9	3.8	10.6	11.3	16.1
Self-employed	0	5.8	1	1	0	0	1.9	1.9	1.9
Unemployed	0	0	0	0	0	0	4.8	0	0
Total	0.9	6	1.7	1.2	1.1	2.9	6.1	6.2	8.8

**Regular wage workers are more aware of informal sector schemes than other workers.** Percentage of respondents that are aware of the nine schemes in all other occupation categories are at least half of regular wage workers. The only exception is of home-based workers, 6.5 percent of whom are aware of APY whereas only 3.8 percent of regular wage workers are aware of the same. **Awareness about the schemes is lowest in self-employed and unemployed workers.**

## LABOUR CODES

**Less than 1 percent of respondents have heard of the Wage Code and none of them have heard of the Social Security Code.**

Of those who have heard of the wage code, all of them knew that they are entitled to a minimum wage (0.9 percent of total respondents), 0.5 percent knew that their employer has to pay them within 30 days and 0.6 percent were aware that men and women are paid equally. None of the respondents in Delhi or Pune have heard of the labour codes. Only 1.2 percent of Mumbai respondents and 1.8 percent of the Bangalore respondents have heard of the wage code.

Of the 0.9 percent who have heard of the wage code, none belonged to the lowest and highest income brackets. 3.7 percent of respondents from the 15001-30000 have heard of the wage code, highest in all income brackets.

Only 1.6 percent respondents from casual wage workers and 0.7 percent from regular wage were aware of the wage code. Of those, the casual wage workers knew about the three entitlements of the code. On the other hand, the regular wage workers knew about the entitlement to minimum wage and 0.1 percent knew that men and women are to be paid equally. **However, none of them knew that wages are to be paid within 30 days by the employer.**

## GENDER ANALYSIS

The unequal relationship between men and women in a society is also true of the rights and entitlements they access. In order to examine these differences, this section looks at the

level of awareness and accessibility of entitlements and social security benefits between men and women.

**TABLE 2.17: Awareness of Ayushman Bharat by Gender (n=1461)**

GENDER	PERCENTAGE OF RESPONDENTS THAT HAVE HEARD OF AYUSHMAN BHARAT
Female	7.4
Male	10.4
Total	8.3

**TABLE 2.18: Awareness about social security benefits (percent) by Gender (n=1461)**

GENDER	PAID LEAVE	PENSION CONTRIBUTION	PAID MATERNITY LEAVE	HEALTH INSURANCE OR ANY MEDICAL BENEFIT
Female	9.7	7	2.3	4.4
Male	10.4	9	3.1	7
Total	9.9	7.6	2.5	5.2

Table 2.16 and 2.17 shows that the level of awareness for both Ayushman Bharat and social security benefits are higher among males.

**TABLE 2.19: Percentage of respondents with a written contract of employment by Gender**

GENDER	RESPONDENTS WITH AN EMPLOYER (PERCENT) (n=1461)	RESPONDENTS WITH A WRITTEN CONTRACT OF EMPLOYMENT OUT OF THOSE THAT WERE EMPLOYED (PERCENT) (n=578)
Female	30.6	10.7
Male	35.5	6.8
Total	32.2	9.3

The percentage of males who have an employer is more than females indicating either a higher level of unemployment or self-employment among females. However, in terms of written contract, more employed females have a written contract of employment than males.

**TABLE 2.20: Provision of social security benefits by employer (percent) (out of total respondents with an employer) (n=578)**

GENDER	PAID LEAVE	PENSION CONTRIBUTION	PAID MATERNITY LEAVE	HEALTH INSURANCE OR ANY MEDICAL BENEFIT
Female	20.5	5.53	1.32	0.53
Male	8.1	3.05	-	1.02
Total	16.2	4.67	1.21	0.69

Out of the total employed, the provision of paid leave and pension is better for females - paid leaves have a difference of 12.4 percent between men and women in favour of women.

However, insurance does not favour women and shows that male respondents receive more health insurance than women, the overall provisioning of paid maternity leaves is also very low for females.

