Social Entitlements for Waste Pickers
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Alliance of Indian Waste Pickers (AIW)

Stree Mukti Sanghatana

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Introduction

The booklet series Wastewor(l)d, is an effort to disseminate our knowhow in the field of solid waste management. Since 1975 Stree Mukti Sanghatana (SMS) is working towards the empowerment of women. With the objectives to realise the ideals of equality and social justice, SMS consciously began working amongst the waste pickers in Mumbai, from 1999. SMS’s Parisar Vikas programme aims to address the problems of waste picking women who are engaged in the ‘menial’ tasks of ‘cleaning waste’. Additionally, Parisar Vikas addresses the problem of waste management engulfing our urban existence. Prima facie waste management is an environmental and health issue but poverty, equity, power, caste, gender, human behaviour, political will and good governance are also associated with waste management. Following the principles of environmental justice is the key component in our work, as we strive towards zero waste. Therefore, our emphasis is to highlight the socio cultural dimensions of environmental issues. SMS has introduced these issues in each booklet of this series.

These books discuss many aspects of solid waste management, a few solutions and good practices. Publication of this series is possible with the support from European Union.

Looking forward to your feedback!
Foreword

Waste pickers are a socially and economically marginalized community. They face discrimination based on their caste and occupation. Waste pickers’ work was first officially recognized by the second National Labour Commission constituted by the Government of India in 1999. This commission in its report stated that “It recognizes the useful role played by the scrap collectors both in helping recycling activities as well as in maintaining civic hygiene. It is, therefore, essential that they should be protected from insecurity of various forms. The measures that could be thought of in this regard are providing identity cards, receipts for transactions, minimum wages when they are employed by contractors or other employers, health facilities, creation of welfare funds, and prohibition of child labour from waste picking activities are important measures.” In past few years, the Government of India and many urban local bodies have instituted some measures to better the lives of waste pickers. These measures are not enough but are the first steps in the direction towards the well being of waste pickers. This booklet introduces a few of the measures.

Jyoti Mhapsekar
The Alliance of Indian Waste pickers

The Alliance of Indian Waste (AIW) pickers is a decade old national coalition of organizations working with waste pickers and other informal waste collectors. Waste pickers play a useful role in helping recycling activities as well as in maintaining civic hygiene. Their integration into waste management by ULBs means providing identity cards, receipts for transactions, minimum wages when they are employed by contractors or other employers, health facilities, creation of welfare funds, prohibition of child labour, providing social security measures etc. The Alliance of Indian waste pickers was created to coordinate efforts to ensure inclusion of waste pickers in various national level programmes. Organizations and members of the alliance represent more than 40,000 waste pickers in India. KKPKP, Chintan, Stree Mukti Sangathana & Self-Employed Women’s Association (SEWA) are the founding members of AIW.

Secretariat of the alliance has been rotating amongst member organizations starting from Kagad Kach Patra Kashtakari Panchayat (KKPKP), Pune. After that, Bangalore based organization of wastepickers- Hasiru Dala hosted the
secretariat for 3 years. Currently the secretariat of the coalition is hosted by Stree Mukti Sangathana.

**AIW’s Work**

1. Policy analysis and recommending policy measures at all levels of governments including Union, state and urban and rural local governments, and different departments within each level of three tier governments, for the inclusion of waste pickers and informal waste collectors like itenary buyers etc. in solid waste management and in governmental social protection measures.

2. Capacity building of member organizations and municipal authorities to facilitate integration of waste pickers in SWM- Solid Waste management system by undertaking training sessions on social entitlements, financial literacy, organic and dry waste management.

3. Research focusing on waste management techniques, informal waste chains and status of waste pickers and informal waste collectors.

4. Awareness generation about the role played by waste pickers and informal
waste collectors in keeping the cities clean, mitigating climate change and contributing to manufacturing. In other words, creating awareness that waste pickers and informal waste collectors are the important link between Swachh Bharat, India’s commitments for mitigating climate change and Make in India.

National Safai Karmacharis Finance & Development Corporation

National Safai Karamcharis Finance & Development Corporation (NSKFDC), a Govt. of India Undertaking under the Ministry of Social Justice & Empowerment (M/o SJ&E) was set up on 24th January 1997 as a Company “Not for Profit” under Section 25 of the Companies Act, 1956. NSKFDC is in operation since October 1997, as an apex corporation for the all-round socio-economic upliftment of the safai karamcharis, through various loan and non-loan-based schemes, including a skill development training programme. NSKFDC aims to empower safai karamcharis, manual scavengers and their dependents to break away from their traditional occupations, depressed social condition and poverty; enabling them to work their own way up the social and economic
ladder with dignity and pride.

