

# Critical Assessment of Welfare Programmes for Protecting Sanitation Workers in India

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# **Critical Assessment of Welfare Programmes for Protecting Sanitation Workers in India**

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**Faculty of Planning**

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**2021**

**Ahmedabad, India**

## Undertaking

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I, Ghusale Onkar Sharad, the author of the Thesis/GRP/DRP report titled “**Critical Assessment of Welfare Programmes for Protecting Sanitation Workers in India**”, hereby declare that this is an independent work of mine, carried out towards partial fulfilment of the requirements for the award of Masters Degree at Faculty of Planning, CEPT University, Ahmedabad. This work has not been submitted to any other institution for the award of any Degree/Diploma.

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Place : Ahmedabad

## Certificate

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This is to certify that the Thesis/GRP/DRP report titled **Critical Assessment of Welfare Programmes for Protecting Sanitation Workers in India** has been submitted by Mr. Ghusale Onkar Sharad towards partial fulfilment of the requirements for the award of Masters Degree. This is a bona-fide work of the student and has not been submitted to any other university for award of any Degree/Diploma.

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## Abstract

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When the complete chain of waste management is looked at, sanitation workers play an important role in achieving the goal of sustainable sanitation. Sanitation workers gather, isolate, treat, and discard waste and come in close contact with different types and categories of waste. These activities of sanitation workers expose them to various occupational and health hazards. In such conditions, the absence of sufficient security measures can bring these sanitation workers close to diseases that can be serious and can also be reason for their death.

Indian Judicial System has tried hard to eradicate the manual scavenging practice with implementation of the Employment of Manual Scavengers and Construction of Dry latrines (prohibition) act 1993. Further modifications in scope and definition of manual scavengers were expanded in in 2013. The Prohibition of Employment as Manual Scavengers and their Rehabilitation (Amendment) Bill, 2020 is the latest update on effort made my Government of India to eradicate the system of manual scavenging.

Apart from various judicial interventions Government of India has implemented many national welfare programs through NCSK and NSKFDC. In current pandemic situation there is increasing focus on sanitation workers, at country level as well as different states of India are coming up with state level schemes and welfare programmes for sanitation workers. Elements that are highlighted in these various welfare programs are identified and a lens of assessment is prepared for conducting critical review of these welfare programs. The lens of assessment developed for assessment of welfare programs implemented for sanitation workers is made considering nine factors that are utilized to study the welfare programs like Reforms in Terms of Policy, Social Security, Dignity, Health, Safety, Financial Benefits, Education and Skill Development and Empowerment of Sanitation Workers. Comparison matrix are prepared using the lens of assessment against the welfare programs and elements missing in the welfare programs are identified. Further using the learnings from critically reviewing these welfare programmes and literature review findings, the research tries to suggest key aspects which can be included in welfare programmes for sanitation worker in state of Maharashtra.

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## **Abbreviations**

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PPE- Personnel Protective Equipment

CWAS - Center for Water and Sanitation

WMC - Wai Municipal Council

PRIA - Participatory Research in Asia

NCSK - National Commission for Safai Karamcharis

MoSJE - Ministry of Social Justice and Empowerment

MOHUA - Ministry of Housing and Urban Affairs

NSKFDC - National Safai Karamcharis Finance & Development Corporation

KSSKDC - Karnataka State Safai Karmachari Development Corporation

RRBs - Regional Rural Banks

SC/ST - Scheduled Caste (SCs) and Scheduled Tribes (STs)

ESI - Employees' State Insurance

MCGM - Municipal Corporation of Greater Mumbai

GSDC - Gujrat Sweepers Development Corporation

ULB - Urban Local Body

CT – Community Toilet

PT – Public Toilet

SOP - Standard Operating Procedures

WASH- Water, Sanitation and Hygiene

## 1 Introduction

### 1.1 Background

In Indian context a manual scavenger is defined as a person engaged or employed by an individual or a local authority or an agency or a contractor for manually cleaning, carrying, disposing human excreta before the excreta fully decomposes without any proper provision of protective equipment as stated by central and state government bodies. Safai Karamcharis or Sanitation workers are persons engaged as ‘Sweepers’ or ‘sanitation/cleaning workers’ in municipalities, government, and private offices. They may be direct employees of these bodies or may be contract employees.

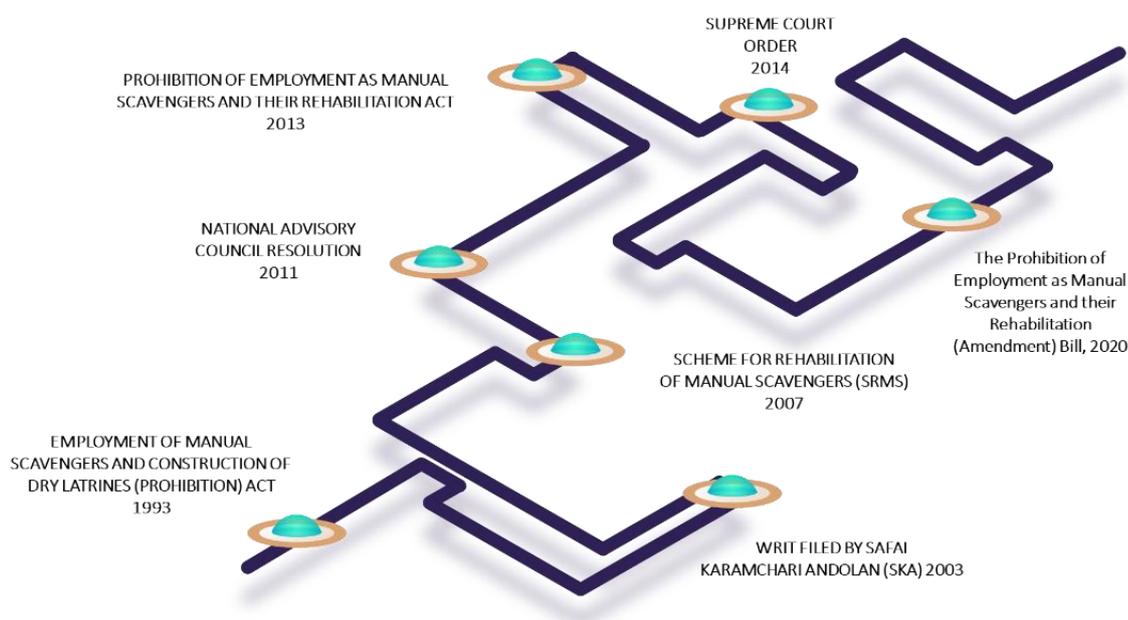


Figure 1: Judicial Interventions for eradicating manual scavenging

India is a country where atomic age and near stone age people co-exist and it has made spectacular progress in almost all areas since its independence. During this period, the country has carved out a niche for itself in the world community based on its policies and development. India is today competing with developed nations in the realm of science and technology. It is a matter of great concern that despite such achievements, the country has not made desired progress in certain areas. Social justice is one of them. It is indeed disheartening that even after a period of more than seventy-three years since independence the despicable and degrading hereditary occupation of human Scavenging is still prevalent

in large parts of the country. Sanitation workers / Safai Karamchari /Scavengers in this country are still exposed to the worst kind of hardship and challenges in the society. The greater problem is the fact that manual scavenging is still largely a hereditary occupation. Sanitation workers one of the most disadvantaged section of the society. The bright sunshine of progress has not still penetrated the blinding darkness enveloping their lives. It would not be exaggeration to say that the hereditary occupation of manual scavenging is a blot on the face of the nation, and it is our bounden duty to banish it forthwith and for all times this thought to be most prevalent in Maharashtra, Gujarat, Madhya Pradesh, Uttar Pradesh, and Rajasthan. Manual scavenging is a caste-based occupation, with most workers involved 50% women. It is not thought that the Government is completely oblivious of the pathetic conditions of Sanitation workers or that the Government has not paid its attention to them. India's Central Government since independence has adopted legislative and policy efforts to end manual scavenging. Indian Judicial System has tried hard to eradicate the manual scavenging practice, Manual scavenging was first prohibited by the Employment of Manual Scavengers and Construction of Dry latrines (prohibition) act 1993 with further modifications in scope and definition of manual scavengers was expanded in in 2013. Rehabilitation scheme for manual scavengers was introduced in 2007. The Prohibition of Employment as Manual Scavengers and their Rehabilitation (Amendment) Bill, 2020 is the latest update on effort made my Government of India to eradicate the system of manual scavenging. India has embraced a vigorous approach system to shield the wellbeing, security, and dignity of sanitation workers. It contains enactment, official standard operating procedures (SOPs), rules, strategies, and plans, for example, the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act (MS Act 2013), Swachh Bharat Mission-Urban (2014), Solid Waste Management Guidelines (2016), SOPs by Ministry of Housing and Urban Affairs (2018), and welfare plans executed by the National Safai Karamchari Finance and Development Corporation (NSKFDC). Despite the approach structure, there is need to improve the execution of these rules and to reinforce the proof base to advise upgrades to existing governance structure.

## 1.2 Defining the Purpose

In July 2019, a Parliament response by the Ministry of Social Justice and Empowerment stated that Government has identified more than 50 thousand manual scavengers from 170 districts across 18 states in the country. As manual scavenging is the practise that is been prohibited since 1993, it is still found to be in practise in countrywide. Government of India has taken many necessary actions to eradicate the manual scavenging and improve conditions of sanitation workers, but the results are still not satisfying. There are multiple incidences still being found at many locations in the country. There are multiple news articles which highlight these incidences and false practises practised by and for sanitation workers. No provision of health insurance provision, improper wage policies, gender biased payment system, untimely payments, no strict working procedures, lack of data monitoring, improper grievance redressal system, social discrimination are some of the major issues still being not catered by most of the welfare programs or government policies at national level. Due to this reason many states like Orissa, Karnataka, Haryana, Gujrat have prepared state level strategies and welfare programs to cater the issues of sanitation workers that are more common according to their observations.

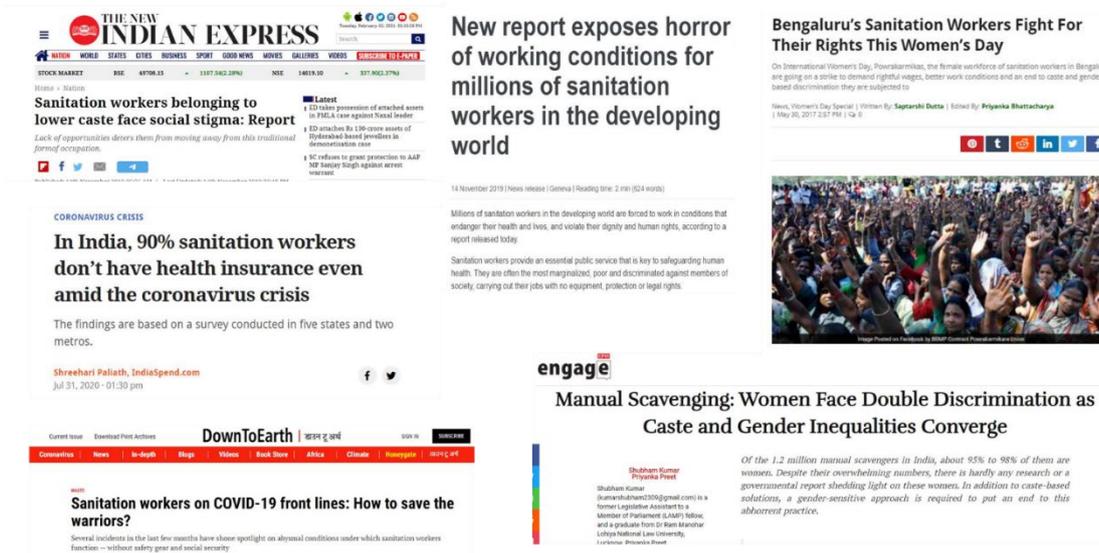


Figure.2: News Articles showing current issues of sanitation workers

Hence like some of the major states in India, State of Maharashtra will also require a state level strategy to improve the condition of sanitation workers. Under the proposed research project, the review and documentation of current practices will help urban planners, WASH

policymakers and state official in identifying the important elements that are required for developing welfare schemes for sanitation workers in State of Maharashtra.

### **1.3 Aim**

To Identify Elements in Formulating Strategy for Welfare of Sanitation Workers in Maharashtra Based on Critical Review of Programs Across India.

### **1.4 Objective**

- To identify and critically review the schemes or policies focusing on sanitation workers across states of India
- To study the approaches adopted and implementation of the same
- Analyze and compare different schemes and key aspects from different schemes.
- To Review good practices and key challenges faced during implementation.
- To Identify key lessons and aspects that can be included in welfare programmes for sanitation workers in state of Maharashtra.

### **1.5 Scope and Limitations**

- Due to the ongoing pandemic situation the study is dependent on data available in online resources
- Study of welfare programs is limited to programmes implemented at national and at state level

## 1.6 Methodology

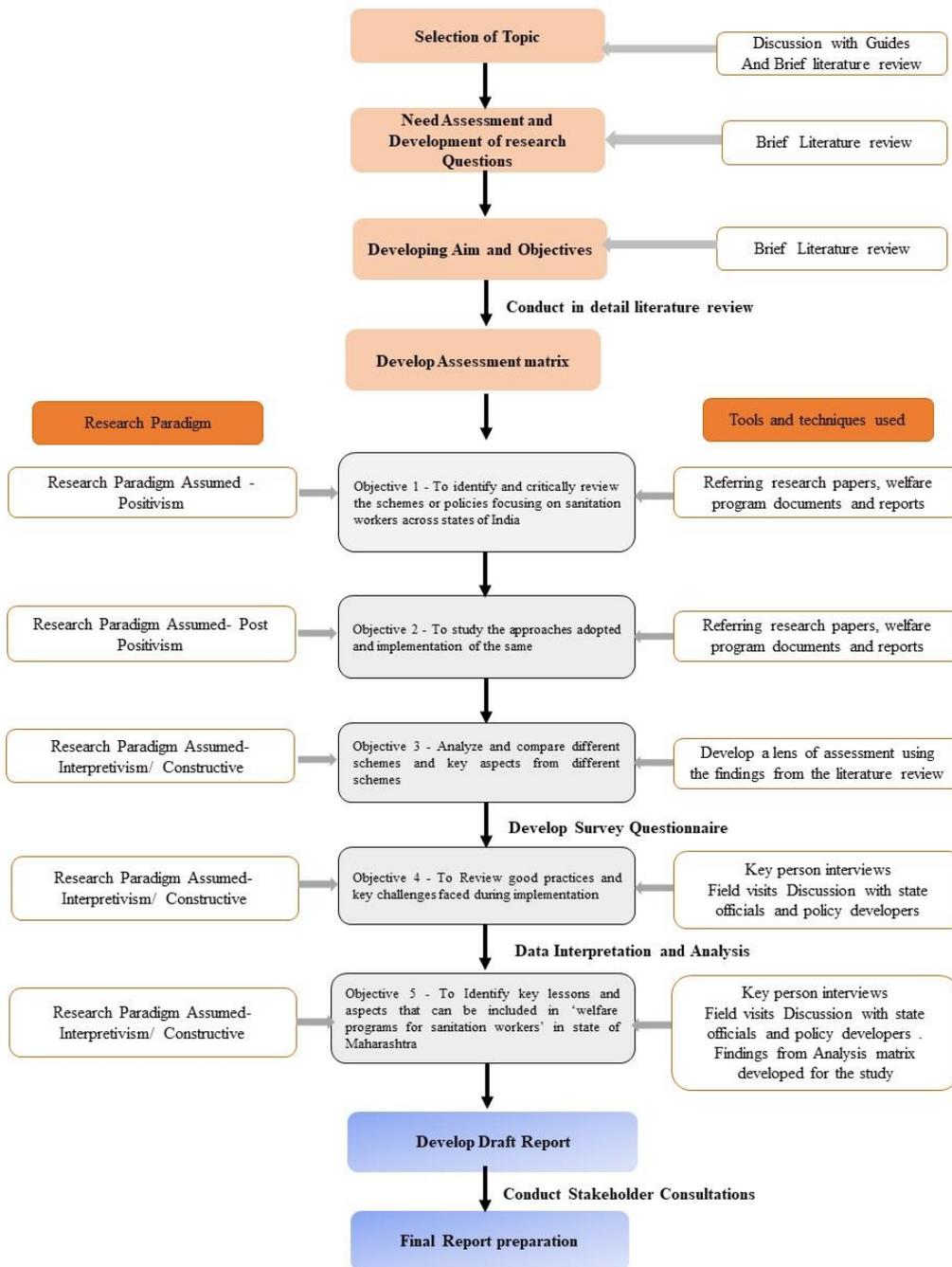


Figure 3: Methodology

The above-mentioned figure shows the detailed methodology used for research project. The selection of topic was done on the pre data available with the guides and were modified according to the findings of basic literature study.