### SECTION 3: THE SPECIAL CASE OF MIGRANTS

This section examines awareness of and accessibility of PDS and AY and employee benefits and regulatory mechanisms for different type of residents. Migrants are a special case and demonstrate more vulnerability than other ISW and therefore merit their own analysis. Only two respondents in our survey were seasonal migrants and are therefore not considered in this analysis as a separate category. Due to the permanency of a long-term permanent migrant, their access to and awareness of various schemes and programmes, we surmise, is essentially similar to a native resident. Therefore, in the analysis, a long-term permanent resident and a native resident are compared with the rest of the migrant groups to gauge the difference in the levels of awareness and accessibility for migrants as a differential group.

#### ACCESS TO PDS

It is of utmost importance to examine the accessibility of migrants get to subsidised ration particularly because of the sedentary bias inherent in the scheme. The survey findings show that those with a ration card is highest among semi-permanent residents (83.6 percent). Despite having such high access to ration cards, only 19.6 percent of semi-permanent residents with a ration card could buy ration during the pandemic- the lowest of all the residents.

**Nearly all (96 percent) of the semi-permanent residents reported that PDS shops were either closed or open for a limited period of time, as a result, migrants were not able to buy ration.**

**TABLE 2.21: Access to PDS by type of residents**

TYPE OF RESIDENTS	PERCENTAGE WITH A RATION CARD (n=1461)	PERCENTAGE WITH A RATION CARD THAT COULD BUY RATION FROM PDS OUTLET DURING THE PANDEMIC (n=966)
Long-term permanent	61.4	81.5
Long-term circular (semi-permanent)	83.6	19.6
Native resident	66.5	93.2
Short-term circular	35.5	81.8
Total	66.1	67.8

**Short-term circular migrants are one of the most vulnerable groups and ironically are also the most deprived when it comes to accessing PDS. Only 35.3 percent of them have a ration card.**

Of those who have a ration card, 93.2 percent of native residents, 81.5 percent of long-term permanent residents and 81.8 percent of short-term circular residents could buy ration from a PDS outlet during the pandemic.

## ACCESS TO PM-JAY

Ayushman Bharat has been promoted as a cashless scheme under which beneficiaries can reap its benefits from any place in the country as long as they have their cards and an empanelled hospital to get treated in. This scheme attempts to escape the sedentary bias of PDS and provides an ideal arrangement for all migrants to cushion themselves from catastrophic expenditure. However, the survey findings give us a grim picture.

Awareness about this scheme is exceptionally low. Only 10.1 percent and 8.2 percent of long-term permanent residents and natives, respectively, have heard of Ayushman Bharat. Awareness among migrants is even lower - only 3.4 percent of semi-permanent and 3.2 percent of short-term circular have heard of the scheme.

TABLE 2.22: Access to Ayushman Bharat by type of resident (n=1461)

TYPE OF RESIDENTS	PERCENTAGE THAT HAVE HEARD OF AYUSHMAN BHARAT	PERCENTAGE WITH AN AYUSHMAN BHARAT CARD
Long-term permanent	10.1	1.0
Long-term circular (semi-permanent)	3.4	0.7
Native resident	8.2	1.2
Short-term circular	3.2	0
Total	8.3	1.0

There are notable differences by sex too. Male respondents who have heard of Ayushman Bharat were at least double of female respondents in all occupation categories. The only exception is among native residents among whom 12.6 percent female respondents have heard of Ayushman Bharat whereas only 1.1 percent male have heard of this scheme.

The highest percentage of respondents with an Ayushman Bharat card are native residents at 1.2 percent, followed by long-term permanent at 1 percent. **None of the short-term circular residents, surveyed, have a card.**

## EMPLOYEE BENEFITS

Migrant workers, despite their vulnerability often face administrative obstacles in accessing social security. One of the most obvious reason for their exclusion is the insufficient duration of their periods of employment and residence<sup>lii</sup>. Furthermore, the informal nature of work that migrants are involved in gives employers the leeway to exclude them from social security benefits which are otherwise available for formal employees. This section therefore presents the findings of the provisioning of social security benefits by employers to gauge the difference in the status of migrants and non-migrants.



