



Project Adhikaar

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List of Abbreviations

Abbreviation	Full Form
DWWP	Daily Wage Worker Platform
MSF	Mahashakti Foundation
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
SSY	Sukanya Samridhi Yojana
NPS	National Pension System
EPF	Employees' Provident Fund
PPF	Public Provident Fund
PDS	Public Distribution System
APY	Atal Pension Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMSYM	Pradhan Mantri Shram Yogi Maan-dhan
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act 2005
MBPY	Madhu Babu Pension Yojana
PAN	Permanent Account Number
COVID-19	Coronavirus Disease of 2019

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1. Executive Summary

India's 450 million internal migrants are a vulnerable, mobile and worst of all – grossly overlooked segment of society. Several central and state government welfare schemes have been initiated to support these workers. Unfortunately, only a few of these reach the workers and benefit them as intended. The enrolment gap is wider in regions where these schemes are perhaps most required – migrant source states (those with the highest levels of internal migrants). Identifying the gaps in existing government schemes, Daily Wage Worker Platform, in collaboration with Mahashakti Foundation (a micro-finance rural empowerment NGO) launched Project Adhikaar. The objective was simple - enrol 5,000+ migrants in Odisha (a major source state) onto 3-5 state/central welfare schemes each. Four key areas were identified – Social Security, Job Security, Food Security and Basic Documentation. All the schemes covered in Project Adhikaar belonged to one of these categories.

Two of the most underdeveloped tribal districts in Odisha (and perhaps India) – Kalahandi and Balangir – were chosen as the target areas. To understand the status of migration and enrolment rates in these districts, a comprehensive baseline survey was developed. Between July and November 2021, 4,755 migrant workers across the two districts were surveyed. The survey revealed that while most respondents had basic documentation (72% of 4,755) and were enrolled onto food security schemes (87% of 4755), only 13% were enrolled onto job security and just 1% onto social security schemes. This clearly shows that social security and employment schemes need to be prioritised.

A real time analysis of the survey data allowed Phase II - project implementation to be initiated in August 2021. Over the next five months, 6000+ migrant workers from Kalahandi and Balangir were enrolled onto 3-5 schemes each, taking the tally of enrolments to 25,244. Of these, more than 5,000 beneficiaries each were enrolled onto E-Shram (a recent initiative of the central government directly linking workers to over 10 social security and employment schemes), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Within five months, Project Adhikaar increased the penetration rates (in the regions covered) of PMSBY and PMJJBY by 18% and 16% respectively. In comparison, a fewer number of enrolments were made in other schemes like MGNREGA, Madhu Babu Pension Yojana and Public Provident Fund due to reasons including (but not limited to) compulsory monetary contributions and rigid eligibility criteria.

While Project Adhikaar achieved its objectives, the project team had to overcome multiple roadblocks to ensure its success. For example, migrant workers do not have a reliable migration schedule. Hence the project team collected contact information during the baseline survey alongside creating helpline numbers to enable a two-way communication between the project team and beneficiaries. As a result of past exploitation, there was also a sense of distrust for the field team and welfare schemes. The team collaborated with community leaders and government officials, distributed relief packages of dry rations and organised focus group discussions to build trust.

Policy recommendations to improve the implementation of welfare schemes include: an increased focus on promoting local awareness of the schemes, lowering co-payments for insurance schemes and a greater accountability of local officials. The government needs to address the data-gaps and procedural barriers that limit worker access. At the same time, state level schemes such as Mission Shakti and Odisha Livelihood Mission need to be implemented in partnership with NGOs, panchayats and labour departments to secure local employment for migrants and their families. It also important to learn from and scale up best practices such as Chattisgarh's Shram Mitra Scheme and the Delhi government's establishment of welfare boards for construction workers.

While the recently created E-Shram portal has captured the basic information about millions of workers across the country, the challenge is to integrate them into the 15 employment and welfare schemes promised. This requires coordination between the centre and states, which can be enhanced by creating a national network for the support of migrants, improved data collection and monitoring. What migrant and daily wage workers need the most is a customised package of schemes to meet their immediate and long term needs. Project Adhikaar was made possible with the financial support of Omidyar Network India. This report was prepared in collaboration with O.P. Jindal Global University and edited by Nalini Menon.

2. The Migrant Worker Crisis

Generally, migrant workers belong to low-income groups and pursue migration as a livelihood strategy due to lack of local employment opportunities in their home state.¹ Internal migration as a process, demands frequent intra-state and inter-state movement.² The lack of stability poses a serious threat to their food security, job security, access to government schemes, social security benefits and legal rights at the workplace. This section highlights the spectrum of socio-economic challenges that have devastated the lives of migrant workers since the onset of the COVID-19 pandemic.



Migrant workers in Odisha

Daily Wage Worker Platform (DWWP) in collaboration with prominent Non-Government Organisations (NGOs) surveyed over 8,000 migrant workers from September 2020 to February 2021, across Bihar, Odisha, and Maharashtra to understand the plight of migrant workers because of the pandemic. It was found that 75% of the surveyed workers did not have any source of income post lockdowns, 45% reported difficulty due to food shortages and 31% had no access to healthcare. Nearly 75% of the workers did not receive any benefits from the government. Over 80% of workers did not receive any formal contracts from their employers and 93% were unaware of their legal rights at the workplace.³

Most of the migrant workers were not formally registered or did not have basic documentation such as Aadhaar Cards, Ration Cards and Job Cards which are necessary for direct benefit transfers under the Public Distribution System.⁴ According to the survey, there was a major gap in documentation that is

¹ Meher, S., & Nanda, J. (2020, June). COVID-19 and Migrant Workers: Challenges and Opportunities for Odisha. *Nabakrushna Choudhury Centre for Development Studies, Bhubaneswar*.

<https://www.ncds.nic.in/sites/default/files/WorkingandOccasionalPapers/WP79NCDS.pdf>

² *Internal Migration in India*. (2021, February 2). *JournalsOfIndia*. <https://journalsofindia.com/internal-migration-in-india/>

³ Kumar Pillai, R., & Selvaraj, P. (2013). Exploring realities of food security: Oral accounts of migrant workers in urban India. *SAGE Journals*. <https://doi.org/10.1177/0143831X13501003>

⁴ Borhade, A., Dey, S., & Sharma, J. (2017). *Towards a better response to Internal Labor Migration in India* [Slides]. Indian Institute of Public Health, Delhi (IIPHD), Public Health Foundation of India (PHFI). https://niti.gov.in/planningcommission.gov.in/docs/data/ngo/csw/csw_labor.pdf

tied to their employment. Fewer than 3% of the total respondents had been issued an employment card under the Inter-State Migrant Workmen Act, 1979.⁵ The survey findings indicate that lack of proper documentation is a threat to the food security and livelihood of a migrant worker.

Government employment and social welfare schemes are not always operational in rural areas. For example, workers in Odisha complained of inadequate employment under MGNREGA, which entitles them to 100 working days. Further, results suggest that cash benefit through direct benefit transfers has partially helped workers to overcome their financial distress, but 65% workers did not receive any benefit due to issues related to registration and linking of Bank Accounts with Aadhaar Cards.⁶ Resultantly, migrant workers are restricted from accessing relief packages and central/state government schemes. Apart from the registration challenges, there exists an inherent problem amongst employers as well. Contractors avoid bank transfers and employment contracts to reduce transparency and as a result, migrant workers are often denied their wages and deprived of social security benefits (Example: EPF) which is the responsibility of the employer.⁷ Thus, proper establishment of appropriate regulatory and implementation institutions and registration of workers is critical to deliver welfare benefits and avoid non-payment of daily wages.

Since most workers are seasonal employees, it becomes difficult and oftentimes impossible for them to carry the brunt of household expenditure during lean periods, forcing them to take loans from landlords and money lenders in villages. In most cases, they end up giving their land holdings as mortgage for taking loans to incur daily expenses. The landlords charge exorbitant rates of interest which becomes a huge burden for workers to repay.⁸

Advance payment facilities (ranging from Rs. 3000 to Rs. 10,000) provided by money lenders in various districts is another reason for poor households to migrate. Migrants are forced into such situations due to low productivity, shortage of work, low wage rate, irregular payment, debt burden and non-clearance of loans. Disproportionately, there are no provisions for workers to avail loans from any formal sectors for personal consumption.⁹

⁵ Daily Wage Worker Platform. (2021). *Rozgaar Survey Report: A Study on the Impact of Covid-19 on Migrant Workers in India*. https://1e43e972-7755-4c4c-bbec-e1b8fb77dcd3.filesusr.com/ugd/8a0ea0_ec13c3d7fd594f0181680d163de9a7f5.pdf

⁶ Jha, A. (2021). Vulnerability of Construction Workers During COVID-19: Tracking Welfare Responses and Challenges. *The Indian Journal of Labour Economics*, 64(4), 1043–1067. <https://doi.org/10.1007/s41027-021-00348-4>

⁷ Centre for Policy Research. (2017). *Migrants In Construction Work: Evaluating Their Welfare Framework*. [https://www.cprindia.org/system/tdf/policy-briefs/Evaluating%20the%20welfare%20framework%20for%20building%20and%20other%20construction%20workers%20in%20india%201109%20\(1\).pdf?file=1&type=node&id=6423&force=1](https://www.cprindia.org/system/tdf/policy-briefs/Evaluating%20the%20welfare%20framework%20for%20building%20and%20other%20construction%20workers%20in%20india%201109%20(1).pdf?file=1&type=node&id=6423&force=1)

⁸ Meher, S., & Nanda, J. (2020, June). COVID-19 and Migrant Workers: Challenges and Opportunities for Odisha. *Nabakrushna Choudhury Centre for Development Studies, Bhubaneswar*. <https://www.ncds.nic.in/sites/default/files/WorkingandOccasionalPapers/WP79NCDS.pdf>

⁹ Meher, S., & Nanda, J. (2020, June). COVID-19 and Migrant Workers: Challenges and Opportunities for Odisha. *Nabakrushna Choudhury Centre for Development Studies, Bhubaneswar*. <https://www.ncds.nic.in/sites/default/files/WorkingandOccasionalPapers/WP79NCDS.pdf>

3. Baseline Survey

The Kalahandi and Balangir districts of Odisha are among the most backward and under-developed parts of the country. The rural headcount poverty ratio in these districts is 50 % and the depth of poverty intensity is around 48%.¹⁰ These figures reveal the severity of inequitable development in these districts, which prompted Mahashakti Foundation (MSF), an NGO serving tribal populations in Odisha, to select them for Project *Adhikaar*. For efficient execution, five blocks were chosen from each of the two districts - Madanpur-Rampur, Bhawanipatna, Lanjigarh, Junagarh and Thuamul-Rampur from Kalahandi; Loisingha, Deogaon, Titilagarh, Balangir and Bangomunda from Balangir.