NSKFDC also acts as a nodal agency for the implementation of the Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) under the aegis of the Ministry of Social Justice & Empowerment. NSKFDC under its CSR initiative is supporting waste pickers’ organizations including Stree Mukti Sangathana, Hasiru Dala to organise waste pickers for their empowerment and economic emancipation.

**Introduction to Social Entitlement**

Social history owes an apology to many communities of our society. Waste pickers is one amongst them. In the past few years, Government of India and many state governments have introduced some schemes and policies to undo the marginalization of waste pickers and their children. A few to name are scholarships for their children, inclusion in different insurance schemes, medical care, credit at low rate of interest. Many schemes which were instituted for the unorganized workers (informal workers), economically weaker sections have been extended to waste pickers too. In cities like Pune, waste pickers
organizations have played an active role in pursuing municipal authorities to institute measures for waste-pickers welfare. At the national level, the alliance has pursued the Union Ministry of Social Justice & Empowerment to include informal waste pickers as a constituency for National Safai Karmacharis Finance & Development Corporation (NSKFDC). They were officially included as stakeholders in 2016.

To access these measures, it is important to have occupational identity cards, issued by municipal authorities or Gram Panchayat, once waste pickers are officially registered. The documents required for issuance of occupational identity cards are a self declaration of the person engaged in waste-picking, declaring that he/she is waste-picker and Aadhar Card. A letter given by Resident Welfare Association (RWA), waste-pickers organization or scrap dealer can also be considered as proof of occupation. To obtain the occupational identity cards is the right of waste pickers and has to be given under the Unorganised Workers Social Security Act 2008 & Solid Waste Management Rules 2016. The Swachh Bharat Abhiyaan (SBA) in its guidelines also mentions the inclusion of waste pickers. To monitor the inclusion of waste
pickers, as a part of SBA’s monitoring process the Swachh Bharat Surveykshan (Survey), allots a certain number of marks for issuance of identity cards and other inclusionary measures taken by municipal authorities.

In 2017, the union government is planning to bring all schemes and legislations related to labour under the ambit of one code-, which is, Social Security Code. It is a bill and not yet presented in the parliament. Therefore, we cannot share details of it in this manual.

For reference we have provided a list of measures proposed for livelihood protection of waste pickers in Solid & Plastic Waste Management Rules 2016. The alliance was instrumental in getting recognition for waste pickers in these rules. Harshad Barde, General Secretary of KKPKP, was the member of the committee which was constituted for formulation of the rules. In the earlier waste-management rules there was no mention of waste pickers. Waste pickers were recognised as important stakeholders in Plastic Waste Management Rules 2011 and the process of their inclusion was detailed out in 2016. The rules go on to defining who the waste pickers are, what role they play and what role they can play.
In Pune, the municipal authority has asked the waste pickers cooperative - SwaCH - to engage in door to door collection of waste. Today, SwaCH is collecting waste from more than half of Pune city. Similarly, the city is contributing to the insurance scheme for waste pickers. In Bengaluru & Mumbai, municipal authorities have set up dry waste aggregation and sorting centers and these centers are allotted to waste pickers to carry out day to day operations. These livelihood protection measures have helped waste pickers to better their lives e.g. better working conditions, fixed income, fixed hours, weekly off, regular saving etc. Existing social entitlements are important starting point to complement the livelihood protection measures but more needs to be done to accomplish the objective of holistic social protection.

**Provisions Emphasizing on Inclusion & Integration of Wastepickers in Solid & Plastic Waste Management Rules, 2016**

Definition of Waste pickers, Informal Waste Collectors and Material Recovery Facility in Solid Waste Management Rules, 2016:
“waste picker” means a person or groups of persons informally engaged in collection and recovery of reusable and recyclable solid waste from the source of waste generation - the streets, bins, material recovery facilities, processing and waste disposal facilities for sale to recyclers directly or through intermediaries to earn their livelihood.

“informal waste collector” includes individuals, associations or waste traders who are involved in sorting, sale and purchase of recyclable materials.


“waste pickers” mean individuals or agencies, groups of individuals voluntarily engaged or authorised for picking of recyclable plastic waste.