**TABLE 2.23: Respondents with an employer by type of residents (n=578)**

TYPE OF RESIDENTS	RESPONDENTS WITH A WRITTEN CONTRACT OF EMPLOYMENT OUT OF THOSE THAT ARE EMPLOYED (%)
Long-term permanent	7
Long-term circular (semi-permanent)	5
Native resident	10
Short-term circular	0
Total	6.8

Only 6.8 percent of respondents who have an employer have a written contract of employment. Natives have the highest percentage of respondents (10 percent) with a written contract, followed by long-term permanent residents (7 percent) and semi-permanent residents (5 percent). **Short-term circular residents have no written contract of employment.**

**TABLE 2.24: Provision of social security benefits by employer (percent) (out of total respondents with an employer) by type of resident (n=578)**

TYPE OF RESIDENTS	PAID LEAVE	PENSION CONTRIBUTION	PAID MATERNITY LEAVE	HEALTH INSURANCE OR ANY MEDICAL BENEFIT
Long-term permanent	19.5	5	0.9	0.9
Long-term circular (semi-permanent)	15	0	0	0
Native resident	9.57	0	0.9	0
Short-term circular	5.8	5.8	5.8	0
Total	16.38	3.62	1.06	0.64

Out of the total respondents with an employer, highest percentage of respondents getting paid leaves was for long-term permanent migrants at 19.5 percent, followed by semi-permanent at 15 percent and native residents at 9.5 percent. **Semi-permanent migrants did not receive any other benefit. Health insurance has been provided only to long-term permanent residents.** 5.8 percent of short-term circular migrants received paid maternity leave while 0.9 percent of long-term permanent and native residents each received the same.

The exclusion of migrants from social security benefits makes it pertinent for them to have knowledge of schemes and legal provisions which have been tailor-made for them. Therefore, this section gauges the awareness of the different categories of residents to the few informal sector schemes as mentioned in Section II of this chapter.

## AWARENESS OF INFORMAL SECTOR SCHEMES

Awareness of informal sector schemes is highest for long-term permanent migrants, followed by semi-permanent migrants. Native residents were unaware of four out of five schemes, while **short-term circular migrants were only aware of ONORC**.

TABLE 2.25: Awareness of informal sector schemes by type of residents (n=1461)

TYPE OF RESIDENTS	NFBS	IGNOAPS	AABY	PM-SYM	NPS-Traders	APY	PMJBY	PMSBY	ONORC
Long-term permanent	1	8.8	2.7	1.6	1.6	4.2	8.9	9.1	12.7
Long-term circular (semi-permanent)	1.4	1	0.3	0.7	0.7	1.4	2.4	2.4	3.4
Native resident	0	2.4	0	0	0	0.8	1.2	0.8	1.6
Short-term circular	0	0	0	0	0	0	0	0	3.2
Total	0.9	6	1.7	1.1	1.1	2.9	6.1	6.2	8.8

## REGISTERED WITH A WORKERS' WELFARE BOARD

Welfare boards are statutory bodies engage in matters concerning policy and legislation related to ISWs and overlooks the safety, health and overall welfare of the workers. Welfare worker boards not only improve industrial relations and efficiency, but also contribute to high worker morale, creation of permanent labour force and provision of social benefits. It is therefore pertinent that workers are registered with such a board.

TABLE 2.26: Respondents registered with a welfare worker board (out of total respondents with an employer) by type of residents (n=578)

TYPE OF RESIDENTS	FEMALE	MALE	TOTAL
Long-term permanent	0.8	1.5	1.1
Long-term circular (semi-permanent)	0.4	0	0.3
Native resident	0	0	0
Short-term circular	0	6.6	3.2
Total	0.6	1.1	0.7

Our findings however show that **a mere 0.7 percent of all workers with an employer are registered with a workers' welfare board**. 3.2 percent of the short-term circular migrants are registered with a welfare worker board; of whom none were female ISWs. Only 1.1 percent long-term permanent and 0.3 percent semi-permanent are registered. None of the native residents were registered with a welfare board, unfortunately the survey did not collect primary information on why this is the case.