I. Development of Baseline Survey

A baseline survey was developed by DWWP and implemented by MSF to capture the existing enrolment rates for the identified central and state government schemes. Between July and November 2021, MSF's field team surveyed 4755 migrant workers across 10 blocks in Kalahandi and Balangir. The population of the region covered in Kalahandi¹¹ is 6,84,431 and that of Balangir¹² is 5,35,370. Combined, 12,19,801 people reside in the ten blocks covered under the project and hence, the baseline survey covered 0.39% (calculation below) of the total population.

$$\begin{aligned} \text{Survey Coverage (in \%)} &= \frac{\text{Number of People Surveyed}}{\text{Total Population}} \times 100 \\ &= \frac{4,755}{12,19,801} \times 100 = 0.39\% \end{aligned}$$

The survey was crucial for identifying the priority schemes for Phase II (Enrolment). It was a comprehensive questionnaire, covering a wide range of parameters including basic information (name, address, sex, age, etc.), contact details, place of work, i.e., destination state, existing documentation (Aadhaar Card, Voter ID Card, etc.) and schemes currently enrolled in. Contact details were collected to counter the implementation roadblocks arising from the mobility of a migrant population, further discussed in Section 7. For reference, a copy of the survey questionnaire is available in Annex 1.

¹⁰ Patro, S. K. (2021, November 27). NITI MPI Shows Odisha's KBK Syndrome Lingers on From Narashima Rao to Naveen Patnaik! *NITI MPI Shows Odisha's KBK Syndrome Lingers on From Narashima Rao to Naveen Patnaik!* <https://odishatv.in/news/exclusive/niti-mpi-shows-odisha-s-kbk-syndrome-lingers-on-from-narashima-rao-to-naveen-patnaik--164926>

¹¹ Kalahandi.nic.in. (n.d.). *Demography (as per 2011 census)*. <https://kalahandi.nic.in/demography/>

¹² Directorate of Census Operations. (2014, June 16). *Direct Primary Census, Abstract*. https://censusindia.gov.in/2011census/dchb/2124_PART_B_DCHB_BALANGIR.pdf

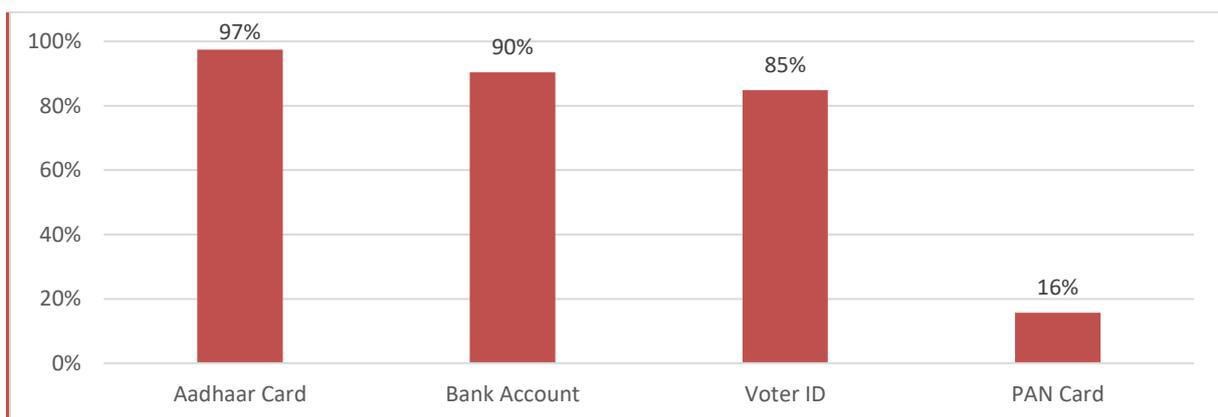


On-field volunteer conducting the baseline survey

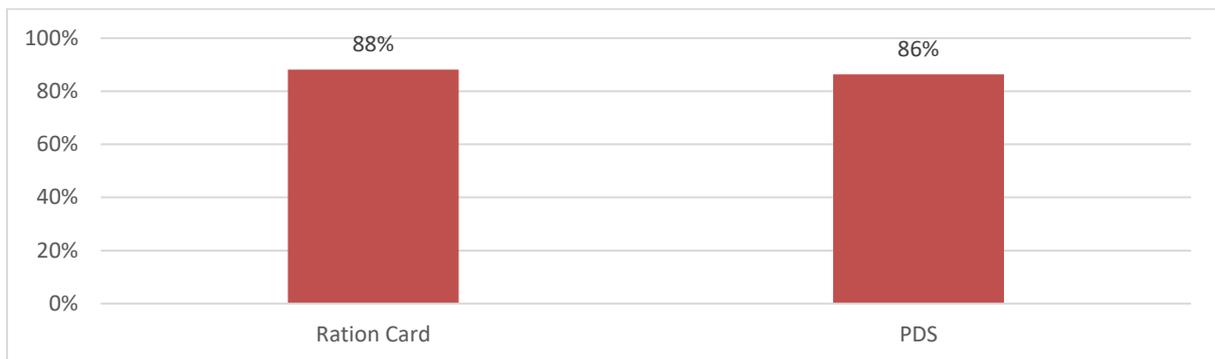
II. Survey Findings

A. Basic Documentation: As reflected in Figure 1, most of the survey respondents possessed basic identity documents, i.e., Aadhaar Card (97%), Voter ID (85%) and 90% held a bank account. However, upon further inspection, it was found that many workers had invalid documents. The primary cause of invalidity was incorrect information like date of birth, address, etc. Since a valid Aadhaar Card and bank account are prerequisites for most of the targeted schemes, rectifying the invalid documents became an added task for the project team. A PAN Card is provided by the Income Tax department for financial monitoring. Getting a PAN Card provides no benefit to migrant workers except for when they need to open a Bank Account. As a result, only 16% of those surveyed had PAN Cards.

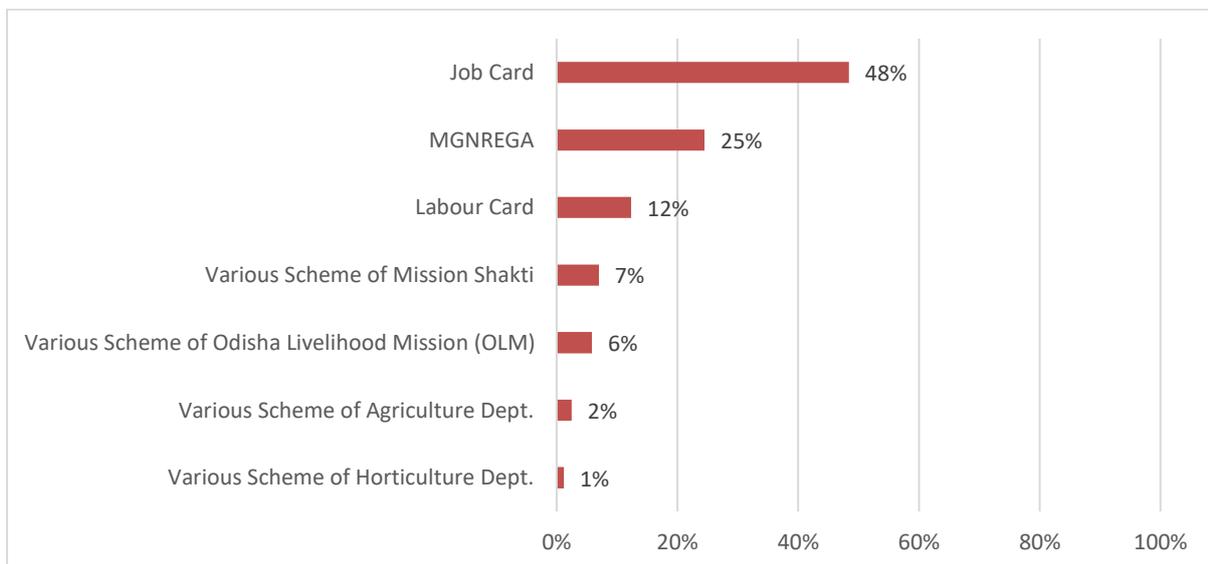
Figure 1: Baseline access to basic documentation



B. Food Security Schemes: Like basic documentation, food security schemes had a good enrolment rate. A majority of the survey respondents had Ration Cards (88%) and were enrolled into the Public Distribution System (PDS) scheme (86%).

Figure 2: Baseline enrolment in food-security schemes

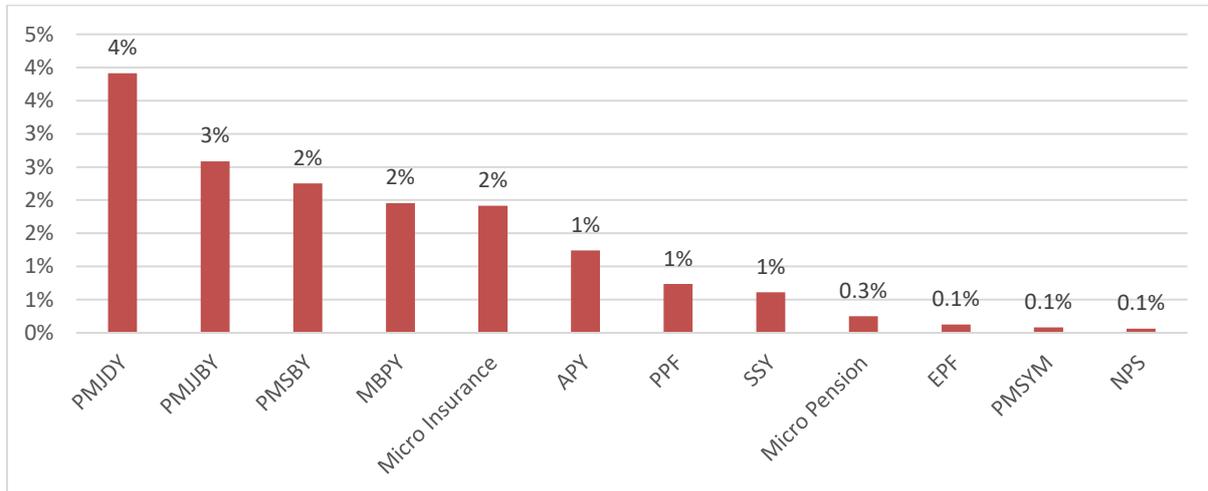
C. Job Security Schemes: Livelihood schemes are generally more specific in terms of target beneficiaries. For example, Mission Shakti aims to empower women through promotion of Self-Help Groups (SHGs). Schemes initiated by the Horticulture Department are aimed at those interested/engaging in Horticulture, etc. Keeping this in mind, a wide variety of livelihood schemes were included in the baseline survey. As seen in Figure 3, the enrolment rates for job-security (livelihood) schemes were significantly lower than those of basic documentation and food-security schemes. 48% of those surveyed had a Job Card, a document provided once someone enrolls onto MGNREGA and is valid for 5 years thereafter (used as an identity proof after completion of 100 working days under MGNREGA). Only 25% were currently enrolled onto MGNREGA and 12% had a labor card. The rest of the schemes, i.e., Mission Shakti, Odisha Livelihood Mission, Schemes of Agriculture Department, Schemes of Horticulture Department had enrolment rates either near or less than 5%.