First objective is to identify and critically review the schemes or policies focusing on sanitation workers across states of India. Methods used for achieving the mentioned objective included literature review of different types of welfare programs implemented at national and state level, and reviewing publications by WaterAid, World Health Organisation and Delberg advisors who have worked for welfare of sanitation workers. Tools used are Referring research papers and welfare program documents. The paradigm here assumed is to be positivism as this step is the basic step that is required to get information of the issues and condition of sanitation workers in India. With proper review of current welfare programs and policies we will get to know what lacunas need to be catered while addressing issues through the welfare programs.

Second Objective is to study the approaches adopted and implementation different welfare programs for sanitation workers. Post Positivism is the research paradigm assumed, as the Matrix that will be prepared for the studying the effects of the welfare programs will be developed on my understanding and which is not readily available. Methods used for achieving the mentioned objective included literature review of Review reports By National Safai karmachari commission, State welfare program reports to identify what were the stages in implementation of programs and wat problems were faced by implementing agencies in implementation of welfare program.

Third objective of the research study is to analyse and compare different schemes and key aspects from different schemes. Interpretivism/ Constructive will be paradigm, as most of the analysis be based on qualitative techniques and opinions that will collected from the site visits and KPI. Tools used are Referring research papers and welfare program documents and conducting stakeholder consultations. This was further used to frame the lens of assessment for comparing the different welfare programs. Desk research will be the method used in developing a matrix that will used to conduct qualitative analysis of the welfare programs, it will also help in identifying what type of issues will it be catering for sanitation workers.

Fourth objective is to Review good practices and key challenges faced during implementation of various welfare programs for sanitation workers. Interpretivism/

Constructive will be the research paradigm, as most of the analysis be based on qualitative techniques and opinions that will collected from the site visits and KPI.

The Final objective is to Identify key lessons and aspects that can be included in welfare programs for sanitation workers in state of Maharashtra. Following objective is dependent on the findings, data interpretation and analysis of the data collected and learnings from the previous objectives.

Key findings from all the mentioned objectives will be utilized to develop the draft report. The draft report will be further used for discussions with identified stakeholders in state of Maharashtra. There suggestions and recommendations will be utilized to develop the final report including the identified elements that will be utilized in development of welfare programs in state of Maharashtra. The time horizon for completing the entire research study is 15 weeks. Some of the steps were modified according to the scenarios that raised due to current pandemic situations.

## 2 Literature Review

### 2.1 Defining sanitation workers

Government of India defines Sanitation Workers / Safai karamcharis as “Safai Karamcharis normally include persons engaged as ‘Sweepers’ or ‘sanitation/cleaning workers’ in municipalities, government and private offices. They may be direct employees of these bodies (municipalities, government/private sector organizations) or may be contract employees who happen to be working for these organizations”.

*“The term sanitation workers refer to all people employed or otherwise responsible for cleaning, maintaining, operating, or emptying a sanitation technology at any step of the sanitation chain. This includes toilet cleaners and caretakers in domestic, public, and institutional settings; those who empty pits and septic tanks once full and other faecal sludge handlers; those who clean sewers and manholes; and those who work at sewage and faecal waste treatment and disposal sites”*

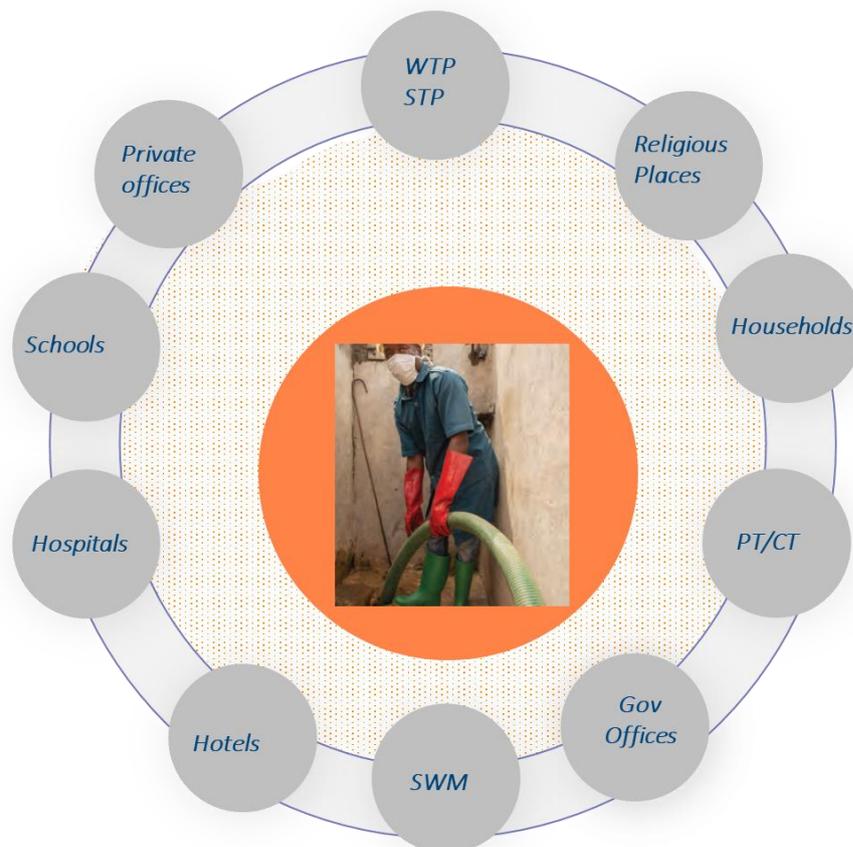
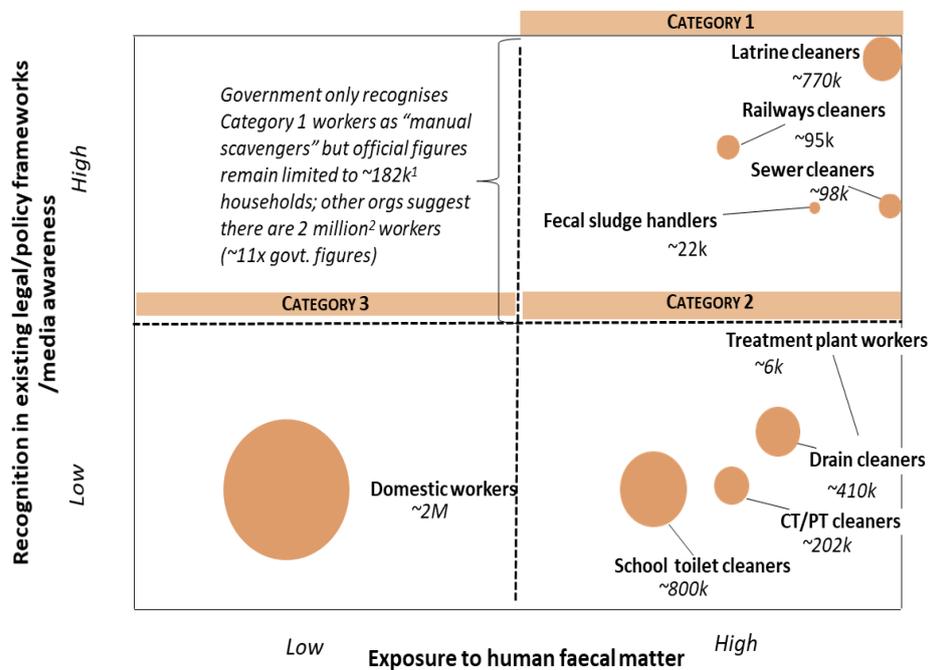


Figure 4: Different activities performed by sanitation workers

## 2.2 Risk associated with different category of sanitation works

It is estimated that more than 5 million full-time sanitation workers are present nationally. Various categories of sanitation workers are exposed to multiple type of risks and have multiple types of government policies through which they are protected. High risk associated with the work performed by sanitation workers need to be catered through proper provision of facilities. Most of the practises performed by sanitation workers are found to be creating an impression on sanitation workers as untouchables, which is violation of human rights of sanitation workers. Most of the issues and challenges faced by sanitation workers are caused due to their voices being unheard.



Source: (Sanitation worker safety and livelihood in India: A blueprint for action, 2017)

Figure 5: Exposure to waste matter of sanitation workers

Septic Tank / Sewer cleaning and the sanitation workers working at the Treatment plant locations are found to have higher exposure to faecal matter. But the current policy frameworks do not cater the risk associated with their type of work due to which there is inadequate availability of facilities required for safety of sanitation workers. There are no working and payment guidelines for sanitation workers working at schools, CT/PT maintenance which make them to perform sanitation works in nontechnical ways. The domestic workers are even though having low exposure to faecal matter that does not mean

there are no requirement of guidelines for their working. Every type of sanitation works requires equal consideration while planning provisions for the sanitation workers.

	Category of sanitation workers					Treatment plant workers
	Street sweeper/ Informal Waste Picker	Domestic Waste collector/ Institutional Waste Collector	CT/PT cleaner, latrine cleaners	Open drain cleaner	Septic tank de-sludger/ sewer network maintenance	
Musculoskeletal disorders	✓	✓	✓	✓	✓	✓
Respiratory problems	✓			✓	✓	✓
Dermatological problems	✓	✓	✓	✓	✓	
Gastrointestinal problems	✓			✓	✓	
Biological hazards		✓	✓	✓	✓	✓
Electrical hazards			✓			✓
Chemical hazards			✓	✓	✓	
Mechanical hazards		✓		✓	✓	✓
Injuries due to trips and falls, especially in confined spaces				✓	✓	

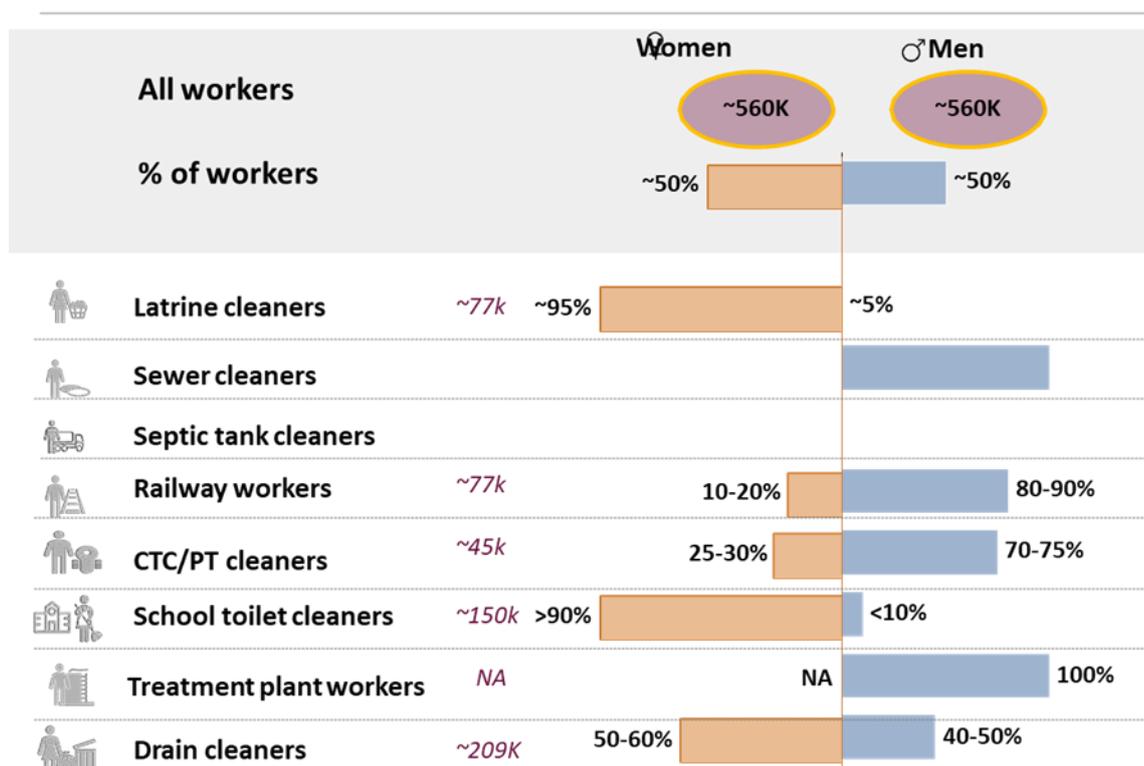
Source: (Sanitation worker safety and livelihood in India: A blueprint for action, 2017)

**Figure 6: Health issues associated with different sanitation workers**

Septic Tank / Sewer cleaning and the sanitation workers working at the Treatment plant locations are found to have highest exposure to occupational risks for which there are no adequate facilities for their protection. Muscle pains, respiratory problems, dermatological problems, gastrointestinal disorders, biological hazards, electro- mechanical and other injuries are some of the major occupational risks associated within the profession of sanitation work. Currently there is lack of studies to find multiple issues that arise from a particular sanitation work. If such analysis is carried out t will further help in planning the working guidelines for sanitation workers working at different locations and requirements for their protection.