## AWARENESS OF LABOUR CODES

Awareness of relevant provisioning of benefits and minimum wages in the CoSS and the wage code is extremely low for all residents. In fact, **none have heard of CoSS and only 0.9 percent of the respondents have heard of the wage code.**

TABLE 2.27: Awareness of labour codes by type of resident (n=1461)

TYPE OF RESIDENTS	FEMALE	MALE	TOTAL
Long-term permanent	1.6	0.8	1.3
Long-term circular (semi-permanent)	0	1.1	0.3
Native resident	0	0	0
Short-term circular	0	0	0
Total	1	0.7	0.9

Among those who have heard of the wage code, 1.3 percent of the respondents are long-term permanent migrants and 0.3 percent semi-permanent migrants. All respondents are aware of entitlement to minimum wage. None of the semi-permanent migrants knew that the employer has to pay wages within 30 days or that men and women are supposed to be paid equally. 67 percent of long-term permanent migrants knew about the 30-day wage window and 75 percent knew that men and women are to be paid equally.

**Females of all categories except long-term permanent residents have no awareness of the codes.**

## THE WAY FORWARD

The Universal Declaration of Human Rights recognises social security as a ‘fundamental human right’ crucial to combat discrimination, reduce poverty and to promote social inclusion. It is therefore pertinent that the social security is made available and accessible to the informal sector workers. As a category, they ought to have access to the same employment benefits and income security that a formal worker enjoys. The heterogeneous nature of the informal sector, temporary working arrangements and precariousness of work taken together is a powerful argument for employers and governments, together, to join hands and take on the responsibility of securing the lives of this vulnerable group.

Our study demonstrates that this group faces the double and sometimes a triple burden of being poor, belonging overwhelmingly to a minority religion (Muslims) and being women in addition to having to work in informal settings. We show that the state of social security in the surveyed population leaves much to be desired. Awareness and accessibility to flagship schemes and employee benefits is highly fragmented across cities, occupations and income groups. Accessibility to government welfare schemes, especially PDS and Ayushman Bharat is also poor and while PDS is more accessible than the Ayushman Bharat scheme, the difficulties in accessing both are both unsurprising and unfortunate. As far as the provision of social security benefits by employers is concerned this also remains so low that one could assume there is actually none at all. This is particularly true for health insurance which has been completely denied to casual and home-based workers.

Awareness of government schemes, employee benefits and rights guaranteed by law is ought to be the first step towards access to social protection, however our findings from this study indicate exceptionally low levels of awareness of available social security benefits and legal provisions. Sadly, the poorest groups also exhibit the least awareness and consequently have the least access as well. Of all the respondents, migrant workers are the least protected group. Short-term circular migrants have no employment guarantee, have no access to employer-provided benefits, and access to PDS and health insurance is the lowest. Similarly, female ISWs are much more vulnerable than their male counterparts. Female workers also have lesser accessibility to and awareness of their entitlements and social security benefits.

The need to advocate for increased awareness of ISWs about their legal rights and entitlements and to make social security accessible to them is both urgent and fundamental. Based on our study, we recommend that a coherent strategy be developed for ISW based on the following key recommendations:

- 1. Increase awareness of social security schemes:** ISWs knowledge about social security schemes is exceptionally low and as a result they risk missing out on benefits that they are entitled to. Therefore, local governments and workers’ welfare boards should inform and educate workers, in their jurisdiction, about available social welfare schemes, employee benefits and legal rights. Local civil society organizations should also be made partners in the regular dissemination of such awareness programmes.
- 2. Reduce administrative and registration barriers:** The registration of potential beneficiary in a social security schemes is a difficult to navigate and a long-drawn process. As we pointed out earlier, there is a need to make all social security schemes self-selectable instead of going down the tedious route of identification of the poor. Making the process of registration easy will also increase the uptake of these

schemes. Innovative approaches as mobile registration vans, walk-in counters with available assistance etc. can be adopted to ease the registration process, the launch of India's e-shram portal is one such idea.