Figure 3: Baseline enrolment in job-security schemes

*Mission Shakti and Odisha Livelihood Mission are specifically aimed at women and hence the enrolment rates are calculated as a percentage of the total women surveyed i.e. 1675.

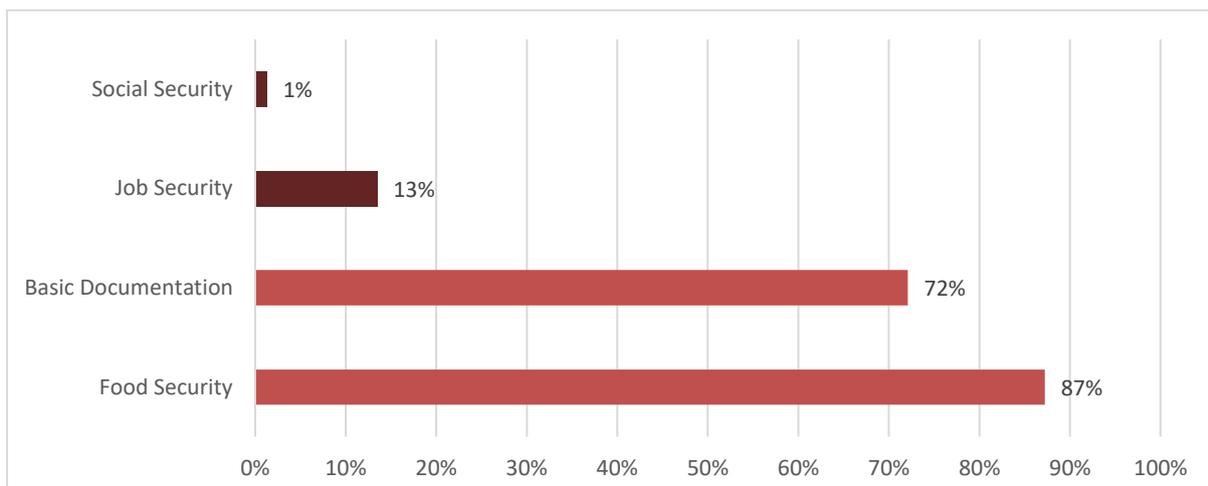
D. Social Security Schemes: As per Figure 4, social security schemes witnessed very poor enrolment rates (all less than 5%). A variety of reasons contribute to this, including the complexity of the schemes, requirement of pre-requisites (Aadhaar Card, Bank Account, etc.), requirement of monetary contribution from beneficiaries (APY, EPF, etc.) and lack of short-term benefits (Example: APY can be availed only after 20 years of contributions).

Figure 4: Baseline enrolment in social security schemes



E. Summary of results: To summarise the results from the baseline survey, the average enrolment rates of all the four thematic areas, i.e., basic documentation, food-security, job-security and social-security were calculated. As is evident from Figure 5, the average enrolment for social-security schemes is alarmingly low. Schemes for job-security had much better enrolment rates in comparison but were still far from satisfactory. Hence, Phase II of Project *Adhikaar* focused heavily on schemes for social security and job security.

Figure 5: Average enrolment rate (grouped by thematic area)



4. Project Implementation

I. The Selection of Schemes

An important parameter for the selection of schemes was based on the ‘immediate needs’ of the workers. However, some were modified to align with the on-going trends and efforts of the Odisha government for more efficient implementation. In addition, parameters such as higher inclusion rates and bureaucratic efficiency were also taken into consideration. For example, the nationwide PDS and MGNREGA were considered because they were popular amongst the masses and had comparatively smoother application procedures.¹³ Additionally, schemes which the field team had worked with during earlier projects were also included. Therefore, the field team was better equipped to assist the locals with enrolment and resolve any challenges. Odisha Livelihood Mission, Mission Shakti, Schemes of the Agriculture and Horticulture Departments were excluded from Phase II because they had specific requirements and depended heavily on the eagerness of the beneficiaries to form Self Help Groups, upskill themselves, take up agriculture, etc.

Public response and popularity of certain schemes played a crucial role in the selection of schemes like E-Shram and Labour Card. Further, given the nature of mobility of migrant workers, centrally sponsored schemes were included since they were easier to access and avail the benefits throughout the country. On the other hand, some state-sponsored schemes require long validation periods and become inaccessible once the worker migrates to another state. Thus, most of the schemes that were chosen were restricted to central schemes.

With a strong focus on social security and job security schemes, Phase II was implemented between August and December 2021. Over 6,000 migrant workers from Kalahandi and Balangir were enrolled into 3-5 schemes each, adding up to 25,244 enrolments onto 14 schemes. The final list of schemes is given in Table 1 and a detailed description of each scheme is available in Annex 2.



Migrant workers enrolled onto various schemes

¹³ This information is based on the detailed interviews conducted with the on-field workers of Mahashakti Foundation.

Table 1: List of schemes for enrolment

Category	S.No.	Scheme
Social-Security	1	Pradhan Mantri Shram Yogi Maandhan Yojana (PMSYM)
	2	Madhu Babu Pension Yojana (MBPY)
	3	Public Provident Fund (PPF)
	4	Sukanya Samriddhi Yojana (SSY)
	5	Atal Pension Yojana (APY)
	6	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
	7	Pradhan Mantri Suraksha Bima Yojana (PMSBY)
Job-Security	8	Job Card
	9	Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
Food-Security	10	Ration Card
Social-Security + Job-Security	11	Labour Card/E-Shram Card
Basic Documentation	12	PAN Card
	13	Bank Account
	14	Aadhar Card

II. Project implementation

The baseline survey provided insights into the schemes the migrant workers required and helped the team in preparing district-wise action plans to enrol the migrant workers of Odisha into different government schemes and avail the associated benefits.

The workers were divided into two categories, namely, inward migrants and outward migrants. Those who migrate on a yearly basis were classified as inward migrants and workers who left the district 4-5 years ago and returned recently because of COVID-19 were classified as outward migrants. Workers who migrated years ago did not have access to basic entitlements like a ration card, voter ID, Aadhaar card, PAN card, Bank Account, etc., in both their source and destination areas. On the other hand, workers who migrated on a yearly basis possessed these basic documents.

As a result, outward migrants could not avail job cards issued by the government (even if they exhibited interest and availability for work-periods) because of a lack of Aadhaar cards. Thus, the project team focused on helping them obtain basic documentation before enrolling them into welfare schemes.

III. Common Service Centres

A major component of the government enrolment drive was the Common Service Centres (CSCs) which are responsible for enrolling villagers on schemes and identity cards through online registrations. Villagers are required to visit the centres which are strategically placed within a 2-5 km radius of each district. The project team invited officials from local CSCs to help them with printing cards, forms and setting up of computers to carry out the registration camp drives.

Most CSCs lack connectivity or have server issues, leading to delays. This becomes a critical challenge for daily wage workers who cannot afford to lose a day's work. There have been instances of corruption with officials demanding bribes from NGO officers or migrant workers to avoid delays and speeding up the enrolment process. These centres thus, don't work as effectively and efficiently as they are expected to.¹⁴

DWWP worked alongside MSF to execute the project right from developing the initial strategy to monitoring and evaluation. Senior members from both organisations conducted weekly meetings throughout the course of the project to discuss challenges in execution, possible solutions, major successes and future strategies. The DWWP team developed the online survey form to efficiently roll-out and monitor the baseline survey. The data collected by the team members of MSF on ground was then thoroughly analysed at various stages of execution (500 respondents, 1000 respondents and so on...) and key insights were discussed in the weekly meetings. DWWP's analysis of the baseline data enabled the identification of priority schemes for Phase II (Enrolment).

For smooth functioning of the project, the project team was equipped with adequate training to explain the various aspects of the program and government schemes. They were subsequently equipped with fact sheets (in Oriya) to maximise the dissemination of information. Since most of the staff members hailed from nearby localities, they were available to the workers for guidance. A helpline number was also circulated for the workers to seek clarifications and help from the MSF team.

¹⁴ This information is based on detailed interviews conducted with the on-field staff of the Mahashakti Foundation.

5. Operational Challenges

Most internal migrants work on a contractual basis where it is common for contractors to deny wages and ignore basic employer responsibilities (ensuring a safe work environment, provision of required equipment, etc.). As a result, migrant workers were reluctant to cooperate with the field team. To gain their trust, the MSF team procured dry rations and distributed it with the help of the local Panchayat and the Public Distribution Office.

Workers were also sceptical about paying the premium for certain insurance related schemes because they believed that they wouldn't be able to reap the benefits since they are constantly on the move. MSF workers clarified these doubts by providing accurate information about the terms and conditions associated with the schemes.



Trust-building exercises conducted by the field team

Challenges with Monitoring and Evaluation

As discussed in previous sections, data collection and analysis were key components for the project's success. Working with grassroots organisations like MSF poses several data-related challenges which increase in intensity as the size of the dataset grows. Upwards of 4800 responses were recorded for the baseline survey. Anticipating these challenges, members from the DWWP team employed some mitigation techniques, these included:

- **Cloud-based data collection:** To avoid common data-entry errors, Google Forms, a cloud-based platform was used. This allowed experts at DWWP to analyse the data in real time and tally the totals with the field team.
- **Data Cleaning:** Since the baseline survey was conducted over a period of four months, some duplicate entries were recorded. DWWP's experts cleaned the data using various tools and techniques to ensure an accurate analysis is shared with the field team and in the report.

Scheme-wise Challenges

On-ground implementation of the chosen schemes in remote regions of Odisha brought along some challenges that were either inherent to the structure of the schemes or caused by external factors such as connectivity issues and lack of awareness amongst the villagers. The following section highlights the different challenges encountered with implementation of certain crucial schemes.