Provisions emphasizing on inclusion of waste pickers in solid waste management as envisaged in Solid Waste Management Rules, 2016:

Section -4 Duties of Waste Generators- Every waste generator shall-
(a) Segregate and store the waste generated by them in three separate streams namely bio-degradable, non-biodegradable and domestic hazardous wastes in suitable bins and handover segregated wastes
to authorized waste pickers or waste collectors as per the direction or notification by the local authorities from time to time;

(b) All resident welfare and market associations shall, within one year from the date of notification of these rules and in partnership with the local body ensure segregation of waste at source by the generators as prescribed in these rules, facilitate collection of segregated waste in separate streams, handover recyclable material to either the authorized waste pickers or the authorized recyclers. The bio-degradable waste shall be processed, treated and disposed off through composting or bio-methanation within the premises as far as possible. The residual waste shall be given to the waste collectors or agency as directed by the local body.

(c) All gated communities and institutions with more than 5,000 sqm area shall, within one year from the date of notification of these rules and in partnership with the local body, ensure segregation of waste at source by the generators as prescribed in these rules, facilitate collection of segregated waste in separate streams, handover recyclable material to either the authorized waste pickers or the authorized recyclers. The bio-
degradable waste shall be processed, treated and disposed off through composting or bio-methanation within the premises as far as possible. The residual waste shall be given to the waste collectors or agency as directed by the local body.

(d) All hotels and restaurants shall, within one year from the date of notification of these rules and in partnership with the local body ensure segregation of waste at source as prescribed in these rules, facilitate collection of segregated waste in separate streams, handover recyclable material to either the authorized waste pickers or the authorized recyclers. The bio-degradable waste shall be processed, treated and disposed off through composting or bio-methanation within the premises as far as possible. The residual waste shall be given to the waste collectors or agency as directed by the local body.

Section-11 Duties of the Secretary-in-charge, Urban Development in the States and Union territories. - (1) The Secretary, Urban Development Department in the State or Union territory through the Commissioner or Director of Municipal Administration or Director of local bodies shall,
(a) prepare a state policy and solid waste management strategy for the state or the union territory in consultation with stakeholders including representative of waste pickers, self-help group and similar groups working in the field of waste management consistent with these rules, national policy on solid waste management and national urban sanitation policy of the ministry of urban development, in a period not later than one year from the date of notification of these rules;

(b) while preparing state policy and strategy on solid waste management, lay emphasis on waste reduction, reuse, recycling, recovery and optimum utilization of various components of solid waste to ensure minimization of waste going to the landfill and minimize impact of solid waste on human health and environment;

(c) state policies and strategies should acknowledge the primary role played by the informal sector of waste pickers, waste collectors and recycling industry in reducing waste and provide broad guidelines regarding integration of waste picker or informal waste collectors in the waste management system.
(d) start a scheme on registration of waste pickers and waste dealers.

Section- 15 Duties and responsibilities of local authorities and village Panchayats of census towns and urban agglomerations. - The local authorities and Panchayats shall, -

(a) establish a system to recognize organizations of waste pickers or informal waste collectors and promote and establish a system for integration of these authorized waste pickers and waste collectors to facilitate their participation in solid waste management including door to door collection of waste;

(b) facilitate formation of Self Help Groups, provide identity cards and thereafter encourage integration in solid waste management including door to door collection of waste;

(c) setup material recovery facilities or secondary storage facilities with sufficient space for sorting of recyclable materials to enable informal or authorized waste pickers and waste collectors to separate recyclables from the waste and provide easy access to waste pickers and recyclers for collection of segregated recyclable waste such as paper, plastic, metal,
glass, textile from the source of generation or from material recovery facilities; Bins for storage of bio-degradable wastes shall be painted green, those for storage of recyclable wastes shall be printed white and those for storage of other wastes shall be printed black;

(d) provide training on solid waste management to waste pickers and waste collectors;

(e) Incentives may be provided to recycling initiatives by informal waste recycling sector.

(f) educate workers including contract workers and supervisors for door to door collection of segregated waste and transporting the unmixed waste during primary and secondary transportation to processing or disposal facility;

(g) ensure that the operator of a facility provides personal protection equipment including uniform, fluorescent jacket, hand gloves, raincoats, appropriate foot wear and masks to all workers handling solid waste and the same are used by the workforce;

(h) create public awareness through information, education and
communication campaign and educate the waste generators on the following; namely: -handover segregated waste to waste pickers, waste collectors, recyclers or waste collection agencies;

Section 23 – Setting of State Advisory Committee- State Level Advisory Committee includes - one representative from reputed Non-Governmental Organization or Civil Society working for the waste pickers or informal recycler or solid waste management, one representative from waste recycling industry.