3. **Create and enforce mechanisms to protect casual and migrant workers:** Casual workers and migrants, particularly, short-term circular migrants are two of the most vulnerable groups among the ISW. It is absolutely essential to ensure that they can access social security benefits. This can be done by ensuring that casual and migrant workers across all occupations are registered with worker's welfare boards or with the e-shram portal right before they pick up casual-wage labour, perhaps on-site as well. Workers' Welfare Funds provide workers with an old-age pension, employment injury protection, health insurance and maternity cash benefits for women. While the success of *Worker Welfare Boards and Welfare Funds*<sup>liii</sup> has not been evaluated, it's potential to protect vulnerable workers should be taken seriously.
4. **Ensure legal compliance:** The Code on Social Security, 2020 explicitly identifies ISWs as a target group needing access to health care and income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner. However, the heterogeneous nature of the informal sector makes it hard to oversee if employers, are, in fact practicing the legal dictum. Health insurance and maternity benefits are the two of the least accessible provisions. Lack of maternity benefits makes women very vulnerable – she loses her job due to lack of maternity benefit and is left with no income to take care of herself and her child. Therefore, state governments should set up monitoring and evaluation groups at the local level to ensure legal compliance by employers.
5. **Clear set of guidelines for employers:** It is pertinent that employers are provided with a clear set of guidelines on the compliances required under law. This includes the issuing of mandatory written contract of employment, payment of wages within 30 days of work and guaranteed basic pay in the face of any crisis.

## ANNEXURE A – QUESTIONNAIRE

QUESTION NO.	QUESTION	INSTRUCTIONS
<b>SECTION 1: PROFILE OF THE RESPONDENT</b>		
1.1.	Name:	
1.2.	Sex: MALE   FEMALE   TRANSGENDER   PREFER NOT TO SAY	
1.3.	Who is the head of the household? _____	
1.4.	Age: 18-30   31-45   45-60   60 +	
1.5.	Name of the slum:	
1.6.	Ward number:	
1.7.	City: Mumbai   Pune   Bangalore   Delhi	
1.8.	Type of resident:	
1.8.1.	Native resident	
1.8.2.	Long-term permanent	
1.8.3.	Long-term circular (semi-permanent)	
1.8.4.	Short-term circular	
1.8.5.	Seasonal migrant	
1.9.	Occupation category:	
1.9.1.	Regular wage workers	
1.9.2.	Casual wage workers	
1.9.3.	Self-employed worker	
1.9.4.	Home-based worker	
1.10.	Specify the occupation: _____	
1.11.	1.7. Income (annually):	
1.11.1.	=<15000	
1.11.2.	15001-30000	
1.11.3.	30001-45000	
1.11.4.	45001-60000	
1.11.5.	60001-75000	
1.11.6.	>75000	
1.12.	Type of wage:	
1.12.1.	Daily wage	
1.12.2.	Weekly wage	
1.12.3.	Monthly wage	
1.12.4.	Piece Rate	
1.13.	Religion:	

1.13.1.	Hinduism	
1.13.2.	Islam	
1.13.3.	Christianity	
1.13.4.	Sikhism	
1.13.5.	Jainism	
1.13.6.	Buddhism	
1.13.7.	Other: _____	
1.14.	Social category:	
1.14.1.	General	
1.14.2.	OBC	
1.14.3.	SC	
1.14.4.	ST	
<b>SECTION 2: ACCESS TO PDS</b>		
2.1.	Do you have a ration-card with you?	If the respondent does not have a Ration Card, note the reasons in 2.1.1 and skip to section 3]
	Yes	
	No	
2.1.1.	Reasons for not having a ration card	
2.1.1.1.	Ration card is at the home state	
2.1.1.2.	Have applied but haven't received the ration card yet	
2.1.1.3.	Have not registered	
2.1.1.4.	Difficulty in the registration process	
2.1.1.5.	Don't know about ration card	
2.1.1.6.	Other, specify	
2.2.	Type of ration card:	
2.2.1.	Antyodaya	
2.2.2.	BPL	
2.2.3.	APL	
2.2.4.	Annapoorna	
2.2.5.	E-coupon	
2.2.6.	Unclear	
2.3.	Number of years since its issue:	
2.4.	Could you buy ration at the PDS outlet during this pandemic?	If no, note the reasons in the 2.4.1. and skip to section 3. If yes, go to 2.5.]
	Yes	
	No	
2.4.1.	Reason for not buying ration:	
2.4.1.1.	Grain supplies did not reach the PDS outlet	