I. E-Shram Portal

The E-Shram Portal was launched by the Indian government in 2021 for the welfare of unorganized sector workers. It aims at maintaining a large database of informal sector workers that comprise 90% of the country's workforce. The scheme provides each migrant worker with a unique identification number. This database would help the government to link these workers to different schemes and enable them to avail the benefits of each scheme. The main problem with the scheme for E-Shram Cards is the difficulties being faced by rural people during the application process. The Government guidelines contain the provision to provide Rs.19 for each application submitted, to cover costs for Internet services and printing of all necessary documents. However, Government officials working at CSC centres supersede such provisions and resort to bribery by offering people the opportunity to have their applications submitted hassle-free at night without any network connectivity issues. To curb this practice, MSF workers started visiting villages at night, when the portal worked relatively conveniently and offered to upload applications free of cost.

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ପ୍ରଥମ କିସ୍ତି

କିଛି ନୁଆ ଖବର
E Shram କାର୍ଡରେ କେବେ ମିଳିବ ଟଙ୍କା, କାହାକୁ କାହାକୁ ମିଳିବ,
କେମିତି ଉଠାଇବେ ଲାଭ, ଜାଣନ୍ତୁ ସମ୍ପୂର୍ଣ୍ଣ ବିବରଣୀ

Local advertisement for E-Shram in Oriya

The second major issue MSF workers faced was with applicants who did not have their Aadhar card linked to their Mobile Numbers necessary to upload their application online. Without any help from CSC officials, such linking had to be handled first. Short-term resolutions included MSF workers providing further assistance to those who required such additional linking free of cost, to complete enrolments under the E-Shram scheme.

As of now, the E-Shram portal has been developed to capture national level data on daily wage and migrant workers. While it promises to be a new gateway to link these workers to 15 different employment and social security schemes, the process is yet to commence. At present, there is limited clarity on how the process of linking the different schemes will be operationalised. For example, what happens to workers already registered on certain schemes like MGNREGA and PMJJBY? Some fear that due to an overlap between certain welfare schemes, they may lose the benefits derived from existing schemes. The Labour department will need to conduct a great deal of back-end work to capture real time data related to the operations of existing schemes. The ground level data from different districts needs to be calibrated with the E-Shram portal.

II. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Mahatma Gandhi National Rural Employment Guarantee Act, 2005 is a social security scheme launched by the Government of India to enhance livelihood security in rural areas by providing guaranteed work of 100 days.

The major challenge faced with MGNREGA is the laborious process of availing the labour card, a key document that records workers' entitlements. The process is considered highly inconvenient as it requires filling a 15-page document which further results in approvals pending at multiple levels of bureaucracy. While for schemes like Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the process is relatively easy, whereby with little assistance and basic documents, applicants can be registered and receive approvals within a stipulated time.

Further, MSF workers saw many applications for labour cards in Odisha being rejected as Government officials complained about the issue of how the migrant workers, in spite of being enrolled under the state scheme would eventually travel to other states in search of jobs. Such practices have led to a problem of increased worker absenteeism at the allotted shifts by the Government. This highlights the practical challenges of providing local employment for transit workers.

Complaints of irregular payment of wages or remuneration to workers also surfaced. Often, they were delayed or sometimes not paid at all. In addition, a few migrants resisted employment through MGNREGA because they did not hold bank accounts that are linked to Aadhaar cards. The method of payment is through bank transfers and not direct cash which often prevents them from accessing the credited amount they earned.

III. Aadhaar Card

The Aadhaar Card acts as the primary document of identity to citizens of India and will be required at every stage of enrolment for other schemes or for the process of availing benefits. The issue with the Aadhaar card was that some of the card holders didn't have complete information of their Date of Birth on the card. They only had the year but not the exact date. The spellings of full names of workers were mismatched and many women, post marriage as well, were recognised by their father's name rather than their husband's (since the cards were not updated after marriages). The mismatch and lack of such details had to be rectified and changed before starting the procedure of enrolment for other schemes.

IV. Social Security Schemes

In rural areas, due to limited education and literacy, communities tend to have superstitious beliefs. They were hesitant to enrol for life insurance schemes and didn't come forth since they felt it was a volunteering call for a death in the house.

Moreover, even if enrolled, they don't maintain the minimum premium requirement because firstly, they lack knowledge on how these schemes work and are afraid to transfer their meagre savings to a third-party source. Secondly, they also sometimes don't have money to deposit or maintain the premium since their incomes fluctuate and there is no guaranteed source of income. Thus, over time their accounts get eliminated automatically bringing down weeks of efforts of the NGO workers.



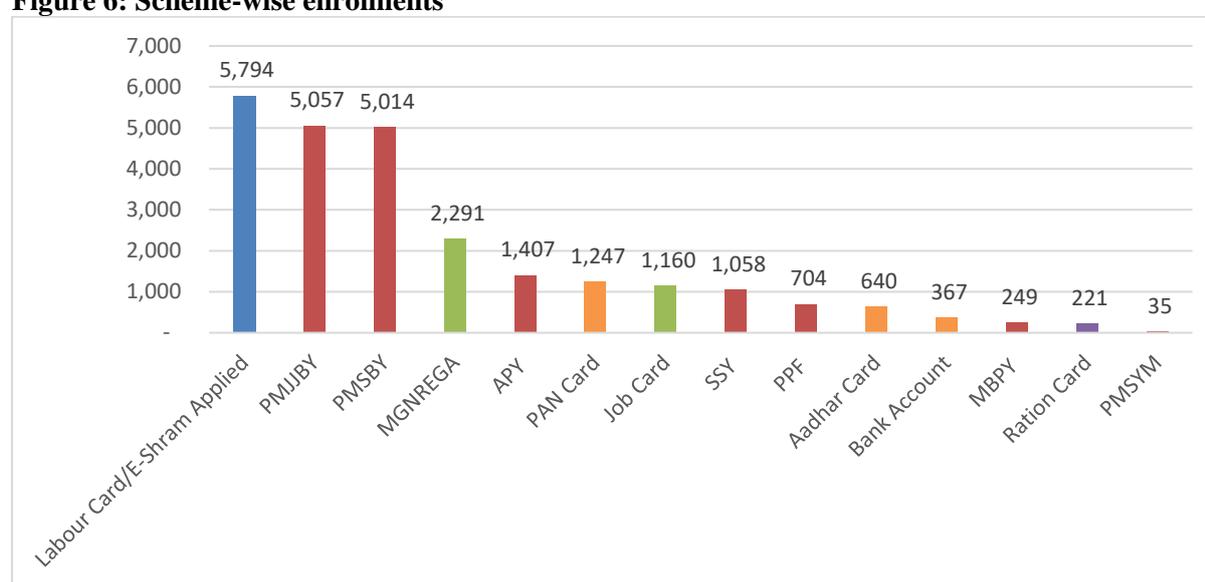
Beneficiaries with pamphlets with information about the schemes

6. Results And Successes

In a period of six months, the project reached over 6,000 beneficiaries. The project prioritised social security schemes for migrant workers. Figure 6 illustrates the scheme-wise breakdown of the total enrolments made.

The Labour Card and E-Shram, combined, had the maximum number of enrolments (5,794 enrolments). The E-Shram gained popularity amongst the beneficiaries since it was being heavily promoted by the government and provides access to several schemes at once. The Labour Card was popular due to its material, monetary and institutional benefits like receiving free cycles, easy and timely employment, efficient system of redressal by the government and compensation worth Rs. 5000 during the lockdowns.

Figure 6: Scheme-wise enrolments



The rationale behind prioritising certain social security schemes over others (example: PMJJBY over APY) includes a variety of factors like requirement of monetary contribution, ease of enrolment, beneficiary's preference and annual income. E-Shram was followed by PMJJBY (5,057 enrolments) and PMSBY (5,014 enrolments), two life insurance schemes with very low premiums (Annex 2 provides details). Other social security schemes – APY, SSY, PMSYM and PPF – had comparatively lesser enrolments owing to higher premiums. For instance, PMSYM (35 enrolments) assures a pension of Rs. 3000/month (after attaining the age of 60) against an average annual premium of Rs. 1200. While PMSBY provides insurance coverage of Rs. 200,000 against an annual premium of Rs. 12. More information on the premiums and other benefits are available in Annex 2.

As per Figure 3 (Section 3), approximately half of the Job Card holders were benefitting from the paid work they were entitled to under MGNREGA. Hence, the field team collaborated with local authorities (like Village Panchayats) to get eligible Job Card holders work under MGNREGA (Type A). More people were enrolled onto MGNREGA as well, subsequently getting a Job Card (Type B). In Figure 7, the enrolment figure for MGNREGA (2,291 enrolments) includes both Type A and Type B beneficiaries while the figure for Job Card (1,160 enrolments) includes only Type B beneficiaries.

Fewer people were enrolled onto Madhu Babu Pension Yojana (249 enrolments) since it is specifically for people with disabilities, which made up a small fraction of the total number of beneficiaries. In accordance with the findings from the baseline survey, most beneficiaries didn't require a Ration Card (221 enrolments), Aadhar Card (640 enrolments) and Bank Account (367 enrolments). Since a majority of the baseline survey respondents didn't have a PAN Card, 1,247 beneficiaries were registered for it.

To calculate the impact Project *Adhikaar* has had in the two districts, the data was scaled to indicate changes at the population level. A multiplication factor (coefficient) was calculated to scale the baseline numbers up to the district level (formula given below).

$$\begin{aligned} \text{Coefficient} &= \frac{\text{Total Population}}{\text{Number of Baseline Survey Respondents}} \\ &= \frac{12,19,801}{4,755} = 256.53 \end{aligned}$$

Once the coefficient was calculated using the aforementioned formula, multiplying it with any figure from the baseline survey would scale it up to the district level (figures under the 'Scaled Baseline' column of Table 2). For example, 29 of the total baseline survey respondents were enrolled onto SSY. When multiplied with the coefficient, this translates to 7,439 people (approximately) in the regions covered which had a total population of over 12 Lakhs. Once the baseline figures were scaled, the percentage increase in total enrolments were computed by applying the following formula:

$$\% \text{ Increase per scheme} = \frac{\text{Enrolments made for the scheme}}{\text{Scaled baseline enrolments for the scheme}} \times 100$$

Table 2 shows the scheme-wise impact figures using the formulas mentioned above.