Other relevant provisions for wastepickers and wastepickers organizations:

Definitions-

“segregation” means sorting and separate storage of various components of solid waste namely biodegradable wastes including agriculture and dairy waste, non-biodegradable wastes including recyclable waste, no recyclable combustible waste, sanitary waste and non-recyclable inert waste, domestic hazardous wastes, and construction and demolition wastes;

“door to door collection” means collection of solid waste from the door step of households, shops, commercial establishments, offices, institutional or
any other non-residential premises and includes collection of such waste from entry gate or a designated location on the ground floor in a housing society, multi storied building or apartments, large residential, commercial or institutional complex or premises;

“dry waste” means waste other than bio-degradable waste and inert street sweepings and includes recyclable and non-recyclable waste, combustible waste and sanitary napkin and diapers, etc;

“recycling” means the process of transforming segregated non-biodegradable solid waste into new material or product or as raw material for producing new products which may or may not be similar to the original products;

“materials recovery facility” (MRF) means a facility where non-compostable solid waste can be temporarily stored by the local body or any other entity mentioned in rule 2 or any person or agency authorized by any of them to facilitate segregation, sorting and recovery of recyclables from various components of waste by authorized informal sector of waste pickers, informal recyclers or any other work force engaged by the local body or entity mentioned in rule 2 for the purpose before the waste is delivered or taken up for its
processing or disposal.

“solid waste” means and includes solid or semi-solid domestic waste, sanitary waste, commercial waste, institutional waste, catering and market waste and other non-residential wastes, street sweepings, silt removed or collected from the surface drains, horticulture waste, agriculture and dairy waste, treated bio-medical waste excluding industrial waste, bio-medical waste and e-waste, battery waste, radio-active waste generated in that area under the local authorities and other entities mentioned in rule 2;

“sorting” means separating various components and categories of recyclables such as paper, plastic, cardboards, metal, glass, etc., from mixed waste as may be appropriate to facilitate recycling;

“vermi-composting” means the process of conversion of bio-degradable waste into compost using earth worms;

“waste generator” means and includes every person or group of persons, every residential premises and nonresidential establishments including Indian Railways, defense establishments, which generate solid waste;
“waste hierarchy” means the priority order in which the solid waste is to should be managed by giving emphasis to prevention, reduction, reuse, recycling, recovery and disposal, with prevention being the most preferred option and the disposal at the landfill being the least;

“biodegradable waste” means any organic material that can be degraded by micro-organisms into simpler stable compounds;

“bio-methanation” means a process which entails enzymatic decomposition of the organic matter by microbial action to produce methane rich biogas;

“domestic hazardous waste” means discarded paint drums, pesticide cans, CFL bulbs, tube lights, expired medicines, broken mercury thermometers, used batteries, used needles and syringes and contaminated gauge, etc., generated at the household level;

Provisions regarding Segregation of Waste – Section 4 Duties of Waste Generator
(a) segregate and store the waste generated by them in three separate streams namely bio-degradable, non-biodegradable and domestic
hazardous wastes in suitable bins and handover segregated wastes to authorized waste pickers or waste collectors as per the direction or notification by the local authorities from time to time;

(b) wrap securely the used sanitary waste like diapers, sanitary pads etc., in the pouches provided by the manufacturers or brand owners of these products or in a suitable wrapping material as instructed by the local authorities and shall place the same in the bin meant for dry waste or non-bio-degradable waste;

(c) store separately construction and demolition waste, as and when generated, in his own premises and shall dispose off as per the Construction and Demolition Waste Management Rules, 2016; and

(d) store horticulture waste and garden waste generated from his premises separately in his own premises and dispose of as per the directions of the local body from time to time.

Provision regarding payment for waste management services- Section 4
Duties of Waste Generator
(a) All waste generators shall pay such user fee for solid waste management, as specified in the bye-laws of the local bodies. (Bye-laws are to be framed by local bodies after taking state level solid waste management policy in due consideration.


Section 6- Responsibility of local body- The local body shall be responsible for setting up, operationalisation and co-ordination of the waste management system and for performing the associated functions, namely: -
(a) ensuring channelization of recyclable plastic waste fraction to recyclers;
(b) engaging civil societies or groups working with waste pickers;

Section 8- Responsibility of waste generator- The waste generator shall. –
(a) not litter the plastic waste and ensure segregated storage of waste at source and handover segregated waste to urban local body or gram panchayat or agencies appointed by them or registered waste pickers’, registered recyclers or waste collection agencies;
Rules mandate setting up of State Level Monitoring Committee which will include one member of Non-governmental organization engaged in waste management.