### 2.3 Gender issue in profession of sanitation works

Number of workers engaged in different form of activities is observed to be varying with the region they are working. Number of sanitation workers found in rural areas is more than that of sanitation workers in urban areas, but the sanitation workers in rural areas do less riskier jobs. Higher percentage of male sanitation workers are found to be engaged in activities like drain cleaning, PT/CT cleaning, etc. Currently there are no provisions to monitor this gender-based issues in profession of sanitation works



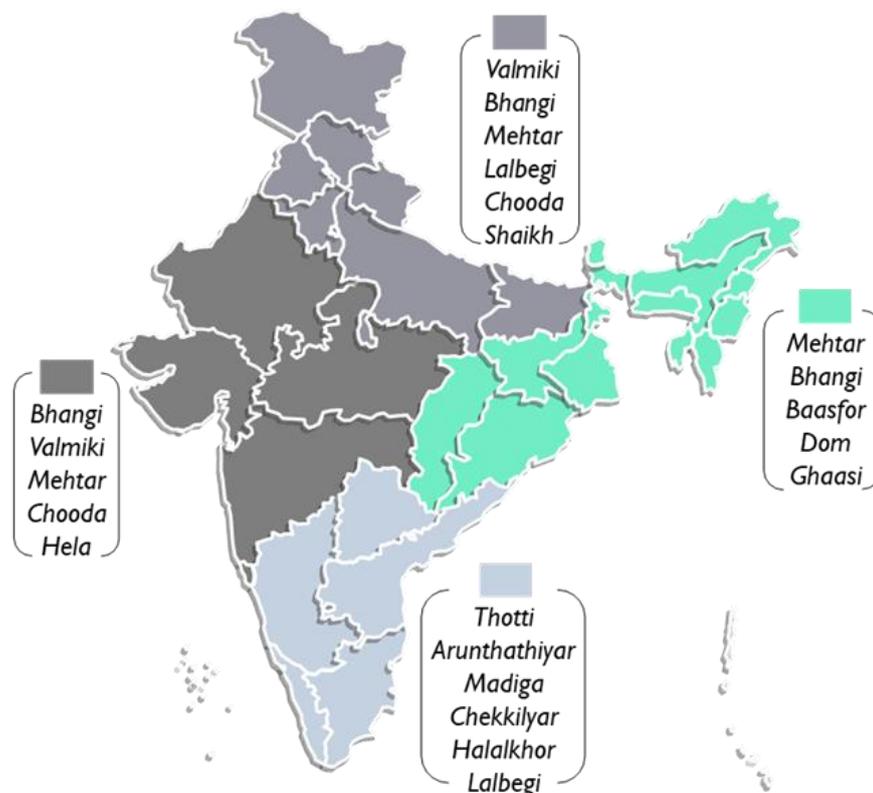
Source: (Sanitation worker safety and livelihood in India: A blueprint for action, 2017)

**Figure 7: Gender based bifurcation of sanitation works**

Female sanitation workers are found in jobs that contain are less hazardous, but often their husbands and other male sanitation workers are involved in more risky jobs such as sewer cleaning. Female sanitation workers are found to be engaged with schools as school toilet cleaners due to an emotional attachment with children and fixed source of income. In most of the cases it is observed that male sanitation workers are having engaged with activities of PT/CT cleaning and maintenance activities.

## 2.4 Caste based discrimination in profession of sanitation works

More than 6 million people throughout the country are found to be in the mentioned sub castes which are within Dalits and other minority communities. More than 60 percent of these households are engaged in sanitation work. Almost all sanitation workers belong to the lowest Dalit sub-caste Communities. The individuals coming from these communities are engaged in all the different activities of the sanitation value chain. They have been practicing the sanitation works as profession because of their ancestors doing these activities. Many sub-caste groups do not have any option to move from the occupation of sanitation work even if they wish to quit.



Source: (Sanitation worker safety and livelihood in India: A blueprint for action, 2017)

**Figure 8 : Regional castes/communities engaged in sanitation work**

The above figure shows various communities engaged in sanitation works profession formally or informally. Bhangi , Valmiki, Mehtar, Chooda, Hela are some of the major found communities in western part of the country. In Maharashtra sanitation workers are majorly from Bhangi communities. This profession is linked to their community and many workers do not want their children to practise the profession in future. But due to lack of

education facilities and low income in the profession, they are not able to provide quality education to their children making the profession of sanitation works pass on to their next generation

## **2.5 Effect of Pandemic in lives of sanitation workers**

The study conducted by UMC and Water Aid included interviews of sanitation workers and officials from 12 urban local bodies of India. This study gives idea of current challenges that are being faced by sanitation workers in the pandemic situation. The welfare programs that will be developed in future will require elements that are proposed the change working structure of sanitation workers due COVID-19.

When asked about the preventive measure to protect from the corona virus most workers were known to about at least two COVID-19 symptoms and at least one preventive measure. Number of workers knowing different types of PPE kits was found to be very less, this shows that the employers are still not considering important to provide sanitation workers with effective protective gears while working. Handwashing stations are still not majorly available at most of places of work making it highly unsafe to work in such pandemic situation. Very few sanitation workers mentioned about provision of regular health check-ups and thermal scanning at place of work. Working hours increased for most of sanitation workers, but the same is not reflected in their compensation. There are no proper provisions to calculate their hours of working. Insurance coverage facility is still available only for permanent or sanitation workers on payroll by the government, informally employed sanitation workers or contractual workers are still not having facilities of health insurance coverage. Most of the public toilet cleaners and sanitation workers engaged in activities of waste collection pickers were out of job in lockdown period, causing reduced income, this highlights problem of improper system of providing employment opportunities to sanitation workers making it to be more financially unstable profession in minds of sanitation workers.

## **2.6 Issues in PPE provision for sanitation workers**

The study conducted by CWAS for Wai Municipal Council highlights the issues of protective equipment for sanitation workers in Wai municipal council in state of Maharashtra. The learnings from the study can be important to proposed solutions that can help in eradicating these issues. The study mentioned that most of the contracts of private operators have no clauses for PPE provision and its monitoring and replacement for sanitation workers. Guidelines suggest PPE to be provided to all sanitation workers along with replacement, but exact technical specifications are not mentioned. Reasons for low usage of PPE were lack of replacements, activity specific PPE not provided and lack of comfort while using PPE. Complaints raised by sanitation workers are not properly recorded. The decision to redress the complaint depends solely on the supervisor. Apart from protective equipment issues the study also highlighted the benefits that are given for sanitation workers staff of WMC, and which are missed by those employed by private labour supplier.

## **2.7 Unheard concerns of women sanitation workers**

The research study conducted by PRIA has highlighted the issues of women sanitation workers in selected urban local bodies through method of participatory research. The women were unhappy being born into their caste and being made to do this job. As mentioned by most of the women sanitation workers the issue of lack of payslips and maintenance of wage books to all categories of workers is one of the important concerns. They are not equally paid for the type of work they are performing. A dignified salary for the sanitation works they perform is requirement of all types of sanitation workers. A logical and fair wage chart must be drawn up, keeping in mind that the work done by all types of sanitation workers is similar and large wage gaps between them is unacceptable. Asked about issues of occupational health, the women sanitation workers highlighted number of health issues for which there is no proper facility provided by the employer. The schemes meant to protect sanitation workers should be evaluated by independent bodies in which workers participation will be considered on top priority.

## **2.8 Guaranteeing the rights of sanitation workers: links between SDG 8 and SDG 6**

SDG 8 calls for “full and productive employment and decent work for all women and men” and to “protect labour rights and promote safe and secure working environments for all workers, including migrant workers, particularly women migrants, and those in precarious employment”. The end manual scavenging Government of India has passed number of policies and programmes to promote updated technologies for conducting various types of sanitation activities, but these laws are not properly implemented, and manual scavenging is still common practice. These illegal practises are causing sanitation workers for are not being socially accepted. A proper grievance system will help to solve these challenges faced by sanitation workers. The following research highlights the basic requirements and necessary actions that are required from the government that are required to fulfil the SDG 8 and SDG 6 goals.

## **2.9 Need of policy focusing multiple issues of sanitation workers**

The evidence-based study conducted KPMG has helped in identifying the challenges that are been arising in life of sanitation workers in current pandemic situation. It highlights the challenges for women sanitation workers have increased in the pandemic situation due to improper safety provisions and they are found to be more vulnerable to the virus. The study has also helped in identifying the key challenges like less salaries to the sanitation workers, exposure to risks at workplaces and financial insecurity. Acceptance of these sanitation workers by the society has been declined in the pandemic situation and there are no policies or government program to improve the social inclusion of sanitation workers. The issues are untimely payments, low wages, and a greater number of working hours has become a serious concern for contractual workforce. The issue of improper grievance system is an important reason due to which the conditions are more serious for contractual or informal workers. The study very effectively highlighted importance of national and state wise strategy that needs to be developed to provide social and healthcare benefits all types of sanitation workers.

### 3 Condition of Sanitation workers in State of Maharashtra:

#### 3.1 State level conditions through the lens of NCSK

NCSK conducts yearly review meetings and verifies condition of sanitation workers at state level review meetings. Annual report by NCSK of 2019-20 have highlighted multiple issues for state of Maharashtra.

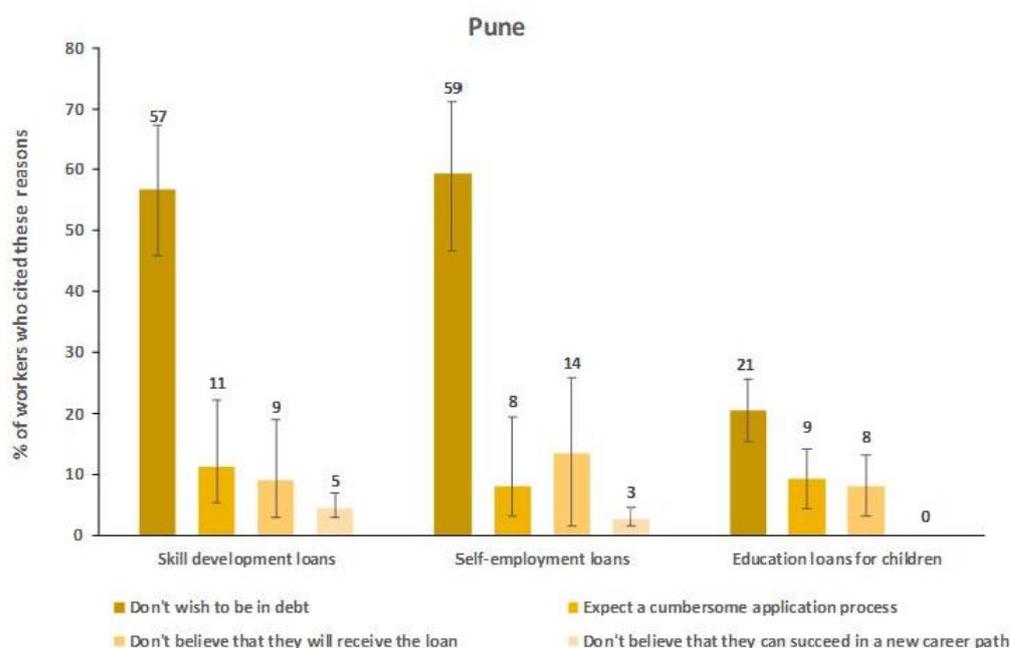


Figure 9: Newspaper article highlighting issue of sewer deaths

Total number of Manual Scavengers were identified 7378 as per survey undertaken for 2018. The data figures provided by the state authorities were found to be mismatching by the commission. NCSK emphasised on filling up the vacant posts of sanitation workers on immediate basis. Issue of untimely salaries was marked important by the commission and suggested development of proper mechanism for the same. Issue of labour laws and minimum wages was identified by the commission for sanitation workers in state of Maharashtra. On the issue of Health check-up of Safai Karamcharis, the Commission directed that instructions may be issued to all departments to make periodical health check-ups of Safai Karamcharis. The Commission also directed that Labour Department may organize awareness workshops for the Safai Karamcharis on the various schemes being run for the safai karamcharis.

### 3.2 Reasons for workers disinterest in loan-based rehabilitation schemes

Financial instability and social upliftment are two major challenges in life of sanitation workers. To improve these issues and to help sanitation workers and their families move up the financial stepping stool, the Ministry of Social Justice and Empowerment (MoSJE) has implemented many welfare programmes through National Commission for Safai Karamcharis (NCSK) and National Safai Karamchari Finance and Development Corporation (NSKFDC). These programs help sanitation workers for skill improvement, start business and provide their children with education facilities. Sanitation workers can apply for these welfare programmes through the area office of the State Channelizing Agency (SCA) of NSKFDC, parts of Regional Rural Banks (RRBs), or public banks. But when the ground reality of these welfare programmes was studied it was identified that that 80% of the sanitation workers did not know about these welfare programmes. When informed about the loan-based programmes most of the sanitation workers responded that they do not want to be debt as it will be difficult for them to return the loan amount if the businesses they invest fails.

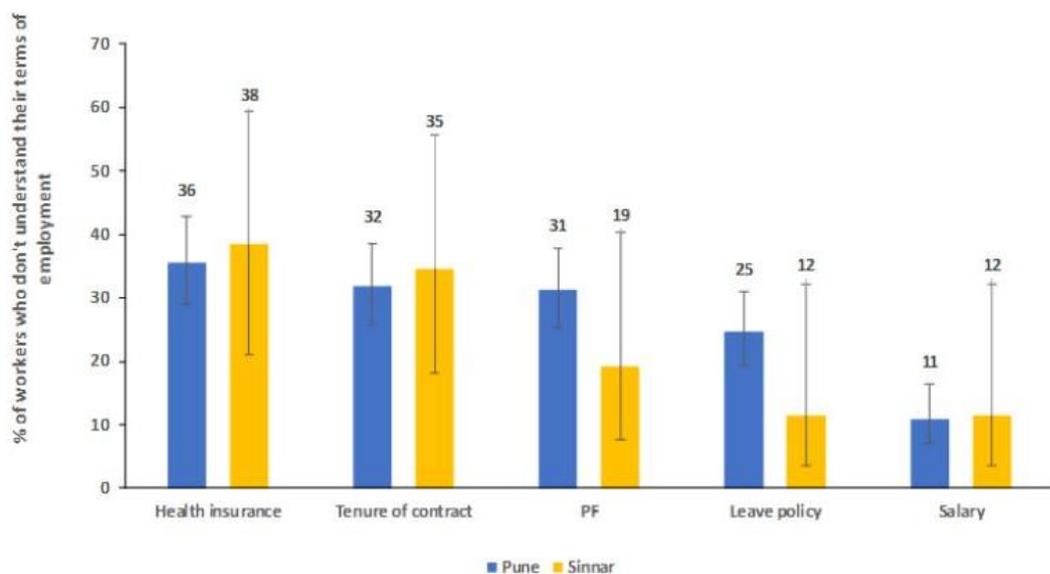


Source: (diya.nair, 2020)

Figure 10: Reasons for disinterest in loan-based schemes

### 3.3 Workers' lack of understanding of their contractual terms

Both permanent and contractual workers lack an understanding of their terms of employment. 32% of the workers in Pune and 19% in Sinnar do not understand their contractual terms. In Pune, 67% of workers who do not have any formal education did not understand their terms of employment, and this number is 15% for workers who have a bachelor's degree. In Pune, less educated and contractual workers encounter more challenges in understanding their terms. 67% of workers who do not have any formal education did not understand their terms of employment, and this number is 15% for workers who have a bachelor's degree. Similarly, 22% of permanent workers did not understand their terms, while 42% of contractual workers did not understand them. One of the reasons for a lack of understanding could be a lack of written contracts for workers. In Pune, 64% and in Sinnar 81% contractual workers do not have written contracts with their employers. A thorough understanding of contractual terms of employment is essential for workers' empowerment. Written contracts and an initial orientation in the jobs where details of contracts are clearly communicated can help overcome this challenge. The situation will be quite similar with sanitation workers in other urban local bodies in state of Maharashtra