Table 2: Calculations for impact measurement

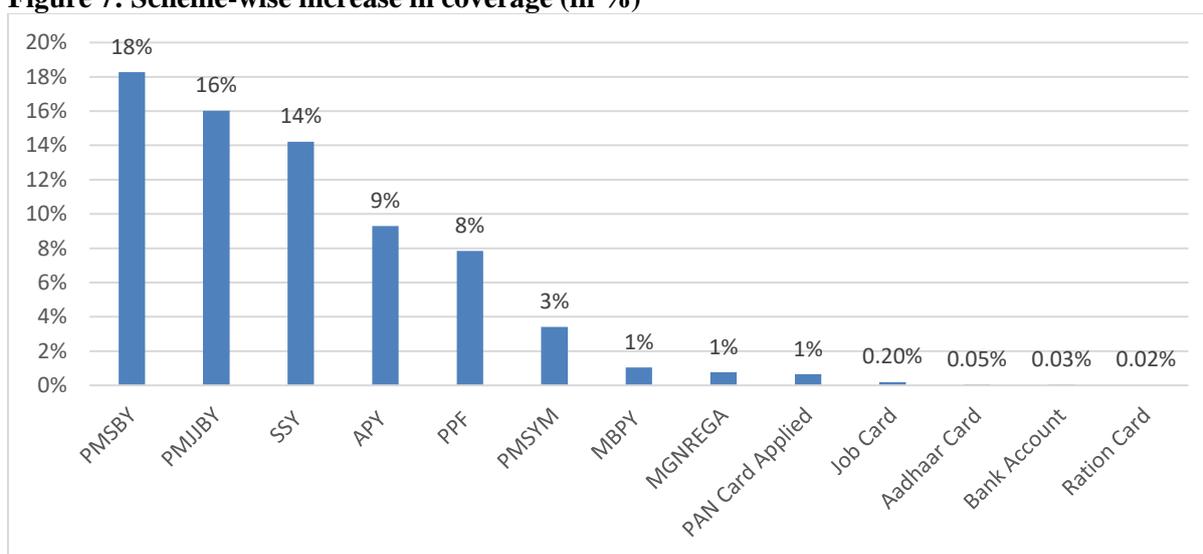
Scheme	Baseline	Enrolled	Scaled Baseline	Updated Coverage	% Increase in Enrolments
	B	E	S = B*Coefficient	U = S + E	= (E/S)*100
Labour Card/E-Shram Applied*	-	5,794	-	-	-
PMSBY	107	5,014	27,449	32,463	18.27%
PMJJBY	123	5,057	31,553	36,610	16.03%
SSY	29	1,058	7,439	8,497	14.22%
APY	59	1,407	15,135	16,542	9.30%
PPF	35	704	8,979	9,683	7.84%
PMSYM	4	35	1,026	1,061	3.41%
MBPY	93	249	23,857	24,106	1.04%
MGNREGA	1,165	2,291	2,98,858	3,01,149	0.77%
PAN Card Applied	747	1,247	1,91,628	1,92,875	0.65%
Job Card	2,302	1,160	5,90,532	5,91,692	0.20%
Aadhar Card	4,632	640	11,88,248	11,88,888	0.05%
Bank Account	4,299	367	11,02,823	11,03,190	0.03%

Ration Card	4,189	221	10,74,605	10,74,826	0.02%
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*E-Shram was not included in the baseline survey since it was launched mid-project in August 2021. Thus, since only enrolments for E-Shram have been captured, it has not been included in the calculations in *Table 2*.

Figure 7 illustrates the scheme-wise increase in the penetration rate due to the project (computed in Table 2). As targeted, social-security schemes i.e. PMSBY, PMJBY, APY, SSY, PPF saw the highest increase in penetration rates at the district level.

Figure 7: Scheme-wise increase in coverage (in %)



*E-Shram was not included in the baseline survey since it was launched mid-project in August 2021. Thus, since only enrolments for E-Shram have been captured, it has not been included in *Figure 8*.

7. Lessons Learnt

Phase I: Baseline Survey

The baseline survey was essential to ascertain the penetration of government schemes in Kalahandi and Balangir. It allowed the project team to draft a priority list of schemes for enrolment and also provided a base for impact evaluation. Some important characteristics of the baseline survey were:

- a. **Contact detail for migrants:** Migrant workers are constantly on the move without a formal schedule or a permanent destination. As a result, enrolment (which can take anywhere from a few hours to several weeks) and impact evaluation were tedious tasks. The project team resolved this by collecting relevant information - name, phone number, destination - in the baseline survey. This allowed the team to contact beneficiaries if necessary and launch a helpline number for their grievances.
- b. **Migration patterns:** Since migrant workers relocate frequently, understanding their migration schedules - when they expect to leave and return - would have aided Phase II (Enrolment) by enabling the team to adjust the project timeline accordingly.
- c. **Real-time data analysis:** Since the survey responses were uploaded onto Google Forms (a cloud-based platform), the DWWP team was able to remotely analyse the data in real time and discuss concerns/trends in the weekly meetings with the MSF team. This was time-efficient since it allowed for the project strategy to be discussed and adjusted simultaneously instead of waiting till the end of the survey implementation.

Phase II: Implementation

Project *Adhikaar* had to overcome numerous roadblocks to achieve its objective of enrolling 5000+ migrant workers onto 4-5 government schemes each. In the process, the following learnings were critical for the project team:

- a. **Trust is invaluable:** MSF onboarded volunteers from nearby areas to increase efficiency (lesser transportation times, fluency in local dialects, etc.) and implement effective trust-building exercises. These trust-building exercises included:
 - Sharing testimonials and success stories of others in the community who have benefitted from the project
 - Distributing relief packages containing dry rations
 - Collaborating with community leaders (Example: members of the village Panchayats) to increase project credibility
- b. **Conducted focus group discussions:** Focus group discussions enabled the project team to interact with the target beneficiaries. Through such discussions, the field team understood the grievances of the migrant workers and provided them with accurate information (benefits, eligibility and prerequisites) regarding the schemes covered by the project.
- c. **Enrolled beneficiaries simultaneously alongside the baseline survey:** Since it was entering into backward regions such as the Balangir and Kalahandi districts of Odisha, the project implementation required heavy statistical mapping of the region to enable the effective deployment of resources. DWWP developed a baseline survey for the migrant workers structured around a variety of factors. The project followed a two-pronged approach of undertaking the survey and using the findings to simultaneously register migrants on schemes that were most relevant for them. At the same time, all incomplete documentation (complete details on Aadhar, Labour, and Pan Cards) was addressed on a case-by-case basis, demonstrating the nimbleness of the team in meeting the individual needs of the community. Using this method greatly reduced the time and effort required for a small team working and traveling long hours, enabling them to complete the project within 6 months.

- d. **Collaborated with local authorities:** The MSF team collaborated with the local branch of the Department of Labour for existing data on migrant workers, increasing project credibility and other forms of support. For schemes requiring a bank account/attached to the bank account, the team collaborated with the local banks to increase efficiency of the enrolment process.
- e. **Employed forms of media with larger audience:** While focus group discussions can help reach smaller populations, other forms of media like wall paintings, posters, etc. can help reach a larger audience. The project team strategically placed posters (example below) with project information at places of local importance and distributed pamphlets with detailed information on government schemes during field visits. All of these were printed in the local language, Oriya, to minimise linguistic barriers.



Wall posters hung by the project team to reach a wider audience

8. Policy Recommendations

Policy recommendations to improve the implementation of welfare schemes include: an increased focus on promoting local awareness of the schemes, lowering co-payments for insurance schemes and greater accountability of local officials. The government needs to address the data gaps and procedural barriers that limit workers' access. At the same time, state level schemes such as Mission Shakti and Odisha Livelihood Mission need to be implemented in partnership with NGOs, panchayats and labour departments to secure local employment for migrants and their families. It also important to learn from and scale up best practices such as Chattisgarh's Shram Mitra Scheme and the Delhi government's establishment of welfare boards for construction workers.

While the recently created E-Shram portal has captured basic information about millions of workers across the country, the challenge is to integrate them into the 15 employment and welfare schemes promised. This requires coordination between the centre and states, which can be enhanced by creating a national network for the support of migrants, improved data collection and monitoring. What migrant and daily wage workers need the most is a customised package of schemes to meet their immediate and long-term needs.

Data Collection and Monitoring

The lack of updated verified data on migration is a major obstacle for government and private bodies in their approach to understand deep-rooted problems and accordingly plan scheme implementation. Continuous mobility among migrant workers challenges the collection of data for any particular region.

As part of the Chhattisgarh State Migrant Worker Policy, 2020, their Department of Labour piloted the Shram Mitra Scheme. As per this scheme, a Shram Mitra is allotted to each block to survey migrant workers and their families. The Shram Mitras register and align beneficiaries with social benefits, support the workers in understanding the scheme and inform them about the State Workers Protection Helpline to address their grievances. The database is updated on a yearly basis.¹⁵

A model on the same lines must be adopted by the Odisha Government, wherein a social volunteer monitors developments over a group of families. Progressively as data changes, in instances of the death of members, income irregularities, etc, the volunteer informs the network to update the nationwide database.

Improve Connectivity and Data Sharing

Organisations must approach the youth to make access to information more decentralised. The government must tap the potential of increased phone sales and access to the internet. It is imperative that this technological advancement is used to promote schemes, inform beneficiaries through official channels and collect data. Moreover, the government must seek to dispel misunderstandings and disinformation regarding existing social security programmes and help build faith around the state's policies. Additionally, the Ministry of Labour and Employment should endeavour to improve server connectivity for the E-Shram portal, with the goal of providing 24x7 services in every remote region.

Build Capacity of Local Authorities

While the government is lauded for introducing CSC units to improve accessibility, yet, on-ground social workers and survey reports provide evidence of exploitation and bribery. NITI Aayog's draft National Policy on Migrant Workers further describes a lack of administrative capacity to handle issues of exploitation. The draft further states that the local administration, given the usual constraints of manpower, is not in a position to monitor this and thus has become the breeding ground for middlemen to thrive and entrap migrants."¹⁶

¹⁵ Venugopal, A., & Parvathy, J. (2021, June). *Voices of the Invisible Citizens II One year of COVID-19: Are we seeing shifts in internal migration patterns in India?*. Jan Sahas. https://jan-sahas-website.s3.ap-south-1.amazonaws.com/publications/upload-1624283517.9970686.ONE_YEAR_OF_COVID-19.pdf

¹⁶ Mehrotra, K. (2021, February 24). *Explained: What is NITI Aayog's draft national policy on migrant workers?*. India Today. <https://indianexpress.com/article/explained/niti-aayog-migrant-workers-policy-covid-lockdown-7201753/>

The Ministry of Labour and Employment should take the lead in ensuring that the departments of labour at the state level are strengthened and equipped to address the issues of migrant workers. The staffing and budgetary allocations for labour departments should be enhanced significantly. This will allow them to perform the important role of regulatory oversight (for ensuring compliance with important provisions in labour laws); undertake grievance redressal for migrant workers (in the event of labour rights violations such as non-payment of wages or accident compensation) and strengthen inspections consisting of surprise checks and verifications.¹⁷ To further curb this problem in the tribal regions of Odisha, the government needs to promote the role of panchayats in supervising enrolment procedures. Added resources through the panchayats will help strengthen other non-governmental efforts and effectively curtail the powers of middlemen, contracting, and exploiting CSC officials.