**Schemes for waste pickers** -

1. **Rashtriya Swasthiya Bima Yojana (RSBY)**
   - Coverage limit: Rs. 30,000 for hospitalizations
   - Beneficiaries: BPL and wastepickers as an occupational category. Up to 5 members in the family, no age limits.
   - Cost: Rs. 30/year

   Drawbacks: State must elect to execute RSBY. Advantage is that this is not a reimbursement scheme. Hospitals are paid directly. Private or public hospitals can be availed by an RSBY card holder.

2. **Employment State Insurance Scheme (ESIS)**
   - Coverage limit: No limit
   - Beneficiaries: Formal employees with income up to Rs. 15,000
2. Cost: contribution/month
   - ESIC hospitals only. Treatment entirely free.
   - Drawbacks: Limited number of hospitals. For e.g., only 1 hospital in Pune.

3. Jan Arogya Policy
   - Coverage limit: Rs. 5,000 for overnight stay in hospitals. Injections for dog bites are also covered in this insurance scheme.
   - Beneficiaries: 5-70 years
   - Cost: Rs. 70 for adults and 25 for dependents.
   - Drawbacks: Medical checkup benefits are not included. No outpatient procedures covered. Pregnancy and child birth related expense not covered. Another “drawback” is that this is a group health insurance policy administered through the National Insurance Agency and requires a nodal agency, so 2 wastepickers interested in the scheme cannot enroll directly.

4. Rajiv Gandhi Jeevandayee Arogya Yojana, now called the Mahatma Jyotiba Phule Jeevandayee Yojana
- Coverage limit: Rs. 1,50,000
- Beneficiaries: Antyodaya card, Annapurna card, yellow ration card or orange ration card holders
- Cost: None
- Features: Government empaneled 488 hospitals for 971 types of diseases, surgeries and therapies costing up to Rs. 1,50,000 per year per family; Rs. 2,50,000 only for renal transplant. A Jeevandayi cell at hospitals can issue the card.

5. **National Urban Health Mission (NUHM)**

- National Urban Health Mission is for the urban poor living in informal settlements. The definition of urban poor is to be framed after the survey of informal settlements, slums and bastis.
- Setting up of Urban Primary Health Centre (U-PHC) with referral and outreach. The U-PHC may cater to a slum population between Rs. 25000-
30000, providing preventive, promotive and non-domiciliary curative care (including consultation, basic lab diagnosis and dispensing). U-PHC will provide the given services at subsidized to anyone and everyone from the community.

- Setting up of Mahila Arogya Samiti in the different parts of the city. They will be responsible for health and hygiene behavior change promotion and facilitating community risk pooling mechanism in their coverage area. This committees are encouraged to save for the health emergencies. The Accredited Social Health Activist (ASHA) will provide the leadership to these committees.

6. **Trust hospitals**

- The charity commission’s office oversees treatment of BPL families and Orange Ration Card Holders in Trust Hospitals
- Scheme is implemented in Maharashtra and Delhi
- A fund created from bill transactions (indigent patient fund) is earmarked for patients
- 10% beds reserved for income under Rs. 50,000
- 10% beds reserved for income between Rs. 50,000 – Rs. 10,00,000
- Based on income certificates
- Drawbacks: Hospitals do not display number of free beds, often refuse treatment claiming no funds received from IPF, grievance redressal is lacking, and if a bed is not available in a certain hospital, patient is seldom redirected to where beds may be available.

Pune Municipal Corporation Specific

7. **Shahari Gareeb Vaidyakeeya Sahayya Yojana**
- Coverage limit: Rs. 1,00,000. Expenditure shared 90% and 10% by patient
- Beneficiaries: Wastepickers (special inclusion) through a General Body Resolution in February 2015. Extends to wastepicker and immediate family/dependents.
- Cost: Rs. 200 paid for wastepicker members of KKPKP by the Solid Waste Management Department of Pune Municipal Corporation.
- Drawbacks: It is for empaneled hospitals - mostly public hospitals where
a yellow ration card will get patient free treatment. Application must have a family photo with family members that correspond to family members listed on wastepickers ration card. Gender bias.

**Relevant Education Schemes for Children of Wastepickers - Part 2**

1. **Right to Education**
25% reserved seats in private (non-government funded) schools to backward caste and economically backward classes and children with disabilities.

Point of first entry to Standard 8

Access due to: Caste (SC along with caste certificates) or income (under Rs. 1,00,000)

**When to Apply:**

Notifications are published in the papers. Often these dates change.

**How to apply in Maharashtra:** (each state has a different rule)
Applications are centralized and helpdesks/centers are available for filing applications. Note that often these centers are ill-equipped.

Age appropriate class should be selected. An incorrect class/standard will prevent child from entering the lottery system.