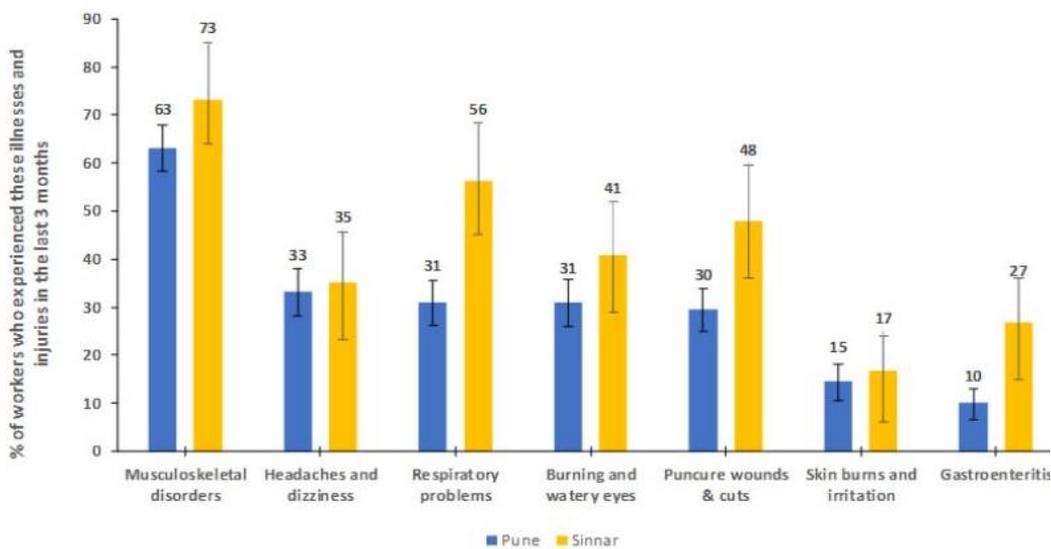


Source: (diya.nair, 2020)

Figure 11: Percentage of workers who do not understand the terms of employment

### 3.4 Prevalence of Occupational injuries and illness

Sanitation workers face various occupational health hazards, such as coming in direct contact with solid waste, dust, human excreta, faecal sludge, wastewater, operating equipment used in cleaning solid waste, and faecal sludge; and working in confined spaces and dangerous spaces. A lack of adequate safety measures can result in injuries and various illnesses. Some of the diseases directly related with sanitation work are mostly associate with skin disease, muscle pains, fatigueless. Understanding the prevalence of these illnesses and injuries among sanitation workforce is a critical step in advocating for health and safety reforms for sanitation workers. In this study prevalence was defined as the proportion of workers who suffered from a health hazard in the last three months and believed that it was because of their work. In both Pune and Sinnar, as reported by the respondents the most prevalent health hazards were musculoskeletal disorders, headaches and dizziness, respiratory problems, burning, and watery eyes, and puncture wounds and cuts. Not as prevalent health hazards were skin burns and irritation and gastroenteritis. Additionally, many workers reported consuming gutkha for their work.

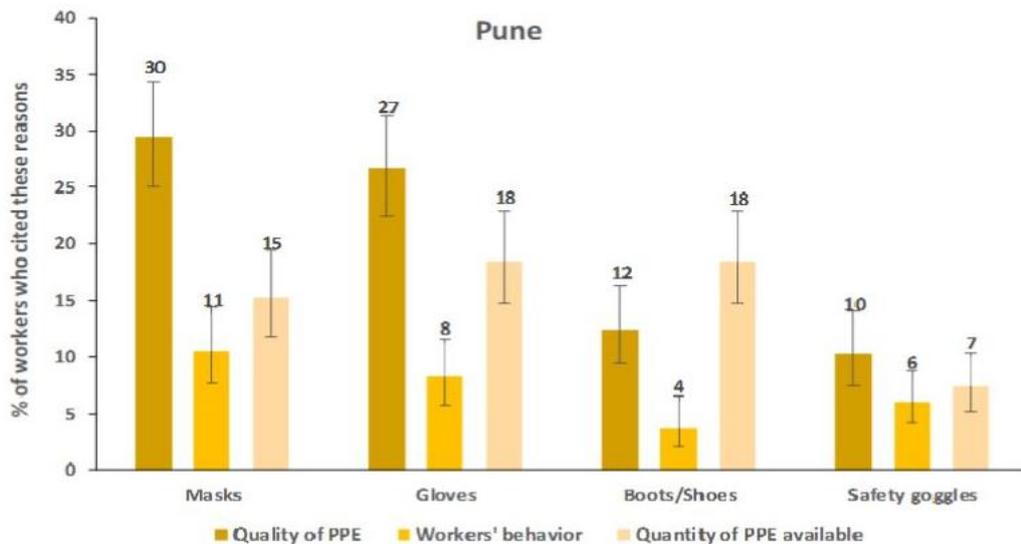


Source: (diya.nair, 2020)

Figure 12: Percentage of workers who experiences illness and injuries

### 3.5 Issues in usage of PPE usage

Mitigation of the above-mentioned health risks can be achieved through provision and appropriate use of Personnel Protective Equipment (PPE) like masks, gloves, safety goggles, and boots.<sup>17</sup> These PPE should be provided by employers. In Pune, permanent workers receive a direct benefit transfer twice a year to purchase PPE, and contractual workers are provided with PPE by their contractors. In Pune, 23% and in Sinnar, 28% workers did not have the necessary PPE at the time of the interview. Lack of appropriate PPE with workers is also the case in other cities such as Trichy, Hyderabad, Warangal, Delhi. In Pune, there seem to be a couple of reasons for this: i) permanent workers did not use their DBT to purchase gear ii) contractual workers did not receive PPE from their contractors. Contractors in Pune are provided with a budget from ULB, which should be exclusively used for the purchase and distribution of PPE. Utilization of this budget is monitored by ULB through financial and photo audits. However, according to officials, contractors manage to bypass these monitoring mechanisms. Also, contracts for contractors are renewed on the sole basis of the profit margin that they charge. There is no incentive system to ensure that contractors fulfil their obligations to their employees, such as providing quality PPE to them.



Source: (diya.nair, 2020)

Figure 13: Issues in PPE Usage

## **4 Issues and Challenges Identified for Sanitation Workers**

In India scenario the issues and challenges for sanitation workers are categorized in four types: financial insecurity, occupational health and safety, weak legal protection, and social security.

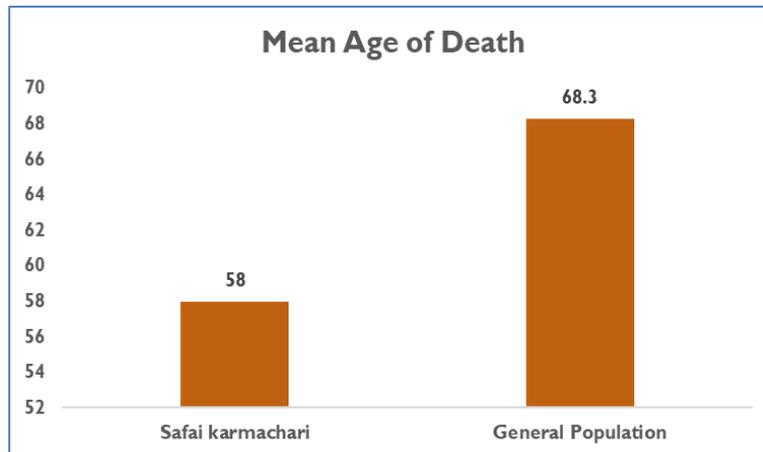
### **4.1 Financial insecurity**

Sanitation workers are mostly hired on contractual basis in most of the location of their work. The sanitation workers employed on payroll basis or by government bodies are having good payment scale as compared to contractual workers. Most of cases it is observed that sanitation workers have reported their payments are delayed and they are poorly paid compared to the work that is being carried out. Also, for most of the informally employed sanitation workers income is mostly unpredictable, it is also a case where sanitation workers are not being paid for 3 to 6 months. In current pandemic situation the working hours have been increased for most of the sanitation workers, but it has not made any additional monetary benefit. There is also gender based discrimination while deciding the pay scale of sanitation workers. Female sanitation workers are being paid less which causes for financial crises for female sanitation workers

### **4.2 Occupational health and safety**

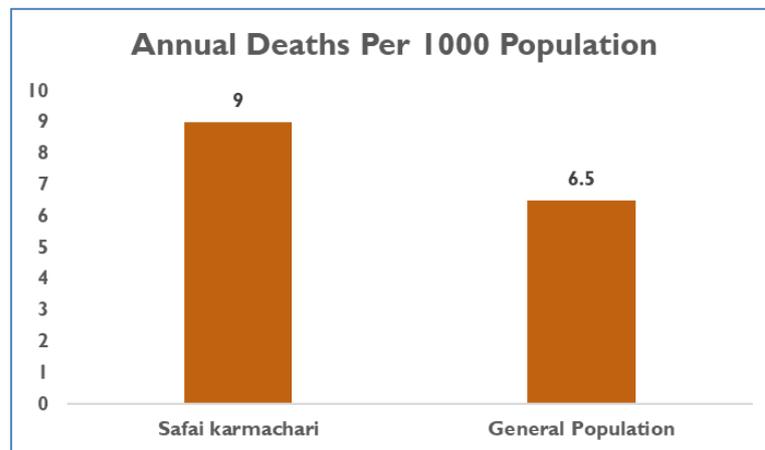
Health and safety are found to most important factor in professional life. Sadly, sanitation workers have no proper provisions for safety provisions while performing their daily activities. Sanitation workers regularly deal with hazardous waste and sometimes, enter high-risk confined spaces like sewers and septic tanks, for cleaning and maintaining the vast sanitation infrastructure. The working environment for sanitation workers makes them vulnerable to a multiple health risks and diseases due to harmful pathogens, chemicals, and sharp objects. Most of the sanitation workers working on contractual roles as well as few on payroll are not having facilities of periodic health checkups causing exposure to multiple health issues for long period. Health insurance and provision of medical facilities are rarely found to be in practice by the employer. In most of the cases it is observed that sanitation workers working at locations higher exposure to fecal waste like treatment

plant's locations, sewer cleaning activities etc. are not provided with proper PPE kits and other protective equipment which are causing many health issues and become cause of death in many cases. Sanitation workers having exposure to various types of hazards and not protected by proper safety equipments are found to have experiencing prolong mental and physical health issues in older age.



Source: (UMC, 2021)

Figure 14: Mean age of Death



Source: (UMC, 2021)

Figure 15: Annual deaths

When annual death rate is calculated it is observed that sanitation workers are having a count of 9 out of 1000 population which is greater than the general population count. The mean age of death of sanitation workers is also found to be 58 years which is about 10years less than that of general population average age of deaths. The major reason for this difference is majorly because of poor health infrastructure facilities for sanitation workers safety.

### **4.3 Weak legal Protection**

Indian judicial system and government regulating agencies have made many laws, policies, guidelines for controlling and providing legal support to various activities performed by sanitation workers. Even though sanitation workers often suffer because of weak system for implementing these legal provisions. The monitoring system is completely found to be failing in monitoring the conditions of sanitation workers in actual. The various activities performed by sanitation workers from collection till disposal of waste are still found to be missing in identification in policies prepared by government. Many legal provisions are not enforceable in practical terms. In Indian scenario larger number of sanitation workers are employed on contractual basis and are in profession of sanitation works in an informal type of job, this causes them having no legal protection and no provision is placed for making their voices to be heard.

### **4.4 Social Security**

In Indian scenario, sanitation workers are exposed to various social problems and unacceptance in society due to kind of they perform. This discrimination is mostly because the profession of sanitation works is still taken by lowest category in the society and mostly all the sanitation workers coming from Dalit and other marginalised communities. Intergenerational discrimination is majorly observed in profession of sanitation works as children of sanitation workers are forcefully taken in the profession even if they wish to come out from the profession. As the profession of sanitation works is not a money-making profession, sanitation workers are having poor quality of life causing remain one of the elements of the society which are exploited by other upper class in the society. Due to such low quality of professional life and poor economic status, community of sanitation workers is not accepted in society. Furthermore, alcoholism and drug addiction are found to commonly practised by most of the sanitation workers which is also one of the reasons making them away from being socially accepted.

## 5 National Programs for welfare of Sanitation workers

### 5.1 Hierarchy in Governance Structure for welfare of Sanitation workers

To solve issues and problems faced by various categories of sanitation workers the Government has formulated a strategy from centre to the state in which different organisations associated with government are being established. Ministry of Social Justice and Empowerment is the apex body to monitor and implement various welfare programs for welfare of sanitation workers. Founded in 1993 the NCSK is the non-statutory and non-constitutional body which address grievances of workers, related to safety, pay and service, ensure implementation of the Act and the SC judgment Monitor state governments in demolishment of dry latrines, identifying manual scavengers and implementing rehabilitation schemes. The NSKDFC was founded in 1997 with the purpose of developing and implementing schemes, spread awareness amongst the sanitation workers about the welfare schemes. All the states are also mandated to constitute state level safai karamchhari commissions, but currently there are only 13 states having state level commissions. Financial assistance is provided to sanitation workers through channelizing agencies located in every states with support of RRBs. District level offices for SCAs are assigned to register Sanitation workers and drive awareness campaigns for schemes.

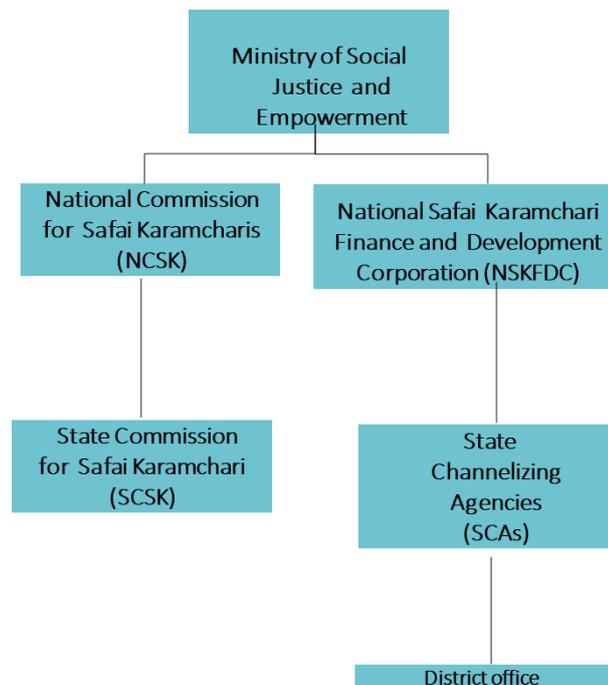


Figure 16: Governance structure

Apart from these official structures there are other government bodies who directly or indirectly help in welfare of sanitation workers. Ministry of Housing and Urban Affairs (MoHUA), Government of India, Urban development department and Directorate of Municipal administrations are some of the other relevant government bodies who have helped in welfare of sanitation workers in India.