Local Collaborations/Partnerships to Increase Scale

NGOs are unable to reach the masses because they lack the resources required to operate at that scale. Going forward, NGOs need increased support from the local government and panchayat officials. A collaborative approach must be adopted to enable the setting up of district/block-level camps to provide genuine information and counselling on government schemes. Officials from the various departments should visit and hold sessions to educate workers about the schemes available under their respective jurisdictions.

Build Coordination Networks and Linkages

At present, the burden of implementing various security systems falls on the destination states, which have been slow to regulate migrant workers' working conditions.¹⁸ As a result, a country-wide network spanning all states is required for improved coordination and regulation of migrant labour issues. Migration focal points should be established in various federal ministries and state labour departments to collaborate through migrant worker cells. The network should be expanded to include urban municipal governments, village panchayats, unions, workers' boards, and non-governmental organisations.

A smooth network of migration cells, building potential direct linkages between panchayats - state labour departments - The Ministries of Labour and Employment across the country, will prove to be beneficial in crises such as the COVID-19 pandemic and can allow workers to receive personalised connectivity and assistance. High-level interstate coordination and linkages are required between the sending and receiving states to ensure that there is continuity of contact, support and services for interstate migrant workers. Coordination can also provide much-needed information to enable portability between states.¹⁶

Create Scheme “Packages” for Efficient Enrolment

The central and state governments offer a variety of schemes, but all come with a different combination of eligibility criteria and application procedures. For migrant workers, such a system creates knowledge barriers, leads to resistance and delays in application preparations. Creating “a package of schemes” is the solution to simplify the process which is a bundle of central/state welfare schemes from various thematic areas (social security, employment, food security, etc). By analysing data on enrolment patterns, an optimal combination of schemes can be created for each migrant worker. This would streamline the enrolment process and ensure that each migrant worker is covered on all fronts.

The newly launched E-Shram portal is an opportunity to test this concept with the provision of back-end support to operationalise the linkages with existing schemes across the country. Relevant details like place of age, residence, occupation, marital status, annual income, etc., can be requested and

¹⁷ International Labour Organization (2020). *Road map for developing a policy framework for the inclusion of internal migrant workers in India*. https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-new_delhi/documents/publication/wcms_763352.pdf

¹⁸ Srivastava, R. (2020). *Integrating Migration and Development Policy in India: A Case Study of Three Indian States*. Centre for Employment Studies Working Paper Series. https://www.ihdindia.org/Working%20Paers/2020/IHD-CES_WP_03_2020.pdf

subsequently used to create a customised “package of schemes” for the individual. Once the migrant approves the schemes, the system can offer assistance in documentation and the final steps. This concept is effective for self-enrolment as well as enrolment through CSC units or NGOs. For example, while some workers may require a combination of employment and insurance schemes, others may opt for one or the other.

Since its inception, in Odisha, self-registrations on the E-Shram portal account for 27.8% out of the total number of self-registrations.¹⁹ Such a system can help increase this number by reducing the need for bureaucratic interventions only for specific assistance, and increasing knowledge-backed self-reliance for migrant workers. Aside from assistance through CSC units, technological awareness in vernacular languages along with youth empowerment can facilitate workers to register independently and avail of personalised government services.

Improve Current Employment Schemes

Despite strong rates of economic growth, there is still very little job creation in the formal economy. This means that for many, the only option left is to seek work in the informal economy, which includes individuals who migrate for work. However, since the pandemic, 40% of the respondents in a study by the Centre for Employment Studies said wage rates had remained the same over the last year, while 36% said they had decreased.¹⁸ According to our survey, enrolment rates for Mission Shakti, Odisha Livelihood Mission, Agriculture Department Schemes, and Horticulture Department Schemes were below 5%.²⁰ Local governments must make greater efforts to promote self-employment approaches as a viable alternative to existing job security programmes. Sectors like horticulture, which place a strong emphasis on skill development, can provide migrant workers with long-term employment opportunities.

Extend Support through the BOCW Act

Under the Building and Other Construction Workers Act, 1996, (BOCW) registered workers and their families are entitled to 11 social security benefits including accidents assistance, death benefit, medical expenses, loans, etc. However, in Odisha, this poses a huge challenge due to the low enrolment of workers and the inability to address issues of registration, mobility and portability.¹⁷

On the other hand, being a major migration destination, Delhi has effectively responded to the necessity to bring migrant workers within the scope of the BOCW Welfare Board's social security measures during the pandemic. In May 2020, a website for online registration and renewal of BOCW cards was created, allowing workers to schedule appointments and be physically verified at the camps directly through the portal. The Delhi BOCW for registration documentation has further allowed workers who are not in possession of employment certificates by employers/ contractors/ trade unions, to submit self-attested certificates in a prescribed format.¹⁸

These steps improve the ease of registration, making the scheme more accessible for workers while cutting out middlemen who otherwise used to illegally charge money for facilitating the process. The initiative by the Delhi government can serve as a model for other state boards to actively facilitate worker registration at destination places. Adopting comparable tactics could ensure that migrant workers are included in the BOCW welfare measures, as well as increase the rate of registration and employees' access to the programme.

¹⁹ E-Shram Portal Dashboard (2021). *National Database of Unorganized Workers*. <https://app.powerbi.com/view?r=eyJrJoiMGQ5NDY5ODkMTJhYy00ZGM3LWl3NjctZjgxOWViNDE0YmFmIiwidCI6IjE1NjUyNDgwLTA3MjUtNDk2Yy1hOTg0LWRlYjFIZGExNjFhMCJ9>

²⁰ Puri, R., Iyer, A., Agarwal, V., Prakash, S., Bajaj, P., & Gupta, M. (2020). *Rozgaar Survey Report: A study on the impact of COVID-19 on migrant workers in India*. Daily Wage Worker Platform. https://1e43e972-7755-4c4c-bbec-e1b8fb77dcd3.filesusr.com/ugd/8a0ea0_ec13c3d7fd594f0181680d163de9a7f5.pdf

9. Conclusion

Welfare schemes are an essential form of support for vulnerable populations. Project Adhikaar took a simple, yet effective approach to enrol migrant workers from Odisha onto welfare schemes. By developing and implementing a baseline survey, the team was able to streamline processes and prioritise schemes with the poorest penetration rates. Over the course of six months, the team enrolled 6,000+ migrant workers onto 3 to 4 government schemes each.

A baseline survey was conducted and the results suggested alarmingly low rates of enrolment onto job security schemes and social security. The survey helped in identifying the immediate needs of the people and the associated schemes that aimed at addressing those needs. Keeping in mind various factors such as location and population parameters, a set of suitable schemes were chosen. With the help of local service centres, registration camps were set up and around 15 staff members worked day and night, actively enrolling migrant workers.

The process of enrolment posed several operational challenges ranging from lack of proper documentation, need for co-payments, connectivity issues and inherent problems within the structure of scheme plans et al. Despite these challenges, the team succeeded in enrolling 6,000 migrant workers and availed them of the subsequent benefits they were entitled to.

Some crucial lessons were learnt during the course of the project. For instance, the frequent, unscheduled movement of the intended beneficiaries complicated job placements, data collection and project monitoring. The project team collected contact information and created a helpline number to establish a two-way communication mechanism between the migrant workers and the project team. Past exploitation from middlemen had created a trust-deficit which was to be overcome by the field team. To achieve this, focus group discussions were organised, relief packages were distributed and community leaders were engaged.

Months into the pandemic, migrant workers are still struggling to meet their fundamental needs, thus highlighting the need to bridge the existing gaps in India's implementation of security schemes. The central government must create linkages with all state labour departments, local authorities and NGOs to effectively broaden accessibility to schemes. In our experience, streamlining application procedures and establishing information channels significantly boosts enrolment rates. Further, prioritising the adoption of new data collection and monitoring methods greatly aids all stakeholders in providing direct assistance and information to people in need.

The lessons learnt from Project Adhikaar above could really go a long way in streamlining the operations and effectiveness of the state and central government employment and welfare schemes.

10. Annexes

Annex 1: Baseline Survey Questionnaire

I. Basic Details

1. Full Name
2. Father's Name/Husband's Name
3. Age
4. Sex
 - a. Female
 - b. Male
 - c. Prefer not to say
 - d. Other:
5. Marital Status
 - a. Married
 - b. Unmarried
6. Skilled or Not Skilled
 - a. Skilled
 - b. Not skilled
7. Phone Number
8. Aadhar Number
9. Address Village
10. Post Office
11. Block
 - a. M.Rampur
 - b. Bhawanipatna
 - c. Lanjigarh
 - d. Junagarh
 - e. Th. Rampur
 - f. Loisingha
 - g. Deogaon
 - h. Titilagarh
 - i. Balangir
 - j. Bangomunda
12. District
 - a. Kalahandi
 - b. Balangir
13. Destination District
14. Destination State
15. Place of Work - State

II. Basic documentation with respondent (tick all that apply)

- a. Bank Account
- b. Aadhar Card
- c. Ration Card
- d. Labour Card
- e. Voter ID
- f. PAN Card
- g. Job Card
- h. Green Card
- i. Madhubabu Pension
- j. Others

III. Government Schemes respondent is enrolled in (tick all that apply)

- a. PDS
- b. APY
- c. PPF
- d. PMJJBY
- e. PMSBY
- f. PMJDY
- g. SSY
- h. NPS
- i. PMSYM
- j. EPF
- k. MGNREGA
- l. Micro Insurance
- m. Micro Pension
- n. Mission Shakti
- o. Odisha Livelihood Mission
- p. Schemes of Agriculture Department
- q. Schemes of Horticulture Department

Annex 2: Detailed Information About The Schemes

I. Pradhan Mantri Suraksha Bima Yojana

The Pradhan Mantri Suraksha Bima Yojana is a social security scheme launched by the Government of India with an aim of providing accident insurance cover at a lesser price than commercial companies. Insurance provided by commercial companies generally demand for a higher premium amount since they run on profit motive and thus it becomes difficult for poor people to afford them. Hence this scheme ensures in acting as a bridge by offering an insurance premium of just Rs 12 which shall be deducted from the bank account of the policy holder. People who fall in the age group range of 18-70 years can avail the benefits of the scheme by providing their Aadhar Card as a know your customer document.