2.4.1.2.	PDS shop was closed	
2.4.1.3.	PDS shop was open for a limited time	
2.4.1.4.	Lack of cash at the time when grain was available at the PDS outlet	
2.4.1.5.	Grain supplies "ran out" by the time we went to buy	
2.4.1.6.	Ration card was issued in the home state and is not usable in the state I am living in	
2.4.1.7.	Other, specify:	
2.5.	If yes, what ration did you buy?	[check options that apply] [Investigator: Note down quantity against the ration bought]
	<b>Ration</b>	<b>Quantity</b>
	Rice	
	Wheat	
	Pulses	
	Oil	
	Sugar	
	Kerosene	
	Other, specify	
2.6.	Has the quantity been enough for your family?	
	Yes	
	No	
<b>SECTION 3: ACCESS TO PM-JAY</b>		
3.1.	Have you heard of Ayushman Bharat?	
	Yes	
	No	If no, skip to section 4
3.2.	Source of awareness:	
3.2.1.	Self-check via internet	
3.2.2.	Media (radio, newspaper, TV)	
3.2.3.	ASHA/ANM	
3.2.4.	Others, _____	
3.3.	Do you have a Ayushman Bharat card?	
	Yes	
	No	If the respondent does not have a Health Card, note the reasons in 3.3.1. and skip to section 4]
3.3.1.	Reasons for not having a health card	
3.3.1.1.	Have applied but haven't received the health card yet	
3.3.1.2.	Have not registered	
3.3.1.3.	Difficulty in the registration process	



3.3.1.4.	Other, specify _____	
3.4.	Number of years since its issue: _____	
	Have you used the card in the last one year?	If the respondent hasn't used the card, note the reasons in 3.5.1. and skip to section 4; If yes, go to 3.6.
	Yes	
3.5.	No	
3.5.1.	Reasons for not using a health card	
3.5.1.1.	No illness	
3.5.1.2.	Illness did not require hospitalization	
3.5.1.3.	No empaneled hospital nearby	
3.5.1.4.	Hospital did not accept the card	
3.5.1.5.	Others, specify _____	
3.6.	Amount spent for treatment and the source of money:	
3.7.	Reason for using health card	
3.7.1.	COVID-19 related hospitalization	
3.7.2.	COVID-19 test	
3.7.3.	Non-COVID-19 hospitalization	
3.8.	Type of payment:	
3.8.1.	Cashless (in case of empaneled hospital)	
3.8.2.	Amount reimbursed	Note the amount spent on treatment,
3.8.2.1.	Has the amount been reimbursed? [Investigator:	If yes, note the amount reimbursed]
	Yes	
	No	
<b>SECTION 4: EMPLOYEE BENEFITS</b>		
	Do you have an employer right now?	If yes, skip to 4.3
	Yes	
4.1.	No	
4.2.	If no, have you had an employer in the last 12 months? Specify the nature of employment, _____	If no to 4.1 and 4.2, skip to section 5
	Has your employer provided you a written contract of employment?	
	Yes	
4.3.	No	
4.4.	Do you know that you are entitled to the following social security benefits from your employer?	Check boxes that apply
4.4.1.	Paid leave	
4.4.2.	Pension contribution	