## **5.2 Welfare Programs by Ministry of Social Justice & Empowerment**

NSKFDC is implementing various loan based and non-loan-based schemes and programmes for the socio-economic upliftment of sanitation workers and their dependants. The details of the various loan based, and non-loan-based schemes are given below practice.

### **5.2.1 Pre-Matric Scholarships**

The purpose of the scheme is to provide financial assistance to children of sanitation workers for receiving primary education. The sscholarships may be given to students enrolled in class 1 or any subsequent class or pre-matric stage in the case of day scholars, and class III or any subsequent class of pre-matric stage in case of hostellers. Amount of Rs. 110 per month is granted under the scheme for students. In addition, an ad-hoc grant of Rs. 750/- per student per annum to all day scholars and Rs. 1000/- per student per annum to hostellers would be admissible. The scholarship will terminate at the end of class X. The duration of scholarship in an academic year is ten months.

### **5.2.2 Self-Employment Scheme for Rehabilitation of Manual Scavengers**

The purpose of the scheme is to assist the manual scavengers, identified during various surveys, for their rehabilitation in alternative occupations. The identified manual scavengers, one from each family, would be eligible for receiving Cash Assistance of Rs. 40,000 immediately after identification. Repayment period for the loan amount is 2 years. The interest rate for loan amount is ranges between 5-6 percent.

### **5.3 NSKFDC welfare Programs for sanitation workers**

NSKFDC is implementing multiple loan based and non-loan-based schemes and programmes for the socio-economic upliftment of sanitation workers and their dependants. The details of the various loan based, and non-loan-based schemes are given below

#### **5.3.1 General Term loan Scheme**

The scheme aims in providing financial assistance in form of loan to sanitation workers for sanitation related income generating activities. Loan amount of 90 percent of unit cost up to Rs. 15 lakhs are sanctioned under the scheme for the beneficiary. Beneficiaries contribution is not mandatory for projects costing below 2 lakhs rupees, projects costing more than Rs. 2 lakhs require 5 percent beneficiary contribution. Repayment period for the loan amount is 10 years which starts after 6 months from date of disbursement of loan amount.

#### **5.3.2 Mahila Adikarita Yojna**

The purpose of scheme is to provide financial assistance to women sanitation workers and their dependent daughters in form of loan for small business and sundry revenue generating activities. Loan amount of 90 percent of unit cost up to Rs. 2 lakhs are sanctioned under the scheme for the beneficiary. Beneficiaries' contribution is not mandatory under the scheme. Repayment period for the loan amount is 5 years which starts after 6 months from date of disbursement of loan amount. The interest rate for loan amount is 5 percent.

#### **5.3.3 Mahila Samridhi Yojna**

The following scheme provides financial assistance to women sanitation workers and their dependent daughters in form of loan for small business and sundry revenue generating activities. Loan amount of 90 percent of unit cost up to Rs. 1 lakh is sanctioned under the scheme for the beneficiary. Beneficiaries' contribution is not mandatory under the scheme. Repayment period for the loan amount is 3 years which starts after 6 months from date of disbursement of loan amount. The interest rate for loan amount is 4 percent

#### **5.3.4 Micro Credit Finance**

The following scheme provides small amount of loan to sanitation workers for small business and sundry revenue generating activities. Loan amount of 90 percent of unit cost up to Rs. 1 lakh is sanctioned per beneficiary under the scheme. For group of 10 beneficiary's the loan amount sanctioned is Rs. 10 lakhs. Beneficiary contribution is not mandatory under the scheme. Repayment period for the loan amount is 3 years which starts after 6 months from date of disbursement of loan amount. The interest rate for loan amount is 5 percent.

#### **5.3.5 Education Loan**

The purpose of scheme is to provide education loans to students from communities of sanitation workers. Loan amounts up to Rs. 10 lakhs are provided for students studying in India and up to Rs. 20 lakhs are provided for students studying abroad. Loan amount is provided for expenses of admission and tuition fees, stationary, boarding expenses, and insurance premium charges. 10 percent beneficiary contribution is required under the scheme. Repayment period for the loan amount is 5years after course completion which starts after 1 year from date of disbursement of loan amount. The interest rate for loan amount is 4 percent.

#### **5.3.6 Vocational Education and Training loan Scheme**

The purpose of scheme is to provide financial assistance in form of loan to students from communities of sanitation workers. Vocational training courses with duration from 6 months to 2 years are supported under the scheme. Loans are provided for candidates having age between 18 to 50 years for courses supported by Government or a Company/Society/Organization recognised by state level corporations. Expenses including admission fees, examinations, caution deposits, purchase of books and stationery required, boarding and lodging charges, etc are covered in the following scheme. Loan amounts up to Rs. 4 lakhs are provided for courses having duration up to 2 years. Repayment period for the loan amount is 7. The interest rate for loan amount is 4 percent.

### **5.3.7 Sanitary Marts**

The following scheme provides financial assistance in form of loans to sanitation workers of self-help groups of sanitation workers and their dependents for setting sanitary marts. Loan amount of 90 percent of unit cost up to Rs. 15 lakhs are sanctioned for setting up the sanitary mart. 10 percent of total cost of mart is required from beneficiary under the scheme. Repayment period for the loan amount is 10 years in quarterly instalments which starts after 6 months from date of disbursement of loan amount. The interest rate for loan amount is 4 percent

### **5.3.8 Green Business**

The above-mentioned scheme provides loans to sanitation workers for activities which could tackle climate change problems along with income generation. Some of activities promoted under the scheme are Electric rickshaws, solar energy gadgets, poly houses and compressed air vehicles. Loan amount of 90 percent of unit cost up to Rs. 2 lakhs are sanctioned per beneficiary under the scheme. 10 percent of unit cost is required from beneficiary under the scheme. Repayment period for the loan amount is 6 years in quarterly instalments which starts after 6 months from date of disbursement of loan amount. The interest rate for loan amount is 4 percent

### **5.3.9 Scheme for Pay and Use / Community Toilets**

The scheme supports sanitation workers by providing financial support to sanitation workers or self-help group of sanitation workers for construction, operation, and maintenance of pay and use toilets. Loan amount of Rs. 25 lakhs for setting up 10-seater toilet is sanctioned per beneficiary or self-help group under the scheme. Repayment period for the loan amount is 10 years which starts after 6 months from date of disbursement of loan amount. The interest rate for loan amount is 4 percent with additional 1 percent rebate for women beneficiaries.

### **5.3.10 Swachata Udyami yojna**

The purpose of scheme is to create employment opportunities for sanitation workers, create facilitate garbage collection facilities at source. Urban local bodies are given ownership for implantation of the scheme. Amount of Rs. 50 lakhs per unit cost for procurement of

sanitation vehicles or other type of equipment's to promote mechanized cleaning are sanctioned under the scheme. The number of units could be more than one depending on the requirement. The scheme has mentions a period of 90 days to utilize the funds received from the finance corporation.

#### **5.3.11 Skill development training programs**

Financial assistance is provided for skill development of sanitation workers between age group of 18-45 years. 100 percent grant in form of stipend is provided to the beneficiaries of the programs. Additional stipend is provided for identified manual scavengers who are participating in skill development programmes.

#### **5.3.12 Workshops**

Workshops are arranged by NSKFDC with support of channelizing agencies for providing information about different welfare programmes and schemes for welfare of sanitation workers. Expenses up to Rs. 25000 per workshop are reimbursed by the channelizing agencies

#### **5.3.13 Awareness camp**

Awareness camps are arranged by NSKFDC with support of channelizing agencies for providing information about different welfare programmes and schemes for welfare of sanitation workers. Expenses up to Rs. 30000 per awareness camp are reimbursed by the channelizing agencies.

#### 5.4 Achievements of NSKFDC welfare programs

There are about 4 lakh beneficiaries up to December 2020 at India level with total disbursement of 2066 Cr. From that Maharashtra has about 19 thousand beneficiaries having total disbursement received of about 215 cr. This disbursement is categorized into major 8 schemes under the NSKFDC. The total disbursement was 190 Cr in year 2018-19 which has increased to 280cr for year2019-20.

**Table 1: Past disbursement details**

No.	Scheme	2020-21 (As on 28-12-2020)		2019-20		2018-19	
		No. of Beneficiaries	Amount (Rs in Lakh)	No. of Beneficiaries	Amount (Rs in Lakh)	No. of Beneficiaries	Amount (Rs in Lakh)
1	General Term Loan	63	114.30	2938	6063.10	11826	14431.59
2	Mahila Adhikarita Yojana	8	6.75	707	635.76	1898	1529.90
3	Mahila Samridhi Yojana	366	299.79	17793	12800.09	3140	1514.29
4	Micro Credit Finance	5	2.70	3379	1028.31	4237	2105.81
5	Sanitary Marts Scheme	0	0	0	0.00	0	0.00
6	Education Loan	15	81.45	15	44.25	0	54.40

7	Swachhta Udyami Yojana	0	0	1416 247	4702.65 3195.53(U LB)	0	0.00
8	Green Business	0	0	0	0.00	200	252

There are about 4 lakh beneficiaries up to December 2020 at India level with total disbursement of 2066 Cr. From that Maharashtra has about 19 thousand beneficiaries having total disbursement received of about 215 cr. This disbursement is categorized into major 8 schemes under the NSKFDC. The total disbursement was 190 Cr in year 2018-19 which has increased to 280cr for year 2019-20.

**Table 2: Details of Total number of beneficiaries and total amount of disbursement**

<i>No.</i>	<i>Name of State/UT</i>	<i>Total Funds Disbursed</i> <i>(Rs in Lac)</i>	<i>No. of Beneficiaries</i> <i>(in Nos.)</i>
1	Maharashtra	21537.83	18980
	Total	206687.14	398253

## **5.5 Safaimitra Suraksha Challenge by Ministry of Housing and Urban Affairs (MoHUA), Government of India**

The aim of the SSC is to save life of sanitation workers engaged in sewer cleaning activities. It also strives to make urban local bodies to identify all types of sanitation workers formal and informal in their jurisdiction and improve their conditions. The SSC has a major focus on improving citizen awareness on the critical issues of sanitation workers. Infrastructure creation at ULB level for increasing mechanized and skill development sanitation workforce is another important aspect of the SSC. Preparatory period for ULB, states and UT's will begin from 19th April 2021 and results will be declared on 15th August 2021. Focus of challenge is to create conducive ecosystem through:

- Trained Workforce
- Large scale citizen outreach
- 24 x 7 helpline
- Enforcement mechanisms

Evaluation of the SSC will be conducted by Independent third-party agency. Core parameters which constitute 70% weightage of evaluation are citizens empowerment, mechanized cleaning in terms of men and machine and capacity development of sanitation workers/ safai mitra. Eco-System parameters which constitute of 30 percent of weightage of evaluation include parameters like sustainable O&M, treatment capacity, adoption of Innovative approach and standardization of septic tanks. PPEs mentioned in the equipment and infrastructure (as per CPHEEO norms) for sanitation workers constitute of 20% marks in total of 400 marks. Training / Skill development of safaimitras/workers in cleaning of septic tank / sewer lines constitute of 60 marks. Rehabilitation of informal safaimitras linking with social welfare schemes, ration cards, education of children, linkage with entrepreneurship/ livelihood opportunities make total 40 marks. States must have a Sanitation Response unit (SRU) and Responsible Sanitation Authority (RSA) and ODF+ certification as a pre- qualification criterion to participate.

## **6 State level Programs for Sanitation workers**

### **6.1 Garima – Scheme for Safety and Dignity of Core Sanitation workers Government of Odisha**

Primary Focus of the scheme is to create and regulate safe working conditions for core sanitation workers. It also focusses on providing social security and service benefits for sanitation workers and their dependents. The Scheme will be implemented by the Housing and Urban development department through the 114 Urban local bodies of Odisha. Increased accountability and responsibility of the stakeholders is one of the most important purpose of the scheme.

The scheme become one of the pioneer steps in managing issues of sanitation workers through involvement of state governing agency of Odisha. The scheme becomes unique because of the many things as mentioned in the scheme document. It clearly defines all the key definitions of all types of terms used in field of sanitation works, which makes clearer for implementation of the scheme. Detailed analysis of Technical modalities and Service benefits that need to be provided for sanitation workers is mentioned very clearly in scheme document. Responsibilities are clearly defined for various organisations at state, district, and local urban local body level for holistic approach for managing the programs under the scheme. Creation of database of sanitation workers is an important aspect in scheme which includes identification and registration of core sanitation workers till will further help in identifying beneficiaries and effective grievance redressal. Creating assured minimum wage policy and considering risk and hardship-based approach in deciding the wages is another important aspect of the scheme which will make sanitation workers financially stable. App based grievance monitoring system for timely disposal of grievances / sanction of benefits is another feather of the Garima scheme. Creation of “corpus Funds” for extending financial support in social security measures is also a remarkable step to improve economic and social conditions of sanitation workers. Garima scheme also has a special provision for activities of skill development, IEC and behaviour change which will ideally help sanitation workers in excel in profession of sanitation works.

## **6.2 Karnataka State Safai Karamcharis Development Corporation**

Karnataka State Safai Karmachari Development Corporation was established for the welfare of Safai Karmacharis and Pura Karmikas in the State. Government in its Order No SWD 215 SDC 2015 Dated 02.02.2016 had accorded permission to establish the State Safai Karmachari Development Corporation under Company Act 2013. KSSKDC was registered on 06.06.2016 under Company Act 2013.

Purpose of the development corporation is to Promote Self-employment Ventures, Small amount of loans encourages sanitation workers to take up activities for self-employment. Technical knowledge important to consider for getting financial assistance. Employment generating activities like Ola / Uber and other transport activities considered while formulating welfare programs. Women self-help groups encouraged to take up the economic development activities. Apart from technical education sports is also considered an important area where children of sanitation workers can excel and thus programs are implemented considering them. Special program focusing master level courses and doctoral education in the universities/Institutions is important aspect of one of the programs planned by the corporation. Program for land purchase, bore well availability and providing infrastructure for colonies of needy is an important aspect of welfare programs planned by the corporation.

### **6.2.1 Self-Employment Scheme**

The following scheme aims to provide financial assistance in form of loans. Loan amount ranging from Rs. 1 lakh to Rs. 20 lakhs are provided for economic development activities like petty shops, cloth shops, electrical shop, etc. Beneficiaries need to have BPL card to become eligible for the scheme.

### **6.2.2 Samruddhi Scheme**

Financial assistance in form of loan is provided under the scheme. Maximum loan amount of Rs.10 lakh is provided for economic development activities like petty shops, cloth shops, electrical shop, etc. Beneficiaries need to undergo training arranged by government or private companies and must arrange land or space for shop.