Benefits of PMSBY

1. Provides accident insurance cover at a lower premium compared to other commercial fronts
2. The welfare of the family in case of death, as a claim amount can be availed by the nominee
3. There is no requirement of regular payment formalities due to auto-debit facility
4. There is provision of the option to choose long-term policy or yearly renewability enabling flexibility with the scheme and easy processing of continuous cover.
5. Measures of exit and re-entry are relatively relaxed, allowing flexibility in choosing to continue or discontinue as per one's whims and wishes
6. There will be no deduction of tax as per Section 80C and Sum insured of Rs 1 Lakh is non-taxable as per section 10 (10D) of the Income Tax Act

Coverage of Pradhan Mantri Suraksha Bima Yojana

The following table highlights the cover offered by the scheme

Event	Claim Amount
Accident leading to the death of policyholder	2 Lakhs (can be availed by the nominee)
Permanent total disability	2 Lakhs
Permanent partial disability	1 lakh

However it's important to note that the cover is only applicable when it adheres to the policy's terms and conditions and that not all cases of death and disability would be provided with the benefit of insurance. For example death caused by suicide or partial disabilities with recoverable loss shall not be covered.

Eligibility

In order to get benefitted by the scheme it is crucial to meet the following requirements

1. The age of recipient of this scheme should lie between the range of 18-70 years
2. It is necessary for the interested potential policyholders to have an active savings bank account
3. The applicant's saving bank account should be integrated with the person's Aadhaar card.
4. In case the Aadhaar details are not linked to the mentioned bank account, a copy of the card should be sent along with the application.
5. Payment of Rs 12 for the premium

Enrolment process

One can get enrolled in the scheme by approaching an affiliated bank or an insurance company. The Pradhan Mantri Suraksha Bima Yojana form can be downloaded from the government's [Jan Suraksha Website](#). It is available in multiple languages.

The registration process can be initiated through an internet banking facility or by sending a message on the onboarding organisation's toll free number.

Activation guide using the SMS facility

1. Step 1 - Receive activation SMS.
2. Step 2 - Reply to the activation SMS with 'PMSBY'.
3. Step 3 - Receive a message acknowledging the receipt.
4. Step 4 - Bank will manage the processing information from the back-end savings account.

Activation guide using the internet banking facility

1. Step 1 - Login to the internet banking account
2. Step 2 - Click on Insurance
3. Step 3 - Identify the account to be used for paying the premium amount
4. Step 4 - Check details and confirm
5. Step 5 - Download receipt and note the stated reference number.

The PMSBY premium is Rs 12 for a year and thus it will be auto-debited from the registered bank account of the policy holder. There is a possibility that the premium will be reviewed as per the annual claims experience.

II. Pradhan Mantri Jeevan Jyoti Bima Yojana

Pradhan Mantri Jeevan Jyoti Bima Yojana is a life insurance scheme launched by Government of India after mention of it by Finance Minister Arun Jaitley in the 2015 Budget speech. As of 2015 only 20% of people were involved in some kind of insurance scheme thus this scheme was flag bearer to encourage more enrolment of the poor and low-income section of the society. Unlike Pradhan Mantri Suraksha Bima Yojana this is a life insurance scheme rather than an accident insurance, implemented by the Life Insurance Corporation of India. It has an annual premium of Rs 330 and people who fall in the age group range of 18-50 can avail the benefits of the scheme.

Benefits of PMJJBY

1. In case of death of the insured person, the next eligible beneficiary is provided with a death benefit including a death coverage of Rs 2,00,000
2. For a pure term insurance scheme, the PMJJBY does not offer any maturity
3. The scheme provides risk coverage for 1 year which can be renewed yearly. The insurance holders can also opt for a long duration through the option of auto-debit which is linked to their account.
4. Under section 80C, the scheme provides tax deduction through its monthly premium payment.
5. The life cover of Rs 2 lakhs will be provided for one year period stretching from 1st June to 31st May

Eligibility

1. Anyone who falls in the range of 18 - 50 years can avail this scheme.
2. They must have a bank account
3. Anyone who joins the scheme before completing 50 years, will have the risk of life cover up to the age of 55 years subject to payment of premium.
4. It is mandatory for the beneficiary to link their aadhaar card to their bank accounts while availing this scheme.

Enrolment Process

Participating banks/post offices can be the Master policy holders. The date of commencement of insurance cover is the later of 1st June or the date of enrolment of the insured member for joining the scheme and the insurance cover will be up to 31st of May of every subsequent year.

The premium (Rs 330) will be deducted from the account holder's bank/ Post office account through 'auto-debit' facility in one installment, as per the option given, at the time of enrolment under the scheme.

Thereafter, the cover can be renewed on the 1st of June every year by debiting the premium from the designated individual bank/post office account. The premium is subjected to change as specified by the Government of India from time to time.

III. Atal Pension Yojana

Atal Pension Yojana is a social security scheme which was introduced by the Government of India in the Union Budget of the financial year 2015-16. It is a retirement oriented scheme which promises a fixed amount of pension to individuals after they retire. It was launched keeping in mind the workers of the unorganised sector, i.e. the working poor, to lead a comfortable life after retirement since saving is not an option for them.

Benefits of ATY

1. It has the feature of automatic debit. The individual can link his/her bank account with their Atal Pension Yojana account, and their monthly contribution will be directly debited.
2. As a beneficiary of the scheme the individual is eligible to get a periodic pension of Rs 1000, Rs 2000, Rs. 3000, Rs. 4000, or Rs. 5000 as per their contribution.
3. As a beneficiary of the scheme, when the individual attains the age of 60 years, then they are eligible to annuitise the whole corpus amount and they are allowed to exit the scheme before 60 years only in case of terminal illness or death. In case of death before 60 years, the spouse is entitled to get the pension.
4. The contributions that one makes towards Atal Pension Yojana are eligible for tax exemptions under section 80 CCD of the IT Act, 1961. Further, under the section, an additional tax exemption of Rs. 50,000 for all contributions is allowed.

Eligibility

1. Consumers should hold a valid savings account to open an APY account
2. The age of the applicant must be between 18 and 40 years
3. Each applicant must have a mobile number that he has to register at the time of application
4. The Government also gives a co-contribution amount to certain subscribers of the scheme.

Enrolment Process

The consumer should hold a valid bank account and associate that account with the scheme to make use of the auto debit facility to make a payment on a half-yearly, quarterly, and monthly basis.

The consumer is required to submit the primary KYC documents to identify the spouse, nominees, and beneficiaries to prevent conflicts.

Every endorser has to choose an amount of pension between Rs 1000 and Rs 5000 and also ensure that the contributions are done accurately. The amount is subject to change and thus the consumer is flexible to do so once in a year.

Once the endorser joins the APY plan, he will be provided with an acknowledgment receipt by the bank, which will contain the details such as monthly contribution, PRAN, and guaranteed pension amount.

IV. E-shram Card

E-shram is a web portal launched by the Ministry of Labour & Employment for creating a National Database on Unorganised Workers (NDUW). It seeks to register 398-400 million unorganised workers and an E-shram card, containing a 12 digit unique number. The portal aims at providing social security schemes to workers in the form of provident fund, health cover, insurance, pension fund, etc. the services can be availed through common services centers (CCS) set up in every city and village by the government earlier. Further, The Shram Suvidha Portal has been made completely public and each and every worker can self register for an e-shram card 2021 using the portal.

Benefits of E-Shram Card

1. National database of 38 crore unorganised sector workers will be prepared through an e-shram portal and the database will be seeded from Aadhaar.
2. Through this portal, laborers, street vendors and domestic workers will be linked together
3. Various facilities will be provided to the workers through e-shram portal such as financial support, social security scheme benefits, more job opportunities, premium wave for 1 year, Bima Yojana insurance cover and will aid in tracking migrant labourers workforce.
4. 12 digit record will be provided to all the registered workers which will be valid across the country

Eligibility

1. Age should be between 16-59 years
2. Should not be a member of EPFO or ESIC
3. Should not be an income tax payer
4. Must be working in the unorganised sector

Enrolment process

1. In order to apply for E-shram card online, the individual will have to visit the official website first
2. There they will have to click on register on e-Shram link and get the self registration page open
3. Then they have to send the OTP by entering the registered mobile number in the Aadhar card.
4. After that the dashboard of registration will open.
5. Here they will have to fill all the details correctly and submit it like in the last, after that they will complete the e labor card online application and the eshram card can be downloaded.

V. Madhu Babu Pension Yojana

Madhu Babu Pension Yojana is a scheme launched by The Government of Odisha on 1st January 2008. It aims to provide pension to old age, handicapped, widows and transgenders. It also plans to provide pension to all those children whose parents demised due to covid-19. Under this yojana, financial help of rupees 500 will be given to people who are sixty to eighty years old. While the people who are above the age of 80 will receive rupees 900 every month as pension.

Benefits of MBPY

1. Transgenders living in the state will benefit of financial help
2. Men and women of odisha who are sixty plus can easily apply for the scheme
3. Rupees 500 every month will be provided as a pension to the transgender from 60-80 years applying in the scheme while above 80 years they will receive Rupees 900 every month
4. Eligible senior citizens who are between 60-80 years old will be given Rupees 500 per month under this scheme. Pension amount will be of Rs 900 per month who attain the age of 80.
5. With this scheme, all elderly people living in the state, who face difficulty in accessing basic facilities will be helped

Eligibility

1. Applicant's age must be above sixty years.
2. A widow is eligible to apply for Madhu Babu Pension Yojana.
3. A leprosy patient with visible signs of deformity of any age is eligible to apply for Madhu Babu Pension Yojana.
4. People with difficulty of any age can apply for this scheme.
5. An AIDS patient recognised by the State or District AIDS Control Society of any age is also eligible for this scheme.
6. It is compulsory that the annual income of the applicant's family must not be more than Rupees 24000.
7. Only the permanent residents of Odisha state can apply for Madhu Babu Pension Yojana.
8. It is also compulsory that an applicant must not get advantage of any other pension scheme of the union government or state government or any organisation which is aided to the government.

Enrolment process

The following steps must be followed to apply online for Madhu Babu Pension Yojana:

Step 1 - Firstly, the individual will have to visit the official website of the Department of Social Security and Empowerment of PWD

Step 2 - Then in the home page of the website they will have to click on the “apply for scheme” option.

Step 3 - Soon a new page will appear on the screen where they need to select “Madhu Babu Pension Yojana”

Step 4 - After that by clicking on the “proceed” option a blank application form will appear on the screen.

Step 5 - After this they will have to select scheme type and enter all details such as name, father or husband name, date of birth certificate, gender, current mobile number, district, subdivision, aadhar card number, address, and category.

Step 6 - After following the above steps, it is mandatory the individual to upload an aadhar card scan copy, thumb impression or signature and current passport size photograph

Step 7 - After reading all declaration points carefully the applicant can click on submit button and have the application submitted.