4.4.3.	Paid maternity leave	
4.4.4.	Health insurance or any medical benefit	
4.5.	Does your employer provide any of the below?	Check boxes that apply; If no, skip to section 5]
4.5.1.	Paid leave	
4.5.2.	Pension contribution	
4.5.3.	Paid maternity leave	
4.5.4.	Health insurance or any medical benefit	
4.5.5.	Other benefits, specify _____	
<b>SECTION 5: AWARENESS AND ACCESS TO INFORMAL SECTOR WORKER SCHEMES</b>		
5.1.	Have you heard of any of the following schemes?	If no, skip to section 6
5.1.1.	National Family Benefit Scheme (NFBS)	
5.1.2.	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	
5.1.3.	Aam Admi Bima Yojana (AABY)/Janashree	
5.1.4.	Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)	
5.1.5.	National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders)	
5.1.6.	Atal Pension Yojna (APY)	
5.1.7.	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	
5.1.8.	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	
5.1.9.	One nation one ration card programme	
5.2.	Source of awareness:	
5.2.1.	Self-check via internet	
5.2.2.	Media (radio, newspaper, TV)	
5.2.3.	Friends	
5.2.4.	Employer	
5.2.5.	Others, _____	
5.3.	Are you registered in any of the above schemes?	If yes, note down the schemes; If no, go to 5.3.1.
	Yes	
	No	
5.3.1.	Reason for not registering:	
5.3.1.1.	Do not know the registration process	
5.3.1.2.	Do not have the required cash to register	
5.3.1.3.	Do not have enough knowledge about the scheme to register	
5.3.1.4.	Not eligible to register	
5.3.1.5.	Not interested	
5.3.1.6.	Other, specify _____	
5.4.	Are you registered with any worker's welfare board?	
	Yes	
	No	
<b>SECTION 6: AWARENESS OF LABOUR CODES</b>		

6.1.	Have you heard of any of the labour codes below:	If no, end interview. If yes, ask questions from below about the codes they know]
	Wage Code	
	Social security code	
6.2.	What do you know of the wage code:	Check boxes that apply
6.2.1.	I'm entitled to a minimum wage	
6.2.2.	My employer will have to pay me wages within 30 days	
6.2.3.	Men and women are paid equally	
6.3.	What do you know of the social security code: [check boxes that apply]	
6.3.1.	Authorities are required to make social security schemes for informal sector workers	
6.3.2.	Creche facilities should be available in establishments with 50 employees	

## ANNEXURE B

### GUIDANCE NOTE FOR INVESTIGATORS-DEFINITIONS

1. **Informal Sector and Informal Sector Workers:** Economic activities not authorized or regulated by the State fall under the informal sector; workers employed in this sector are usually devoid of social security benefits as paid leave, maternity benefits, pension etc.;
2. **Types of Residents:**
  - a. *Native resident:* Born in the place where he is currently residing
  - b. *Long term permanent migrant:* They have been residing in the place of employment for more than a year.
  - c. *Long-Term Circular/Semi Permanent:* This group is also called semi-circular. They always have a connection with their native place and usually goes back home in the case of unemployment, end of work or any adverse circumstance.
  - d. *Seasonal Migrant:* They move from one location to the other combining employment opportunities at several places according to seasonal labour requirements.
  - e. *Short Term-Circular:* They follow a circular path and maintain continuous but temporary absences from their place of origin for more than one day.
3. **Types of Occupations**
  - a. *Regular wage workers:* receive wages on a regular basis
  - b. *Casual wage workers:* whose employment is of casual nature, gets wages.
  - c. *Self-employed worker:* any person who operates a non-farm enterprise or engages in a non-agricultural profession, trade or business, either on own account individually or with one or more persons.
  - d. *Home-based worker:* involved in the production of goods or services as specified by an employer, in his / her own home or other premises of his / her choice (other than the work place of the employer) for remuneration
4. **PDS and Ayushman Bharat**
  - a. *Antyodaya Anna Yojana (AAY):* given to impoverished families identified by the state governments. Persons who do not have stable income are issued this card. Unemployed people, women and old aged people fall under this category. 35 Kg. of food grains per household per month.
  - b. *Below Poverty Line (BPL):* Families that have BPL cards are the ones who are living below the poverty line specified by the state government. 10kg to 20kg food grains per family.
  - c. *Above Poverty Line (APL):* Families that have this card are the ones who are living above the poverty line as specified by the state government. 10kg to 20kg food grains per family.
  - d. *Annapoorna Yojana (AY):* Given to older people who are poor and above 65 years. 10 kgs of food grains per month under this card.
  - e. *Ayushman Bharat:* A national health insurance scheme of the state that aims to provide free access to healthcare for low income earners in the country.