### **6.2.3 Unnati Scheme**

The purpose of the scheme is to provide comprehensive entrepreneurship platform for SC/ST start-ups and others having innovative idea of Social Impact. Objective is to encourage innovators who may need early-stage funding to stimulate commercialization of their innovations. Beneficiaries will be selected through state level Evaluation Committee and Approval Committee. Maximum Rs 50.00 lakhs financial assistance will be given in two instalments under the proposed program

### **6.2.4 Airawat Scheme**

Financial assistance in form of loan is provided for purchase of ola / uber taxis which will help as source of revenue for sanitation workers. Selected beneficiaries need to complete training given by ola / uber to become eligible for receiving financial assistance. Maximum Rs 5.00 lakhs financial assistance will be given for purchase of taxi. Beneficiaries need to serve ola/uber for minimum 1 year and cannot sublease the vehicle for minimum 3 years

### **6.2.5 Prerana Scheme**

Financial assistance in form of loan to women self-help groups for small business and sundry revenue generating activities is provided under the scheme . At least 10 members are required and from the total members, 80 percent are required to be from SC/ST. Rs. 100000 loan is provided per member with interest rate of 4 percent under the scheme. The loan amount needs to be repaid within 3 years.

### **6.2.6 Sporthi Scheme**

The following helps sportsmen's coming from marginalised communities. Players need to be resident of Karnataka state and should have represented in state or national level sports events. Under the current scheme training fee to the coaching institute and stipend is provided to the beneficiary.

### **6.2.7 Prabhuda Scheme**

The scheme provides financial assistance to the selected SC/ST students for pursuing Graduation, Master level courses and doctoral degrees. Loan amounts up to Rs.25 lakhs is provided under the scheme.

### **6.2.8 Ganga Kalyan Scheme**

Under the current scheme financial assistance is provided to get Irrigation facility for the lands of small farmers belonging to SC/STs. Bore well drilling, purchase of pumping instalments can be done using the financial assistance. Financial aid up to Rs. 2 lakhs are provided under the scheme. Interest rate is 6 percent. Beneficiary should have minimum 1.50-acre dry land to become eligible for the scheme.

### **6.2.9 Land Purchase Scheme**

Under the current scheme financial assistance is provided women from SC/STs for purchase of 2 acres of dry land or 1 acre of wet land assistance. Financial aid up to Rs. 20 lakhs are provided under the scheme, from which 50% is subsidy and 50% is loan

### **6.2.10 Pragati Scheme**

Following scheme aims in providing Infrastructure like CC Road, approach road, drainage, drinking water, Street lights etc. for provided in SC/ST Colonies. These works will be taken up through the DCs of the districts.

## **6.3 Gujrat Sweepers Development Corporation Government of Gujarat**

Gujarat government has launched a state level campaign to divert the cleaners engaged in unsanitary occupations to other clean occupations. Date of "Gujarat Sweepers Development Board" formed from 12/10/18. Transformed into Gujarat Sweepers Development Corporation on 9/10/2001 and operated as a public enterprise of the state. Most of the welfare programs implement in Gujrat sweeper development corporation had similar characteristics to programs implemented by NSKFDC. The purpose of Gujarat Sweepers Development Corporation is to provide necessary loans and assistance to the Sweepers and their dependents in the state to liberate them from their traditional inhumane slavery-poverty unscrupulous occupations so that they and their dependents can live a dignified life. Providing Working capital for setting up any small-scale business, Provision of insurance coverage in case of accidental death while cleaning drains, providing non-interest-bearing loans for purchase of house are some of the schemes implemented by GSDC

### **6.3.1 Pujay Thakkarbapa Sweeper Rehabilitation Scheme**

The purpose of this scheme is to provide phased housing to sanitation workers or their dependents who are in poor financial condition and especially homeless people living below the poverty line. Financial assistance of Rs. 1.5 lakhs are provided for purchase of house for sanitation workers.

### **6.3.2 Personal accident insurance cover plan**

Under the Pujya Thakkarbapa Sweepers Rehabilitation Scheme by the Government of Gujarat financial assistance of Rs. 1 lakh will be paid to sanitation workers family who die while performing any sewer cleaning activities. Also, an insurance cover of Rs. 2 lakhs are provided under the scheme for sanitation worker and his family.

### **6.3.3 Dr. Ambedkar Sweepers Aawas Yojana**

The purpose of this scheme is to provide financial assistance to sanitation workers an amount of Rs. 1,50,000 / - assistance and Rs. 50,000 non-interest-bearing loan (for urban area) and Rs. 50,000 (for rural area) for getting housing facility for him and his family.

## **6.4 Haryana State Commission for Safai Karmacharis**

The Commission is forming a 'Reformative Policy for Safai Karmacharis of Haryana'. The commission also takes cognizance of problems of Safai Karmacharis and try to resolve them by playing a proactive role. The commission reviews, monitors and evaluates the implementation of the schemes and services for safai karmacharis of Haryana. Based on its findings, the Commission give its recommendations for rehabilitation and liberation of Safai Karmacharis with the Department of Social Justice and Empowerment. Simultaneously the commission ensures coordination with other departments of the overall welfare of safai karmacharis and their family. Key inferences of the programs are it has Employment pension scheme for Government san workers. Compensation for sanitation workers family who die in sewer cleaning activities and creating data bank and registering all the sanitation workers at gram level are some of the major programs implemented by Haryana state commission of safai karmacharis

#### **6.4.1 Policy for providing Compassionate financial assistance**

Haryana state government has taken an initiative to start providing pension benefits to sweepers enrolled on payroll in Gram Panchayats through Employment Pension Scheme for Government sweepers of Gram panchayat. Pension amount will be calculating on amount of salary given to sweepers. Minimum salary considered is Rs.15000 for calculating the pension amount.

#### **6.4.2 ESI Registration of all Gramin Safai Karamcharis**

All the Gramin safai karamcharis are needed to be registered under the portal created by the government. The ESI registration of safai karamcharis is the initiative taken by state government to create a data base of all the existing sanitation workers, which will be further used to provide other benefits to sanitation workers

#### **6.4.3 Grant of Ex-Gratia amount**

Under the following provision made by the state government financial assistance of Rs. 10 lakhs will be paid to sanitation workers family who die while performing any sewer cleaning activities.

## **7 Other Initiatives for welfare of sanitation workers**

### **7.1 Mission Garima by Tata Trust**

About 50,000 MCGM laborers associated with keeping the city clean and dealing with this waste are presented to the danger of contracting illnesses and experiencing different sicknesses. They work in dangerous conditions when they enter germ-pervaded sewer vents and interact with sewage, and when they work in unloading grounds or when they clean crematoriums, public latrines and open defecation areas. This regularly leaves them with breathing issues, skin illnesses and consuming in the eyes.

To wipe out such undignified conservancy work and decrease manual intercession of the sanitation workers with sewage and waste, the Tata Trusts started Mission Garima, in organization with Tata Group organizations and district bodies Providing medical care offices at sponsored rates. Under Garima Initiative, the Trusts have undertaken the following

- Conducting behaviour change campaigns to increase awareness among the sanitation works
- Technological upgradations in protective equipment, providing decentralised waste processing units and generating energy from waste through setting waste recycle plants.
- Providing infrastructure facilities like restrooms, drinking water facilities, model chowkis, and facilities like suvidha centres for sanitation workers.
- Conducting free health check-up camps and providing financial assistance for medical expenses of sanitation workers and their families

## 8 Assessment of welfare Programs for sanitation workers

### 8.1 Lens of Assessment for various welfare schemes for sanitation workers

Considering the various literature review findings and identified key issues the lens of assessment developed for assessment of welfare programs implemented for sanitation workers is shown in the above slides. There are 8 factors that will be utilized to access the welfare programs like Reforms in terms of policy, social security, Dignity, Health, Safety, Financial benefits, Education and skill development, Empowerment of san workers

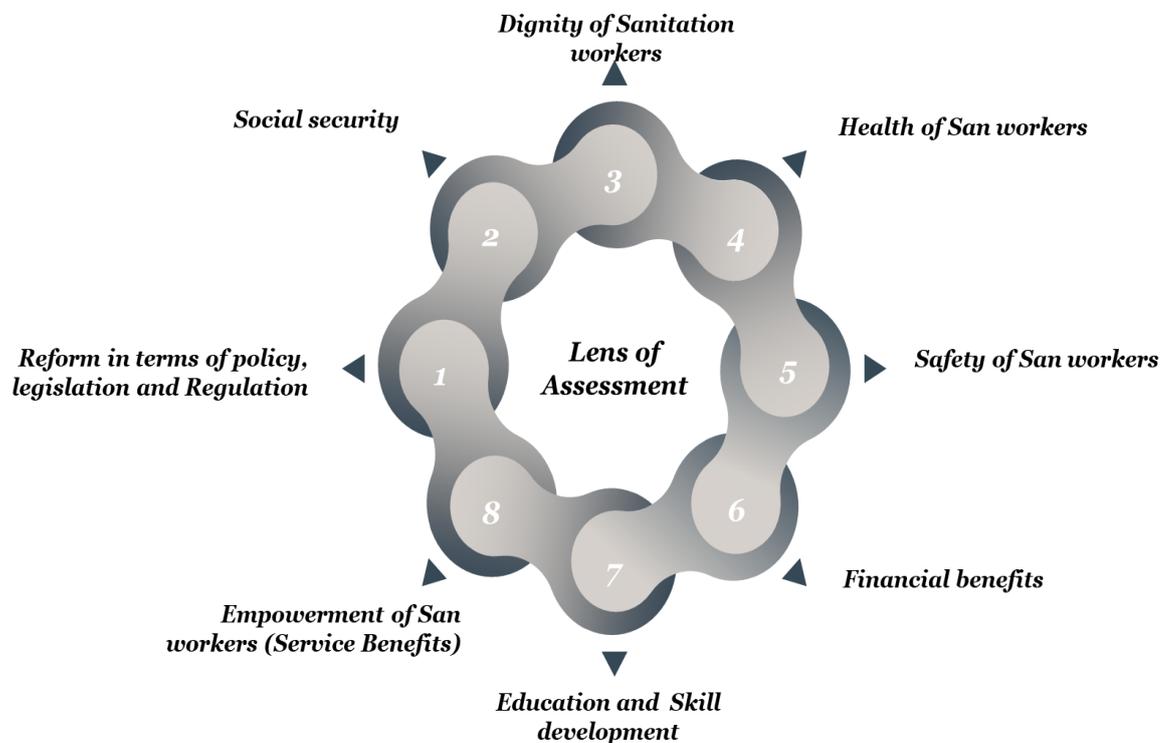


Figure 17: Lens of Assessment Developed

#### Dignity of Sanitation workers

Sanitation workers are viewed as unclean and stigmatized; scant value is given to the work they do. Efforts related to appreciation of sanitation works are considered under the factor of dignity of san workers.

### **Health of Sanitation workers**

Sanitation workers are exposed to multiple occupational and environmental hazards which cause many health issues. If there are any efforts made related to improve the issues of health of sanitation workers are considered under this factor

### **Safety of Sanitation workers**

Little or no protective equipment is provided to san workers, leading to regular accidents, and probably resulting in fatalities. Efforts in improving safety of sanitation workers at their place of work through the welfare program is considered under this factor

### **Financial benefits**

Unavailability of finances is always found to be important concern for sanitation workers. Efforts to promote economic development activities and provide financial support of sanitation workers and their dependents are considered under this factor

### **Education**

Assistance to children of sanitation workers for receiving basic education facilities is considered under the following factor. Efforts made in any form to educate children of sanitation workers is considered under this factor.

### **Skill development**

Assistance to students from community of san workers for pursuing professional or technical education and Efforts made in any form by the welfare program to assist in the upgradation of technical and entrepreneurial skills of san workers or their dependents is considered under this factor

### **Empowerment of San workers (Service Benefits)**

Efforts by welfare program to motivate san workers to happily conduct their professional activities, improve their creativity, and provide with service benefits like pension plans and insurance plans, etc are considered under this factor.

### **Reform in terms of policy, legislation, and Regulation**

Efforts by welfare programs that are in form of improving issues of working informally, problems that arise due to no stringent laws to monitor lack of occupational and health standards are monitored under this factor.

### **Social security**

Some marginalized communities are still facing issues of social insecurities and make them bound to work in profession even if they do not want to. Lack of awareness and sensitivity for sanitation workers among service seekers has made social insecurities from many decades. Any efforts to improve these social insecurities for sanitation workers is considered under this factor.

## **8.2 Assessment of National level welfare programs**

For assessment of the various welfare schemes implemented by national level organizations, matrix method is developed. Welfare schemes are plotted in the vertical cells and factors identified from the various literature review findings developed in the lens of assessment are plotted in the columns. A particular scheme covering different factors in lens of assessment are marked in green. The similar matrix developed is shown in the Fig 17. The scheme implemented by NSKFDC has multiple areas covering as identified in the lens of assessment. Majority of schemes are covering the financial aspects and dignity of sanitation workers. Some of the welfare programs are covering the empowerment and social security of sanitation workers.

Two schemes implemented by the Ministry of Social Justice & Empowerment are focused on providing support to manual scavengers and their social upliftment. The NSKFDC has welfare programs focusing various types of sanitation workers. The commission has not kept any base income level to avail benefits of the schemes for the sanitation workers. The interest rates of the loan-based welfare schemes are kept between 4-6 percent which is very affordable comparing the market rates. Special provision of loans for children education. Small amount of financial assistance is given for quick set up of small income generating activities, so that the workers may not feel pressure of returning the loan amounts. There are special provisions made for vulnerable like manual scavengers, women and differently abled. There are provisions of vocational trainings and skill development activities planned under some schemes which make them more socially and economically stable.

Major things found missing in the schemes implemented by NSKFDC are lack of initiatives for research and to identify provisions for issues of health and safety of sanitation workers. Improvements are required for method to improve reach of welfare programs, implementation, and monitoring methods. No program focuses in providing protective equipment which are required for conducting their day-to-day activities. The grievance monitoring system is very ineffective causing voices of sanitation workers being unheard. There is no provision of creating an online data repository of the beneficiaries, making it more difficult to sanitation workers to raise any issue related to schemes or apply for any additional assistance required. Further the schemes are lacking in promotion and campaigning activities

Name of the scheme → Lens of assessment ↓	Dignity of San workers	Health of San workers	Safety of San Workers	Financial Benefits	Skill Development	Education	Empowerment of San workers (Service Benefits)	Reform in terms of policy, legislation, and Regulation	Social security
Pre-Matric Scholarships	■			■		■			
The Self Employment Scheme for Rehabilitation of Manual Scavengers(SRMS)	■			■	■				
Mahila Samridhi Yojna	■			■			■		■
Micro Credit Finance (MCF)	■			■			■		
Mahila Adhikarita Yojana (MAY)	■			■			■		
General Term Loan	■			■					
Education Loan (EL)	■			■		■			
Swachhta Udyami Yojana (SUY)	■			■			■		
Sanitary Marts Scheme	■			■					■
Green Business Scheme	■			■					■

Figure 18: Assessment Matrix for National level welfare programs

### **8.3 Assessment of State level welfare programs**

For assessment of the various welfare schemes implemented by state level organizations, similar kind of matrix method is developed. Welfare schemes are plotted in the vertical cells and factors identified from the various literature review findings developed in the lens of assessment are plotted in the columns. A particular scheme covering different factors in lens of assessment are marked in green. The assessment matrix developed for welfare programs implemented by Karnataka state Safai karamcharis development corporation is shown in the Fig 18. The assessment matrix developed for welfare programs implemented by Gujrat Sweepers Development Corporation is shown in the Fig 19.