VI. Mahatma Gandhi National Rural Employment Guarantee Act

Mahatma Gandhi National Rural Employment Guarantee Act was passed in 2005, popularly introduced as “the right to work” in rural areas of India, the key tenet of this social measure is to legally provide at least 100 days of employment in rural India to enhance their quality of life. The work provided by these rural workers would be utilised for the creation of various long term fixed assets such as wells, ponds, roads and canals in rural india. Hence the key functional area of the act is to focus on using the untapped potential of under-utilised workforce of the country.

Benefits of MGNREGA

1. Provides paid guaranteed employment in rural areas
2. Increased spending power in villages to drive India’s consumption growth
3. Greater social inclusion for those residing in rural India
4. Improvements and creation of infrastructure in Indian villages
5. Better utilisation of under-utilised and unutilised labour resources
6. Enhancing the power of Gram Panchayats
7. Better utilisation of naturally occurring land and water resources in rural areas

Eligibility

1. Must be citizen of India to seek benefits
2. Job seeker should have completed 18 years of age at the time of application
3. MGNREGA applicant must be part of local household
4. Applicant must volunteer for unskilled labour

Enrolment process

A MGNREGA card application can be availed from the local Gram Panchayat and its completely conducted offline because of the low internet penetration in rural India. However, the official MGNREGA website does give the option of downloading the Job card for free. Key fields in the form that must be filled are:

Photograph of applicant(s)

- Name, Age and Gender of all NREGA Job Card Applicants from the household
- Name of Village
- Name of Gram Panchayat
- Name of Block
- Details of whether the applicant(s) is/are beneficiaries of SC/ST/IAY/LR
- Specimen Signature/Thumb impression of applicants

Additionally, proof documents such as a Ration card, Voter ID Card, Aadhaar, PAN need to be submitted as well.

Once applicable documents have been submitted, a NREGA job card will be provided to the applicant(s) within 15 days of submission.

VII. Pradhan Mantri Sukanya Samridhi Yojana

Pradhan Mantri Sukanya Samridhi Yojana gives an opportunity for parents to invest in the plan for the welfare of their girl children. It basically is a gender empowerment scheme that was launched by the Prime Minister under BetiBachaoBetiPadhao ambit. It aims at ensuring financial security for girl

children until the time she attains 18 years of age. Parents who have a girl child who is below the age of 10 can avail this scheme and the plan will mature in 21 years.

Benefits of PMSSY

1. The scheme offers tax benefits meaning contributions made up to the maximum limit of 1.5 lakh is tax exempted
2. The process of opening the account is easy and simple. It can be opened with a deposition of Rs 250 and can invest up to a maximum of Rs 1.5 lakh in a financial year
3. It helps create a financial backup for the Girl Child
4. Premature withdrawals can be made under special circumstances
5. Attractive interest rate. As compared to other schemes PMSSY offers an attractive interest rate of 7.6% compounded annually.

Eligibility

1. Only the legal guardian or parents of the girl child can open the Sukanya Samriddhi account in the name of the girl child
2. While opening the account, the age of the girl should be less than 10 years
3. The maturity tenure of the account is until the girl reaches the age of 21 years
4. An individual can start investing in SSY with a minimum of Rs 250 and can invest up to a maximum of Rs 1.5 lakh in a financial year.
5. Only one account can be opened in the name of a single girl child
6. Only two Sukanya Samriddhi Yojana account is allowed per family i.e one for each girl child
7. Investors can take advantage of the higher interest rates offered by the company fixed deposits

Enrolment Process

1. Check out the official website of the bank from where the individual wants to open an account and find out the link for the Sukanya Samriddhi Yojana Scheme to open the account.
2. Fill in the required information in the application form including details of the girl child and her legal guardians/parents
3. Attach the scanned copy of the birth certificate of girl child along with address proof, aadhar number, PAN card, and relationship certificate
4. Click on the submit button after completion of the form.

VIII. Pan Card

PAN card stands for Permanent account number. It is issued to taxpayers of the country and acts as an identification for them. The PAN number is the first source where the information about the tax is collected and shared throughout the country. The PAN number of any individual is unique which can have no similarity to anyone's PAN number.

Benefits of PAN Card

1. It acts a proof of address
2. It acts as a proof of identity
3. It helps in business registration
4. It is a must for the payment of income tax returns
5. It enables opening and operating of bank accounts
6. Enables gas and phone connection
7. Helps in availing mutual fund schemes

Eligibility

Any individual, company, and non-resident of the country are eligible to attain a PAN card. They have to be a taxpayer to the Government and if they are a taxpayer they are eligible to attain the PAN card.

Enrolment Process**Online Method**

- a. Visit UTIITSL and NSDL
- b. Fill the PAN card form, enter the required entries, submit it and pay the fee to proceed
- c. Post this, the PAN card will be delivered to the given address

Offline Method

- a. Get the PAN card application from the PAN center
- b. Fill the form and attach the required documents to it. Submit with the processing fee
- c. PAN card will be delivered to the given address

IX. Ration Card

Ration card is one of the important documents for every citizen of India. It facilitates the poor people of the country by authorising them with identity and making them a holder to a ration of food, kerosene, wheat, or other goods issued by the government. People of the country who belong to APL and BPL families but do not have ration cards are all eligible for a free ration card scheme under the central or state government scheme.

Benefits of Ration Card

1. To get a gas connection
2. To get ration at concessional rates from FPS
3. To get passport
4. To open a bank account
5. To get life insurance
6. To get driving license
7. To get a voter ID card
8. To buy a sim card
9. For enrolment in school and college
10. For court office
11. For making other government documents
12. To take scholarship

Eligibility Criteria

1. Applicants must provide proof of residence who are residing there
2. Ration card criteria will vary from rural to urban areas
3. Ration card will be issued only in the name of the head of the family
4. The applicant should possess (Aadhar card, PAN card, Passport size photo of the head of the family, Income certificate, Gas connection, Caste certificate, Bank account passbook, Active mobile number)

Enrolment process

1. Visit the official portal of food distribution
2. In the home page, proceed to the link applicable to e-coupon/temporary ration card.

3. After clicking, enter the mobile number details and click on the submit button. After submitting an OTP number will be sent. Submit the same on the website to verify and once it is verified a form will open
4. Now the submission details will vary in different states where you need to submit them. Some basic details are the name of head of the family, age, aadhaar number, and the number of the member in the family
5. Later, the form needs to be submitted in the constituency and fill the full address in it. Now after that you will have to upload the adhaar card photo of the head of the family and photos of the family members
6. After submitting the details, a message will be received from the authority on the registered mobile number which will contain a link. The temporary ration card can be downloaded from the link.

X. Public Provident Fund

Public Provident fund is a popular investment and saving scheme. Its objective is to mobilise small savings, coupled with a return of it. With a minimum investment of Rs 500 in a financial year, PPF like all other small saving schemes was launched by the government of India to encourage small savings and is a clear choice for those looking for safe and guaranteed returns.

The PPF scheme also offers an attractive interest rate (7.1%) and since it comes under the Exempt-Exempt-Exempt category of tax policy, the principal amount, the maturity amount, as well as the interest earned is exempt from taxes.

Benefits of PPF

1. It is a long-term investment with a lock-in period of 15 years.
2. The interest rate for PPF is set and paid by the government for every quarter
3. Individuals need to make a minimum investment of Rs 500 annually and a maximum investment of Rs 1.5 lakhs can be made in one financial year in a PPF account
4. PPF also offers the best tax benefits as it falls under the Exempt-Exempt-Exempt category of tax policy
5. A PPF account holder can take a loan against his PPF balance.

Eligibility

1. Only an indian resident can have a PPF account
2. NRIs are not eligible to open PPF accounts
3. Parents/Guardians can also open PPF accounts for their minor children
4. Opening of joint accounts and multiple accounts are not allowed

Enrolment Process

1. Log in to your net banking portal
2. Click in the option that allows you to 'Open a PPF Account'
3. Choose the relevant option between a 'self account' and a 'minor account'
4. Enter the required information such as nominee details, bank details, etc.
5. Verify details like your Permanent Account Number (PAN), etc. that is shown on the screen
6. After verifying the details, enter the amount that you wish to deposit in your PPF account
7. You will be asked to set up standing instructions that enable the bank to deduct the amount at fixed intervals or in a lump sum
8. After you make your choice, you will receive an OTP on your registered mobile number

9. Once this verification is done, your PPF account gets opened. You are advised to save the account number that is displayed on the screen for future reference
10. Certain banks may even ask you to submit the hard copy of the details entered along with the reference number and submit it to the respective bank with your KYC details

XI. Aadhaar Card

Aadhaar card is a unique identification number which is given to all residents of India based on their biometric and demographic information. It provided a unique identification code to every citizen, thereby, giving them the benefit of maintaining their own verification base using the card and makes it the focus point of all government schemes

Benefits of Aadhaar Card

1. It is a valid and authenticated identity card
2. It is a valid identity, age, address, and date of birth proof for services like home loans, investments, financial and non financial services, personal loans, buying and selling of properties and assets, and even for ITR
3. It is needed to avail government subsidies under various schemes
4. It is mandatory to link your bank account with an aadhar card
5. The income tax department has made it mandatory for indian taxpayers to link Aadhaar to PAN and to file ITR application
6. It is pertinent to avail phone and gas connections

Eligibility

1. The applicant must be an indian resident or NRI or Foreigner residing in India
2. Bal-Aadhaar: For children and infants

Enrolment Process

Step.1. Apply for Aadhar Card through an Aadhaar Enrolment Centre

- Visit the nearest Aadhaar Enrolment Centre to apply for an Aadhaar.
- Submit Proof of Identity and Proof of Address.
- Then fill and submit an Aadhaar Enrolment form. This form is free of cost and can also be downloaded from the UIDAI official website
- After filling the form, you can submit it at the nearest Aadhaar Enrolment Centre.

Step.2. Photograph and Biometric Data Collection

- After the form is submitted, the process of enrolment starts.
- Photograph, fingerprint scan, and iris scan of the individual is taken.
- During the enrolment procedure, it is imperative to double-check all the details entered in the form and make rectifications.

Step.3. Acknowledgement Slip

- After enrolment, you will receive an acknowledgement slip.
- This can be used to track the delivery of the Aadhar Card.
- The slip contains the enrolment number that can be used to [check Aadhar status online](#) as well as through IVR.

Step.4. Dispatch of Aadhaar to the Address of the applicant

- After the successful verification of the Aadhaar details, the applicant will be notified through SMS or an email.
- The unique Aadhaar number gets printed on the Aadhaar Card of the individual and is sent to the applicant through post on the verified address as mentioned on the Aadhaar Card.



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