## ANNEXURE C – SCHEMES COVERED

- National Family Benefit Scheme (NFBS) provides a lump sum family benefit of Rs 10,000/- to the bereaved households in case of the death of the primary breadwinner irrespective of the cause of death.
- Indira Gandhi National Old Age Pension Scheme (IGNOAPS) provides a monthly income in the range of INR 600-1000 to citizens or refugees above 60 years, who have no other source of income.
- Aam Admi Bima Yojana (AABY)/Janashree covers a range of workers as brick-kiln workers, carpenters, fisherman, and *safai karmacharis* among others. The scheme offers insurance coverage of INR 30,000 which can be availed upon the death of the insured or disability.
- Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) is a voluntary contributory scheme for unorganised workers' economic surety during old-age not covered under the New Pension Scheme (NPS); Employees' State Insurance Corporation (ESIC) scheme; or Employees' Provident Fund Organisation (EPFO).
- National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders) provides old age social security to retail traders, shopkeepers or self-employed persons with an annual turnover of less than Rs. 1.5 crore.
- Atal Pension Yojna (APY) is a contributory pension scheme for unorganised workers who don't pay income tax.
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) provides life insurance cover of INR 2 lakhs to unorganised workers on payment of a yearly premium of Rs. 330.
- Pradhan Mantri Suraksha Bima Yojana (PMSBY) provides INR 2 lakhs upon the accidental death or full disability, of the insured and Rs. 1 lakh on partial disability on payment of a yearly premium of Rs. 12.

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## ENDNOTES

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<sup>ii</sup> Informal Economy in South Asia". (n.d.). ILO in India, Accessed on 02 June, 2020, <http://ilo.ch/newdelhi/areasofwork/informal-economy/lang--en/index.htm>

<sup>iii</sup> There are 5.2 percent informal workers in the organised sector indicating the level of outsourcing of production as well as the growing use of contractual labour. See Murthy, 2019.

<sup>iv</sup> Sharma, Yogima, (2020), "National database of workers in informal sector in the works", The Economic Times, accessed on 12 June, 2021, <https://economictimes.indiatimes.com/news/economy/indicators/national-database-of-workers-in-informal-sector-in-the->

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<sup>v</sup> Multidimensional poverty encompasses the **various deprivations experienced by poor people in their daily lives** – such as poor health, lack of education, inadequate living standards, disempowerment, poor quality of work, the threat of violence, and living in areas that are environmentally hazardous, among others. See: <https://ophi.org.uk/policy/multidimensional-poverty-index/#:~:text=Multidimensional%20poverty%20encompasses%20the%20various,are%20environmentally%20hazardous%2C%20among%20others>.

<sup>vi</sup> Murthy, 2019.

<sup>vii</sup> Sastry, N.S. (n.d.). Estimating Informal Employment and Poverty in India. Human Development Resource Centre. Accessed on 02 June, 2020.

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<sup>ix</sup> India. National Commission for Enterprises in the Unorganised Sector, & Academic Foundation (New Delhi, India). (2008). Report on conditions of work and promotion of livelihoods in the unorganised sector. Academic Foundation.

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<sup>xi</sup> Vyas, M. (2020) “An Unhealthy Recovery”  
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<sup>xii</sup> Lutz Leisering, (2021) “One Hundred Years of Social Protection: The Rise of the Social Question in Brazil, India, China, and South Africa, 1920–2020,” in *One Hundred Years of Social Protection: The Changing Social Question in Brazil, India, China, and South Africa*, ed. Lutz Leisering, Global Dynamics of Social Policy (Cham: Springer International Publishing, 2021), 383–428, 397, [https://doi.org/10.1007/978-3-030-54959-6\\_11](https://doi.org/10.1007/978-3-030-54959-6_11).

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<sup>xv</sup> PRS India, (2020)

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- <sup>xx</sup> Kumar, Digvijay. (2019). "The Politics of Poverty." *Social Change*, vol. 49, no. 2, pp. 232–240, doi:10.1177/0049085719832406.
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<sup>iii</sup> “Social protection for migrant workers”, (n.d.), ILO, accessed 26 Oct, 2021, <https://www.ilo.org/global/topics/labour-migration/policy-areas/social-protection/lang--en/index.htm>

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