Apart from the national level welfare schemes, Government of Karnataka is implementing multiple welfare programs developed by their development corporation. In the list of schemes implemented by the Karnataka corporation, most of them are covering factor of financial benefits and dignity of sanitation workers. Some of the schemes are covering the factors of social security, skill development, empowerment, and education. None of the scheme implemented covers the health and safety of sanitation workers. KSSKDC has identified innovative ways of aiding sanitation workers. Welfare schemes like Airawat scheme, Sporthi scheme, Ganga kalyan scheme and Pragati scheme are found to very innovative and people friendly. They are helping sanitation workers not only in financial form but also in making them socially inclusive.

Government of Gujrat is implementing multiple welfare programs developed by their Sweepers development corporation. In the list of schemes implemented by the GSDC, most of them are covering factor of financial benefits and dignity of sanitation workers. Some of the schemes are covering the factors of social security, skill development, empowerment, and education. None of the scheme implemented covers the health and safety of sanitation workers. GSDC has implemented an important welfare program which helps sanitation workers for getting housing facility. Also, Government of Gujrat is implementing scheme for accident insurance coverage for sanitation works.

Name of the scheme → Lens of assessment ↓	Dignity of San workers	Health of San workers	Safety of San Workers	Financial Benefits	Skill Development	Education	Empowerment of San workers (Service Benefits)	Reform in terms of policy, legislation, and Regulation	Social security
Self-Employment Scheme	■			■					
Samruddi Scheme	■			■		■			
Unnathi Scheme	■			■			■		■
Airavata Scheme	■			■	■		■		■
Prerana Scheme	■			■	■		■		
Spoorthi Scheme	■			■	■				■
Prabhudha Scheme	■			■		■			
Ganga Kalyana Scheme				■			■		■
Land Purchase Scheme	■			■					■
Pragathi Scheme	■			■					■

Figure 19: Assessment matrix of schemes implemented by KSSKDC

Name of the scheme → Lens of assessment	Dignity of San workers	Health of San workers	Safety of San Workers	Financial Benefits	Skill Development	Education	Empowerment of San workers (Service Benefits)	Reform in terms of policy, legislation, and Regulation	Social security
Term loan under direct standard scheme	█			█					
Bridge loan	█			█					
Working capital financing	█			█	█	█			
Educational loan scheme	█			█					
Micro credit (micro credit finance)	█			█					
Self-Employment Scheme for Restoration of Manual Scavengers (SRMS)	█			█					█
Sanitary Mart Plan	█			█					█
Pujay Thakkarbapa Sweeper Rehabilitation Scheme	█			█					█
Dr. Ambedkar Sweepers Awasa Yojana	█			█					█
Personal accident insurance cover plan				█			█		

Figure 20: Assessment matrix of schemes implemented by GSDC

## **9 Proposed Elements for welfare programs in Maharashtra:**

Considering the findings from the literature review and analysis of the lens of assessment of various welfare programs for sanitation workers the factors important for welfare of sanitation workers were identified. The current welfare programs implemented nationally and at state level were also studied and from them important elements were considered for developing the elements for welfare programmes in state of Maharashtra. The detailed elements proposed for sanitation workers for state of Maharashtra are explained in the following chapter

### **Dignity of Sanitation workers**

Sanitation workers are viewed as unclean and stigmatized; scant value is given to the work they perform daily. The focus of the following factor is to improve the social dignity of sanitation workers and profession of sanitation works, elements under the following factor are mentioned below.

- The society must be clearly informed about the problems associated with life of sanitation workers this must be carried out with help of proper behaviour change campaigning conducted at ULB level. It is very important to make society realise that there is inhuman treatment of sanitation workers. This would further help in humanising them and inspire sympathy and the bring willingness to bring changes in life of sanitation workers.
- Considering all kinds of sanitation works and workers a comprehensive policy focusing protection of sanitation workers must be made and implemented which would cover entitlements, rehabilitation, and specific directives of occupational health of sanitation workers
- The policy should consider the dignity associated with ‘salary’ conferred on all workers. A logical and fair wage chart must be drawn up, keeping in mind that the work done by all types of sanitation workers is similar and large wage gaps between them is unacceptable. It must also be remembered that the contractual workers are the most vulnerable since they currently receive no benefits whatsoever despite working equal hours.

- ULB level campaigning should include promotion of alternative business activities that are been taken up by the sanitation workers. This will help to inform ordinary people and encourage alternative businesses started by sanitation workers.
- Also, for creating a healthy atmosphere of campaigning and making problems picturize in more appealing form, everyday influencers such as celebrities from the media and film/advertisement world should advocate the normalisation of communities of sanitation workers. Creating short films and documentaries using the real faces and voices of sanitation workers to highlight their issues would go a long way in spreading the message at state and national level, which will ideally help in improving the dignity aspect of sanitation workers.

### **Health of Sanitation workers**

Sanitation workers are exposed to multiple occupational and environmental hazards which cause many health issues. Under the following factor provisions are made to improve the issues of health of sanitation workers are considered under this factor

- Mandatory for ULB's for Provision of simple handwashing facilities in vehicles and designated work areas, for workers required to travel across sites
- ULB's should make adequate arrangements for safe handling and disposal of waste with support of state funding agencies and under SBM funding received at ULB level
- Training on COVID-19 prevention with special focus on work-related risks, PPE use and disposal/reuse. The training should be hands-on, with visual aids and small reference guidebooks to be given to all workers
- A proper provision of regular medical examination and routine checking for covid symptoms and other health issues of sanitation workers with support of local health facilities in jurisdiction of ULB present
- Provisions for paid leave, monetary compensation, and treatment support for COVID-19 infected workers should be an added element as the number of cases are found to be increasing day by day and working hours for sanitation workers are found to be increasing naturally.

- Considering the high risks faced by sanitation workers working at hospitals and quarantine centres, they should be supported with all safety measures and provisions like the frontline healthcare staff, including informal/outsourced workers
- Important issue is identified in terms of daily nutritional intake of sanitation workers. A proper diet chart should be made for improving the immunity of sanitation workers and cooked meals (breakfast and lunch) should be provided to workers by ULB for all the sanitation workers whether permanent or contractual. Additional provision of funding for this can be made through budget prepared at ULB level.

### **Safety of Sanitation workers**

Little or no protective equipment is provided to san workers, leading to regular accidents, and probably resulting in fatalities. Building a safety working culture is aim of the following factor and further efforts in improving safety of san workers at their place of work is considered under this factor

- Increased mechanisation in waste handling of different types of waste whether in liquid or solid waste should be implemented at ULB level and mandatory provisions should be made to reduce human contact with the waste in any form
- Formal trainings of workers should be mandatorily performed at ULB level with support of technical persons and with help of simulation-based trainings for risky jobs
- Provision of safety orientations for sanitation workers should be made with SMS alerts for usage of safety gears.
- To promote usage of proper safety gears provision of incentives should be made for workers who use their safety gears regularly.
- ULB should undertake programs of family counselling to make families aware of health risks associated with different types of works they perform and causes of not using safety gears regularly.
- Use of sensors, lasers, infra-red or U.V. rays in sewer networks to detect blockages, Real-time monitoring of sewer cleaning via CCTVs fitted on

vehicles and other technologically advanced methods to reduce the risks associated with sanitation works should be made mandatory for ULB in management of sanitation activities.

- Mobile app for citizens and staff to log complaints about blockages in sewer systems, drain overflow, etc with real time data acquiring facility
- Work schedules that are conducive for women (E.g., avoid late nights and early mornings)
- Appointment of female supervisors from within the worker group; number can be determined as a ratio to female workers
- Work-site safety audits and modifications (such as lighting in dimly lit areas, surveillance cameras, etc.

### **Financial benefits**

Unavailability of finances is always found to be important concern for sanitation workers. Efforts to promote economic development activities and provide financial support of san workers and their dependents are considered under this factor. The main focus of the following factor is to provide financial support to sanitation workers by doing more and better budgeting at ULB level

- ULB should be trained to perform Scientific budgeting based on machines required for preventive maintenance, and adequate safety gear required for sanitation workers. This will not help in effectively utilising available funds at ULB level
- Outcome-based financing such as social impact bonds E.g., ULB will only pay investors if number of deaths is reduced by xx% in a year; not only will this lead to safe sanitation work but also accrue government savings for compensation not paid in case of deaths of sewer workers.
- Advertising revenue from selling of advertisement space on machines, safety jackets, community toilets, etc. Such provisions of generating funds can be directly used in welfare of sanitation workers
- Creating system of corpus funds at state and ULB level. Such funds will be reserved only for welfare of sanitation workers. Special cases of medical

emergencies, purchase of safety gears are the activities that can be supported with such funds reserved at ULB level

- The major issue of low acceptance of various welfare programs implemented by central and state level agencies can be solve by providing comprehensive and balanced information to workers on currently available loan-based rehabilitation schemes. ULB should be made responsible and should be made mandatory by state monitoring agencies for ULB to implement promotion activities of these schemes at ULB level.

### **Education**

Assistance to children of sanitation workers for receiving basic education facilities is considered under the following factor. The main purpose of this factor is to provide education facilities of children of sanitation workers and to support in them in acquiring quality education facilities. This can be achieved by elements mentioned in under the following factor

- ULB should be mandated in conducting data collection of sanitation workers including their family details. Education scholarship program, including funding for Tuition fee, materials, and accommodation for children of sanitation workers should be made part of their benefits like the salary and insurance component.
- Apart from education ULB's with support of state funding agencies should be actively providing funding for other curricular activities and sport activities which can be their source of livelihood in future by making a proper working guidelines and norms for which funding can be provided for children of sanitation workers.

### **Skill development**

Assistance to students from community of san workers for pursuing professional or technical education and Efforts made in any form by the welfare program to assist in the upgradation of technical and entrepreneurial skills of san workers or their

dependents is considered under this factor. Various elements under this factor are discussed below

- Conducting Skill development campaigns at State and ULB level to acquire new skills which can turn out to be alternate source of income
- Training of workers in income generating activities apart from sanitation works which can be conducted in part times.
- Few State government initiatives include assistance to sanitation workers in newly developed employment opportunities like UBER taxi, etc. Such similar initiatives can be implemented, and sanitation workers can be trained could be a good source of income of sanitation workers

### **Empowerment of San workers (Service Benefits)**

Efforts made by authorities in motivating sanitation workers to happily conduct their professional activities, improve their creativity, and provide them with service benefits are mentioned under the following factor. Various elements under this factor are discussed below

- ULB should be mandated to provide contracts designed in a way that it is easy to understand for workers with all details of benefits received. Use of regional language and there should be provision of use of visuals to account for low-education levels of workers.
- State agencies can formulate a proper method of grievance redressal mechanism where workers can register their concerns, in this ULB will be marked responsible for solving the issues of sanitation workers on an immediate basis.
- Aadhar linked registration of all the workers which will be used for various activities of data management for sanitation workers Aadhar-linked ID for sanitation workers which will be further used in providing
  - a) National database of sanitation workers
  - b) Demographic and contact information
  - c) Type of work
  - d) Employer details

- e) Family information
  - f) SMS alerts to workers:
  - g) Registration
  - h) Payment of salary
  - i) Attendance
  - j) Training programs
  - k) Welfare Schemes
- State agencies can formulate a provision of Employment connect / Recruitment portal for sanitation workers for providing information on available employment opportunities or networks which provide employment opportunities facility for job search and hiring of sanitation workers.

### **Reform in terms of policy, legislation, and Regulation**

Efforts by welfare programs that are in form of improving issues of working informally, problems that arise due to no stringent laws to monitor lack of occupational and health standards are monitored under this factor. Elements under this factor are explained below

- State level authorities are firstly required to identify and plug loopholes (e.g., Manual cleaning of sewers illegal except when “absolutely necessary, with officials’ approval”) after a Detailed multi-stakeholder review of Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013
- Proper Mandate creation of detailed and context-specific SOPs for all kinds of sanitation work is required to be prepared by state level authorities and should inform the ULB’s to implement in their jurisdictions as soon as possible.
- Currently the welfare programs implemented are not relevant to needs of the sanitation workers, a proper consultation of the sanitation workers should be gathered by the state level authorities and prepare schemes which are having wider acceptance among sanitation workers

- State should draft a Policy for Prototyping budget for testing and refining schemes.
- Currently sanitation workers face a lot of up trouble in achieving judicial support for their court cases. State should plan and implement policy in which court cases of such sanitation workers should be taken in Fast-track courts.

### **Social security**

Some marginalized communities are still facing issues of social insecurities and make them bound to work in profession even if they do not want to. Lack of awareness and sensitivity for sanitation workers among service seekers has made social insecurities from many decades. Any efforts to improve these social insecurities for san workers is considered under this factor. The main focus of the following factor is to break the Family legacy in profession of sanitation works and elements under the following factor are mentioned below.

- Incentives to companies for skilling and hiring children of sanitation workers
- Reservations for jobs for sanitation workers in non-WASH (public sector units, mid-day meal cooks, Anganwadi helpers, manufacturing units, etc.
- Counselling workers on their welfare schemes related concerns, particularly on financial and debt Management.
- State level authorities can make ULB's to identify needy sanitation workers and provide them with essential financial assistance for purchase of agricultural land, getting housing facility.
- Some states have implemented additional infrastructure projects for connecting the unserved residence areas of sanitation workers with infrastructure facilities of road, drainage, water supply, toilet, etc. such special funding for providing infrastructure facilities to residence areas of sanitation workers can be implemented at ULB level with support of state level agencies.

## **10 Conclusion:**

India has embraced a vigorous approach system to shield the wellbeing, security, and dignity of sanitation workers through the various forms of development programmes implemented at national level. State of Maharashtra can consider the learnings from the programmes and policies implemented by national level organisations and other states who have implemented welfare programmes considering their learning and requirements of sanitation workers in their states. The following study is an attempt in collecting these learnings from various programmes implemented at different levels for welfare of sanitation workers. In current pandemic situation these sanitation workers are working very hard to protect common citizens of our country. They have faced many hardships from past many decades. Now the time has come to make them enjoy the benefits of the hardships faced and make their life free from all sorts of sufferings. If state of Maharashtra implements welfare programmes considering the findings from the study, it will surely help in bringing happy days for the sanitation workers in state of Maharashtra.

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## Appendix 1: Schemes by NSKFDC



ISO 9001 : 2008

### NATIONAL SAFAI KARAMCHARIS FINANCE AND DEVELOPMENT CORPORATION

(A Govt. of India Undertaking under the Ministry of Social Justice & Empowerment)  
 NTSC, 3rd Floor, E-Block, NSIC, Okhla Industrial Estate Phase-III, New Delhi-110020  
 Telephone No. 011-26382476, 26382477, 26382478 Fax: 26382479,  
 E-mail: nskfdc-msje@nic.in Website: www.nskfdc.nic.in



स्वच्छ भारत  
एक कदम स्वच्छता की ओर

#### SCHEMES IMPLEMENTED THROUGH CAs

Safai Karamcharis (Including waste pickers), Manual Scavengers and their dependants are eligible for availing benefits or various loan schemes of NSKFDC are implemented through State Channelizing Agencies (SCAs), Regional Rural Banks and Nationalised Banks viz. Indian Overseas Bank and skill development training programme implemented through govt sector training institutes and Sector Skill Councils.