Select all mediums of instruction to improve child’s chance of selection Select proper location/location on map

1. **Main Issues with RTE application process:**
   a. The admission process should commence in December so as to be simultaneous or prior to the admission process of schools for 75% seats.
   b. Listing of all such free entitlements. Should include transportation, annual days, outdoor activities, co-curricular activities, field trips etc.
   c. While uniform age criteria has been specified by the government, the same is not being applied by schools.
   d. Aided schools should also be brought under the purview of the online 12-1-C admissions process.
e. Schools should not be able to “choose” their entry level. This should be allocated.

Note:
- Select SC only if caste certificate is available. Or else, ensure that the applicant has an income certificate
- Apply in 12-1-C and not to any specific school
- Ensure phone numbers are working as intimation is received only on phone numbers
- Income certificates from the previous year are accepted

2. **Scholarships for children of parents working in Unclean Occupations**

   Amount: Rs. 2,225/-year scholarship
   
   Age Group: Standard 1st-10th for children of parents working as wastepickers
   
   Central Government Scheme run through the Ministry of Social Justice and Empowerment

   Special consideration: Proof of work (either identity card provided by the ULB
or letter from recognized organization of wastepickers). Bank account for child linked to Aadhar number. Application must be filled by schools.

Drawbacks:

- Children still do not admit to being wards of wastepickers due to stigma. Their application therefore is not filled by schools.
- Aadhar link to bank account.
- Local social justice department may not have sent notification to all schools that wastepickers are now eligible for this scholarship.
- This scholarship cannot go in conjunction with Savitribai Phule Pre-matriculation Scholarship (which is significantly lower). Therefore, girl children should ensure to fill out forms for unclean occupations as opposed to other scholarships.

3. **CIPET training programme for waste pickers and their children:** NSKFDC is providing financial support to CIPET to organize training programme for waste pickers and their children. CIPET has a three and six-month training programme in plastic manufacturing and recycling. It runs throughout the
The organizations can reach out to CIPET and NSKFDC directly.

Eligibility criteria- The trainee should be literate- preferably 8-10th standard pass. The waste-picker should have occupational identity cards or the letter of waste pickers organization declaring that they are waste-picker. In case of children of waste pickers, their parents should have occupational identity card or the letter by a waste pickers organization, declaring them to be waste-picker.

Age group - Should be above the age of 16 years

Duration - 3 to 6 months training at respective state’s CIPET centers.

Costs - All costs covered by NSKFDC, accommodation and food provided. CIPET will help the trainee, after finishing the course to find a suitable placement.

**Relevant Social Welfare Schemes for Wastepickers- Part 3**

1. **Atal Pension Yojana**
A pension scheme launched by the Prime Minister for unorganized sector in
2015.
Amount: Variable and based on individual choice. The number of years of contribution and amount/month will determine the pension amount.
Age Group: 18-40. The number of years of contribution and amount/month will determine the pension amount.
Process: A separate Atal pension account must be opened wherein a fixed amount will be deposited from the savings account of the beneficiary. Central government contributes 50% of amount deposited by beneficiary but is capped at Rs. 1,000/annum.
Drawbacks: This scheme was approved by the Pune Municipal Corporation as part of a welfare benefits package in February 2015. ULB contribution cannot go directly into the pension account. However, depositing in the beneficiaries savings account runs the risk of withdrawal by the beneficiary. As no other state-sponsored pension scheme works for wastepickers, this scheme will require tweaking to move from individual contribution to accepting contributions from ULB or even RWAs, institutions etc.
2. **Sanjay Gandhi Niradhar Yojana**

Several pension schemes exist for the elderly, widowed, deserted, disabled, and people living without support. The amounts vary, with Goa providing the highest amount of Rs. 1,000 for people over 60.

In Maharashtra, the Sanjay Gandhi Niradhar Yojana works as follows:

**Beneficiaries:**
- widowed, deserted, divorced (not getting alimony) women
- disabled men and women
- niradhar, men or women
- people belonging to the third gender
- harassed women
- ex-sex workers

Amount: Rs. 600/month/person. If more than 1 niradhar in the family, then amount increases to Rs. 900/household/month.