#### LOAN SCHEMES

Sl. No.	Name of the scheme	Maximum Limit	Rate of interest to		Repayment period
			CAs	Benefic-iaries	
1	Mahila Samridhi Yojana (MSY)	Upto Rs.1.00 lac	1% p.a.	4% p.a.	3 years*
2	Mahila Adhikarita Yojana (MAY)	Upto Rs2.00 lac	2% p.a.	5% p.a.	5 years*
3	Micro Credit Finance (MCF)	Upto Rs.1.00 lac	2% p.a.	5% p.a.	3 years*
4	General Term Loan (GTL)	Upto Rs.15.00 lacs	3% p.a.	6% p.a.	10 years*
5	Education loan (EL) -For study in India -For study abroad <small>(The interest on Education Loan (for study in India) is reimbursable under the scheme of the Ministry of Human Resource Development (HRD) Govt. of India to the beneficiaries whose family annual income is upto 4.50 lac per annum)</small>	Upto Rs. 10.00 lacs Upto Rs.20.00 lacs	1% p.a.	4% p.a.#	5 years after co-termination of course with moratorium period of one year.
6	Swachhta Udyami Yojana (SUY) - "Swachhta se Sampannta Ki Aur"				
a)	Scheme for "Pay and use" community toilets	Upto Rs.25.00 lacs	2% @ p.a.	4% @ p.a.	10years**
b)	Scheme for procurement of sanitation related vehicles	Upto Rs.50.00 lacs (Individual/SHG/JRG/Cooperative)	2% @ p.a.	4% @ p.a.	10years**
		Upto Rs.50.00 lacs (Municipal Corporation/Jal Boards, Public Health & Engineering Departments, Cantonment Boards etc.)	NA	4% @ p.a.^	10 years****
7	Sanitary Mart (SM)	Upto Rs. 15.00 lacs	2% p.a.	4% @p.a.	10 years*
8	Green Business (GB)	Upto Rs.2.00 lacs	2% p.a.	4%p.a.@@	6 years***
9	Skill Development Training	NSKFDC provides Employment linked Skill Development Training to its target group in various courses wherever required alongwith provision of stipend @ Rs. 1500/- per month per person in case of Safai Karamcharis/dependants and @ Rs. 3000 per month per person in case of Manual Scavenger/dependant during the training period			

#0.5% rebate for female beneficiaries.  
 ^ 1% rebate for timely repayment.  
 \*After implementation period of 120 days and moratorium of 180 days  
 \*\* After implementation period of 180 days and moratorium of 180 days  
 \*\*\* Including a moratorium period of 180 days  
 \*\*\*\* After implementation period of 90 days and moratorium of 90 days  
 @1% rebate for women beneficiaries and 0.5% rebate for timely repayment.  
 @@ 1% rebate for women beneficiaries

#### REVISED SELF EMPLOYMENT SCHEME OF REHABILITATION OF MANUAL SCAVENGERS (SRMS)

Eligibility: Manual Scavengers identified during the survey conducted in States/UTs as per MS Act-2013

- One Time cash assistance of Rs. 40,000/- (one persons in a family)
- Capital Subsidy for beneficiaries from the category of Manual Scavengers.  
 Capital subsidy for Manual Scavengers upto Rs. 3.25 lacs for Self Employment projects upto Rs. 10 lacs (Rs. 15 lacs in case of sanitation related projects) as per below slabs:-
 

Upto project cost of Rs. 2 lacs	:	50% of the project cost
Between Rs.2 lac to Rs. 5 lacs	:	Rs. 1 lac and 33.3% of the Project cost between Rs. 2-5 lacs
Between Rs.5 lac to Rs. 10 lacs	:	Rs. 2 lac and 25% of the Project cost between Rs. 5-10 lacs
Between Rs. 10 lac to Rs. 15 lacs	:	Rs. 3.25 lacs






For more details kindly visit website of NSKFDC i.e. nskfdc.nic.in

Source: <https://www.nskfdc.nic.in/en/content/home/schemes-programmes>

## Appendix 2: State level welfare programs

### Welfare programs implemented by Karnataka State Safai Karmacharis Development Corporation

The screenshot shows the homepage of the Karnataka State Safai Karmachari Development Corporation. The header includes the organization's name and logo, along with navigation links: HOME, ABOUT US, OFFICE BEARERS, SCHEMES, REPORTS, RTI, GOVERNMENT ORDERS, PHOTO GALLERY, and CONTACT US. A search bar is also present. The main content area is titled 'Schemes' and features a paragraph about government guidelines for development schemes. Below this, there are ten icons representing different schemes: Self-Employment Scheme, Samruddhi Scheme, Unnathi Scheme, Airavatha Scheme, Prerana Scheme, Spoorthi Scheme, Prabhudha Scheme, Ganga Kalyana Scheme, Land Purchase Scheme, and Pragathi Scheme.

Source: <https://ksskdc.kar.nic.in/scheme.aspx>

### State level Schemes and Programs by State of Gujrat

The screenshot shows the Gujarat Sweepers Development Corporation website. The header includes the organization's name and logo, along with navigation links: Home page, About us, Plans, Program, Who can get credit?, Beneficiaries, and Contact. A search bar is also present. The main content area is titled 'Economic prosperity' and features a table of schemes. To the right of the table, there is a sidebar with the title 'Plans' and two categories: Educational and Economic prosperity.

Sr. No.	Schemes
1	NSKFDC, New Delhi Direct Lending Scheme (DF / MCF / MSY)
2	Indicative schemes for lending / assistance provided by Gujarat Sweepers Development Corporation
3	Self-Employment Scheme for Restoration of Manual Scavengers (SRMS)
4	Sanitary Mart Plan
5	Pujay Thakkarbapa Sweeper Rehabilitation Scheme
6	Dr. Ambedkar Sweepers Housing Scheme
7	Personal accident insurance cover plan

Source: <https://sje.gujarat.gov.in/gskvn/Economic-prosperity?lang=English>

## Appendix 2: State level welfare programs

### State level Schemes and Programs by State of West Bengal

The screenshot shows the website of the West Bengal SC ST & OBC Development and Finance Corporation. The header includes the organization's name and logo. A navigation menu contains links for Home, About Us, Schemes, Orders, Reports, Awards & Appreciations, Feedback, and Contact Us. The main banner features the text "Schemes For Safai Karmachari" over an image of a hand writing on a document. Below the banner, a section titled "Schemes FOR SAFAI KARMACHARI" lists five schemes with corresponding icons: NSKFDC (Term Loan), NSKFDC (M.S.Y), NSKFDC (Micro Credit Finance), NSKFDC (Educational Loan), and NSKFDC (SUY).

Source: <http://wbcdev.gov.in/scheme-sk>

### Garima Scheme document for State of Odisha

The cover of the Garima Scheme document is blue. It features the Garima logo at the top left, which includes the Odia word "ଗରିମା" and the English text "garima FOR SAFETY & DIGNITY OF CORE SANITATION WORKERS". At the top right is the Government of Odisha emblem. The central text reads "Garima Scheme for Safety & Dignity of Core Sanitation Workers". Below this, it states "For protection & welfare of Core Sanitation Workers dealing with faecal matter in toilets / septic tank/ sewer and treatment facilities". A row of icons illustrates various aspects of the scheme, including a person with a document, a person with a speech bubble, a group of people, an umbrella, a person with a mask, a person with a cart, a scale of justice, a motorcycle, a hospital bed, a cross, a group of people, and a hand holding a coin. At the bottom, it identifies the "Government of Odisha Housing & Urban Development Department".

Source: <http://www.urbanodisha.gov.in/pdf/GARIMA-Scheme-Booklet.pdf>

## Appendix 3: List of Beneficiaries under NSKFDC

Details of beneficiaries selected under various schemes of NSKFDC

S. No.	Name of Beneficiary	State	Address	Activity	Loan Amount	Mobile No.
1	Sh. Rajeshbhai Chamanbhai Vaghela	Gujarat	Kachchh, Gujarat	Auto Rickshaw	98827	9879321126
2	Smt. Parubehen Chelabhai Bhangi		Banaskantha, Gujarat	Purchase of Buffalo	30000	9978128249, 7698864569
3	Sh. Satishbhai Ramjibhai Babariya		Ahmedabad, Gujarat	Selling Iron Instruments	30000	9375271651
4	Smt. Vandana	Himachal Pradesh	Choni Khalet, Dr. Choni, Tehsil Palampur, District Kangra, Himachal Pradesh.	Cutting & Tailoring	50000	
5	SOBHANA R	Kerala	GOMATHI MANDIRAM, KALLAYAM P.O. 04077 66 695043	Stationary shop	25000	8589956720
6	ASWATHI KRISHNA KU		TC41/324 GOWRI NANDANAM PNRA-53 04163 66 695009		100000	8129080995
7	SANTHAMMA S		KOCHUVATTAVILA MUTTAPPALAM 04325 66 695145		75000	9567154635
8	THANKAMANI CP		CHERAPARAMBIL THANIKKAL 02925 66 676504	Tailoring	50000	9946982541
9	THRESIAMMA BABY		W/O BABY, KANNAMPLAKKAL HOUSE MAKKAPPATHAL, 00835 66 685505		50000	9745139885
10	Sh. Jaffarudin	Madhya Pradesh	Gandhi Colony, District Dhar, Madhya Pradesh	Building Materials	100000	
11	Smt. Kavita Sunder Bahot	Maharashtra	Valmiki Nagar, Bharat Nagar, Bandra East, Mumbai-51 (Maharashtra)	Vegetable Seller	25000	
12	PUSHPA DEVI	Punjab	VPO BATALA ALI WAL, DIST. GURDASPUR, PUNJAB	BEAUTY PARLOUR	45000	9592365591
13	PARAMJIT KAUR W/O BALWINDER SINGH		VPO BATALA ALI WAL, DIST. GURDASPUR, PUNJAB	BOUTIQUE	45000	9501259301
14	BIMLA DEVI W/O RAVINDER KUMAR		VPO FEROZEPUR KALAN, DIST. PATHANKOT, PUNJAB		45000	8054532031
15	NEENA DEVI W/O VIJAY KUMAR		VPO FEROZEPUR KALAN, DIST. PATHANKOT, PUNJAB	TAILORING	45000	9463976940
16	NISHA DEVI		VPO FEROZEPUR KALAN, DIST. PATHANKOT, PUNJAB		45000	9646238338
17	Smt. Sunita Tonk	Rajasthan	Kali Paltan, Vikas Nagar, District Tonk, Rajasthan	Embroidery	25000	
18	Smt. Engammal	Tamilnadu	69, Sathiyamoorthy Nagar, Ellaiyamman Koli Street, Thiruvottiyur, Thiruvallur (Tamil Nadu)	Mobile Tiffin Stall	75000	
19	Smt. Mariyammal		93, Sathiyamoorthy Nagar, Ellaiyamman Koli Street, Thiruvottiyur, Thiruvallur (Tamil Nadu)	Petty Shop	80000	
20	Buddha s/o Sri Ramavtar	Uttar Pradesh	Madhan Branch		140000	9756799047
21	Deepak Raj s/o Sri Rajendra		Madhan Branch		140000	9756799047
22	Guddu s/o Autar		Madhan Branch	E-Rickshaw	140000	9756799047
23	Kishan Lal s/o Sri Mahaveera		Madhan Branch		140000	9756799047
24	Sunil s/o Sri Pyare Lal		Madhan Branch		140000	9756799047
25	Babu Balmiki & 4 others	West Bengal	B R Ambadkar Sarani		1750001	
26	Chhoto Balmiki & 4 others		B R Ambadkar Sarani		1750003	9475804387
27	Jitu Balmiki & 4 others		B R Ambadkar Sarani	Cess Pool	1750000	8154823462
28	Lali Balmiki & 4 others		B R Ambadkar Sarani		1750001	9002142841
29	Ratan Balmiki & 5 others		B R Ambadkar Sarani		1750002	9641146044
30	Sh. Debashish Nath		10C/41, Belegata CIT Building, Kolkata, West Bengal.	Commercial Vehicle	750000	9830377347
31	Bina Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
32	Gouri Hela		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120		10000	
33	Kajal Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
39	Suman Routh		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
40	Chandni Shaw		37A, AIC Bose Rd, Park Street, Kol-17		10000	
41	Dipa Mallick		9, North Range Road, Kol-17	Emitation Business	10000	
42	Kavita Mallick		9, Manoranjan Roy Chowdhury Road (North Range) Kol-17	Garment Business	10000	
43	Bharati Mallick		9, North Range Road, Kol-17		10000	
44	Santi Mallick		9, North Range Road, Kol-17	Grocery Business	10000	
45	Naina Mallick		10/1, Bechu Lal Rd, Kol-14		10000	
46	Puja Das		9, Manoranjan Roy Chowdhury Road (North Range) Kol-17	Ladies Cosmetics	10000	
47	Puja Mallick		9, Manoranjan Roy Chowdhury Road (North Range) Kol-17		10000	
48	Asha Mallick		9, North Range Road, Kol-17		10000	
49	Rita Mallick		9, North Range Road, Kol-17	Ladies Garments	10000	
50	Sabita Mallick		9, Manoranjan Roy Chowdhury Road (North Range) Kol-17		10000	
51	Santi Mallick		9, North Range Road, Kol-17		10000	
52	Kabita Balmiki		Kajjipara Rd, Naya Basti, Barrackpore, Kol -700120		10000	
53	Asha Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
54	Chanda Balmiki		5/21 ARF Para, Barrackpore, Kol-120		10000	
55	Manju Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
56	Pinki Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120	Rakhi MFG	10000	
57	Rekha Balmiki		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
58	Rekha Balmiki		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
59	Rita Balmiki		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120		10000	
60	Sumitra Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
61	Anjali Hela		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120	Rakhi Sale	10000	
62	Rajeswari Hela		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120		10000	
63	Anita Hela		48/A/5, R. Gupta Path Titagarh, Khardah, N 24 PGS - 700120		10000	
64	Anita Rajak		Lutari Mahal Orderly Bazar, Barrackpore, Kol-700120		10000	
65	Anjali Hela		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120		10000	
66	Ganga Balmiki		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120		10000	
67	Gita Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
68	Laxmi Santra		2/4 North Gate Barrackpore, Kol-700120		10000	
69	Manju Hela		Barrackpore Sweeper line, PO- Barrackpore, Kol-700120	Readymade Garments	10000	
70	Nirmala Balmiki		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
71	Putul Balmiki		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
72	Sunia Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
73	Maya Hela		Barrackpore Latbagan, Barrackpore Sweeper Lane Kol-700120		10000	
74	Gudya Balmiki		61/A Mochi Mahal, Sadar Bazar, Barrackpore, Kol-700120		10000	
75	Jhuma Balmiki		14, Mochi Mahal, Sadar Bazar, Kol-700120		10000	
76	Rabita Balmiki		Kajjipara, Barrackpore, Kol-700120		10000	