Age: under 65 (post 65, eligible for Indira Gandhi Niradhar/Vidhva Yojana)
Income: Family income under Rs. 21,000/annum

Proving Niradhar:
- Male child under the age of 25 and not working
- If the beneficiary has only female children, they may be working, over 25 and married, it does not affect the application status
- The income certificate must be procured from Talathi

Other Documents:
- 15+ years’ residence proof
- Age proof
- If deserted, then municipal authority, talathi, or gramsevak must give a letter to that effect

Drawbacks: Obtaining an income certificate is very tedious. The talathi is likely to do the following:

1. Look at male members listed on the ration card and assume Rs. 3,000 income/male child
2. Disbelieve the beneficiary if she claims they are studying and therefore not working

3. Disbelieve that any family can live on less than Rs. 21,000/month

Beneficiaries sometimes agree to removing names of male children from ration card but often they do not agree, thus having to forego access to this scheme.

3. **Janashree Bima Yojana (JBY)** now called **Aam Admi Bima Yojana**

Life Insurance Coverage limit: Rs. 30,000 for natural death, Rs. 75,000 for accidental death, and Rs. 37,500 for partial handicap. Benefits go to nominee mentioned in insurance application.

Beneficiaries: urban poor, 18-59 years

Cost: Rs. 200 shared between state and center

Drawbacks: None. This is a relatively easy scheme to access.

**Relevant Credit Schemes for Waste pickers- Part 4**

Cheap credit for waste pickers instituted by National Safai Karmacharis
Finance & Development Corporation. The schemes are extended through State Channelizing Agencies.

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<th>Sr. No.</th>
<th>Name of the scheme</th>
<th>Maximum Limit</th>
<th>Rate of interest to</th>
<th>Repayment period</th>
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<td>State Channelizing Agencies</td>
<td>Beneficiaries</td>
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<td>Loan based schemes</td>
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<td>1</td>
<td>Mahila Samridhi Yojana (MSY)</td>
<td>Upto Rs. 50,000</td>
<td>1% p.a.</td>
<td>4% p.a.</td>
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<td>Mahila Adhikarita Yogana (MAY)</td>
<td>Upto Rs. 1,00,000</td>
<td>2% p.a.</td>
<td>5% p.a.</td>
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<td>3</td>
<td>Micro Credit Finance (MCF)</td>
<td>Upto Rs. 50,000</td>
<td>2% p.a.</td>
<td>5% p.a.</td>
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<td>4</td>
<td>General Term Loan (GTL)</td>
<td>Upto Rs. 15 lacs</td>
<td>3% p.a.</td>
<td>6% p.a.</td>
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<td>Swachhta Udyami Yojana – “Swachhta se Sampannta Ki Aur”</td>
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<tr>
<td>a)</td>
<td>Scheme for Pay and use toilets</td>
<td>Upto Rs. 25 lacs</td>
<td>4% p.a. @</td>
<td></td>
</tr>
</tbody>
</table>

*Additional Note: Swachhta Udyami Yojana – “Swachhta se Sampannta Ki Aur”

**Additional Note: Scheme for Pay and use toilets
<table>
<thead>
<tr>
<th></th>
<th>Scheme for procurement of sanitation related vehicles</th>
<th>Upto Rs. 25 lacs</th>
<th>4% p.a. @</th>
<th>10 years *</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Sanitary Marts Scheme</td>
<td>Upto Rs. 15 lacs</td>
<td>4% p.a.@</td>
<td>10 years*</td>
</tr>
<tr>
<td>7</td>
<td>Education loan (EL)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>-For study in India</td>
<td>Upto Rs. 10 lacs</td>
<td>1% p.a.</td>
<td>4% p.a.#</td>
</tr>
<tr>
<td></td>
<td>-For study abroad</td>
<td>Upto Rs. 20 lacs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Green Business Scheme</td>
<td>Upto Rs. 2 lacs</td>
<td>2% p.a. *(1% Rebate from NSKFDC share of interest in case of Female Beneficiaries.)</td>
<td>4%p. a</td>
</tr>
</tbody>
</table>

# 0.5% rebate for female beneficiaries.
*After implementation period of 3 months and moratorium of 6 months
** After implementation period of 6 months and moratorium of 6 months

*** Including Moratorium of 6 months

@1% rebate for women beneficiaries and 0.5% rebate for timely repayment.

**Non-loan-based schemes**

<table>
<thead>
<tr>
<th>No.</th>
<th>Scheme</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Skill Development Training Programme</td>
<td>100% in the form of grant with a stipend of Rs. 1,500/- per month/per SK Candidate and Rs. 3,000/- per month/per MS Candidate.</td>
</tr>
<tr>
<td>2.</td>
<td>Job Fair</td>
<td>Reimbursement of expenditure for holding job fairs upto Rs. 50,000/- per job fair.</td>
</tr>
<tr>
<td>3.</td>
<td>Awareness programme</td>
<td>Reimbursement of expenditure for organizing awareness programme upto Rs. 30,000/- per awareness programme.</td>
</tr>
<tr>
<td>4.</td>
<td>Workshops</td>
<td>Reimbursement of expenditure upto Rs. 25,000/- per workshop.</td>
</tr>
</tbody>
</table>

**Eligibility for the loans** - The person applying should have occupational identity card, Aadhar Card and Savings account. If occupational identity card is not
there, the organization of waste pickers can give the recommendation.

**Journey**

Work of waste pickers was first recognized by the Government of India in 1980s when National Commission on Self Employed Women and Women in the Informal Sector, was appointed by Government of India in January 1987. The Commission chaired by Ms. Ela Bhatt was constituted to 1. examine the status of women in the informal sector with reference to health, education, social status and employment; 2. assess the impact of labour legislation; 3. identify constraints in increasing productivity; examine the link between productive and reproductive roles of self employed women and to make recommendations regarding the removal of constraints to their integration in the national development process.

**Waste pickers’**

The Commissions’ report “Shramshakti” (labour power), referring to the occupational group “Wastepickers working in the open elements and infected rubbish piles” recommended that

1) Alternative income-generation schemes and training should be provided

2) Effective medical facilities and protective equipment to be provided

Other than the above observations there was little reference to waste pickers in the Report. Relegated quite literally to the garbage heap, waste pickers and others in the waste collection and recycling economy are invisible in comparison with other workers in the informal economy and are consequently neglected not just by government interventions but also by NGOs and other development organizations.


In 1995 the Planning Commission of India constituted the High Powered Committee on Urban Solid Waste Management Chaired by Mr. J.S. Bajaj. The inspiration for this committee was the Earth Summit and Agenda 21 where
the interdependence of health, environment and sustainable development were articulated. The Bajaj Committee as it came to be called made a number of recommendations including waste segregation at source, primary collection of waste, levy of user charges, use of appropriate equipment and vehicles, focus on sanitary land filling and composting and getting private sector participation.

The Committee strongly advocated for the inclusion of the informal sector in solid waste management

3. **Report on Solid Waste Management in Class I cities of India [4]**

At the national level it was the Public Interest Litigation [5] (PIL) filed by Ms Almitra Patel Convenor of the INTACH Waste Network and Another versus the Union of India that focused national attention on the issue of solid waste management for a period of time. This brought waste pickers and the informal waste sector onto the national agenda, rather than the activities of organisations working with waste pickers.

The Hon. Supreme Court of India constituted an 8-member Expert Committee
to study different aspects of Solid Waste Management across India and to make recommendations in respect of improvement. The Committee was chaired by Mr Asim Burman, then Municipal Commissioner in the city of Kolkata. SEWA (Ahmedabad), KKPKP (Pune) and Stree Mukti Sanghatna (Mumbai) and Srishti (Delhi) responded to the request of the Committee and sent recommendations in respect of source segregation of waste and integration of waste pickers in door to door collection of waste. A member of the Committee also visited Pune and interacted with the Organisation to seek information about ways of integrating the informal sector. The recommendations of the Committee (summarised in Annexure III) were of two kinds, mandatory and discretionary. Although neither directly referred to nor recommended the integration of the informal sector the following relevant clauses did feature among them.

In December 2003 the Supreme Court expected that a system for door-to-door collection of segregated waste, composting of organic waste, and recycling of recyclable wastes was to be in place in all municipalities. This created an unprecedented opportunity for waste pickers with some degree of
organization to directly access household garbage.


The II National Labour Commission Chaired by Mr. Ravindra Verma was constituted by the Government of India in 1999. The Committee took special cognisance of waste pickers on a representation by the KKPKP which was invited to depose before the Commission and present the situation of waste pickers with recommendations and demands. The Commission in its report stated that it “recognizes the useful role played by the scrap collectors both in recycling activities as well as in maintaining civic hygiene. It is, therefore, essential that they should be protected from insecurity of various forms. The measures that could be thought of in this regard are providing identity cards, receipts for transactions, minimum wages when they are employed by contractors or other employers, health facilities, creation of welfare funds, prohibition of child labour from the activity and the likes. The commission fully endorses the suggestions made by the United Nations Development Programme (UNDP) and the International Labour organisation (ILO), and the Kagad Kach Patra Kashtkari Panchayat of Pune. We recommend that
besides the general recommendations we are making for protection and social security, municipal bodies should give thought to the questions we have raised and should make appropriate regulations and arrangements.”

The Report of the National Labour Commission was submitted in 2002. The Commission also proposed a landmark umbrella legislation for workers in the unorganised sector for providing social security to such workers.
CREDITS

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