Manual for
Social Entitlements
2017

Alliance of Indian Wastepickers

Sponsored under CSR initiative of NSKFDC
The Alliance of Indian Wastepickers

Alliance of Indian Wastepickers is a national coalition of organizations working with waste-pickers and other informal waste collectors. The alliance was created to have coordinated efforts to ensure inclusion of waste pickers in various national level programmes. Organizations/members of alliance represent more than 35,000 waste-pickers and other informal waste-pickers in India. 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.
National Safai Karamcharis Finance & Development Corporation (NSKFDC)

National Safai Karamcharis Finance & Development Corporation (NSKFDC), a wholly owned 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, Scavengers and their dependants throughout India, through various loan and non-loan based schemes including Skill Development Training Programme for enabling them for getting suitable job/self-employment. It aims to empower the Safai Karamcharis, Manual Scavengers and their dependants to break away from traditional occupation, depressed social condition & poverty and leverage them to work their own way up the social and economic ladder with dignity and pride.

Apart from operating various loan and non-loan based schemes for the upliftment of the target group, NSKFDC is also acting as a Nodal Agency for implementation of the Central Sector 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 Hasiru Dala for the Project “Up-gradation of Skills of Wastepickers and Informal Waste Collectors. This project aims to upgrade skills of Wastepickers, their leaders and activists to become entrepreneurs in waste sector and to organize Wastepickers for integration in solid waste management respectively.

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Informal waste recyclers (wastepickers and informal waste collectors) constitute 1% of urban population in developing nations as per the World Bank. As an occupational group, wastepickers remain at the bottom of the recycling sector pyramid. They are often unlettered, belong to minority groups and have very little leverage to access basic human rights such as right to health, education and livelihood.

While this sector is vibrant, it is also marginalized with no stable source of income. Regional, national and state level policies on waste can often displace large numbers of wastepickers. Recognizing this situation, the Alliance of Indian Wastepickers, with financial support from National Safai Karamcharis Finance & Development Corporation (NSKFDC), has launched a national training programme for skill up-gradation.

This training manual offers information on accessing available schemes to the highly marginalized group of wastepickers in India. The manual flows from enumerating the various available benefits and schemes to methods to access them. The manual ends with suggestions for further advocacy for improving access to the schemes. This final section stands on the assumption that improvements can only be achieved by organizing and mobilizing this sector.

The training manual will be translated to regional languages like Kannada, Tamil, Marathi, Gujarati and Hindi. Trainers are encouraged to innovate with local approaches to enhance participation.

We welcome feedback and suggestions for improvement of the manual.

Course Objectives

The main objective of the course is to build awareness within the wastepicker community about their rights which include accessing social welfare benefits.

The information on the available schemes have been categorized into 3 parts:
2. Health Schemes
3. Education Schemes

The second part of this module is on ‘How to access these benefits through organization and mobilization at the grassroots’.

Foreword
Training Outline

Training Duration:

Day 1
Introduction: Exercise – Let’s calculate the contribution made by wastepickers in waste management in any given city.

Day 2
(may not be immediately after day 1)
Familiarization with Education Related Schemes. Experiencing the application process first hand.

Please note: Several applications are time-bound and may not be available for access during training. For e.g., RTE applications and most other education-related applications which are highly time-sensitive.

No. of Participants:
50 – 60 – Ideally, all the wastepicker members of the organization should be trained to access benefits.

Study materials:
Complete information pamphlets, forms and applications.
Mock finished applications which will act as guides.

Trainer Qualifications:
- Must be well-versed with the study materials and content
- Must have experience in accessing benefits
- Must speak the local/regional language
- Must be familiar with the wastepickers

Notes to Trainer:
This manual is dry. Thus, the trainer should encourage participants to share personal information which can be used to determine access.
For e.g., ask any participant to describe their family along with the documents s/he already has. Trainer should help the group determine what level of access this participant will have to various schemes. This provides a starting point to discussing access.
Divide all participants in the groups of 8 (maximum). Provide them with paper and ask them to write down how much waste they collect in a day. With the help of a calculator, or from memory, calculate the amount of waste collected by your groups. Identify one member of your group and ask her/him to visit other groups to get their consolidated numbers. Add up all those numbers and calculate the total number of waste managed, sorted or sent for recycling by all members in the groups. Then calculate the mean (average) of the quantity of waste collected by the wastepicker participants in the workshop.

After doing this, use the average and multiply with the respective (estimated) number of wastepickers in the concerned city.

For illustration purposes, Bengaluru has 25,000 wastepickers. On an average, one wastepicker collects 100-150 kilograms of waste per day. The total amount of waste collected by wastepickers in Bengaluru, thus, will be 2,500 - 3,750 tons a day.

This will help in estimating the impact of the work undertaken by wastepickers. It is a lot of calculation.

Caution: Wastepickers and activists should not be in the same groups. If it happens, wastepickers become information provider and activists become information seeker. Make sure they are in separate groups. Each group undertakes the activity on its own, with the support provided by the facilitator. It is not necessary that numbers should be correct. They can be estimates or guess-estimates. The idea to help everyone understand that wastepickers are central to city’s economy and functioning.

Materials Required: Phone Calculators and Charts

Following the calculation of the quantum of waste sent for recycling by wastepickers, remind the members of the forum that “we wastepickers are essential service providers. It is the responsibility of the government to provide for our social and health security, and access to quality education for our children.”
Introduction of the Participants

Participants will already be divided in groups of 8. Ask them to introduce themselves using the following methods:

- **Naam Kaam - Name and Occupation** (within occupation ask them whether they engage in sorting, or door-to-door collection or run a scrap shop, in addition to wastepicking).


Give them small chits to write their names on, and if they are unable to write, ask one of the participants to write it for them. While they do this, the participants must inform the other seven participants in the group about their favorite dish. The same dish is to be drawn on the chit they have. This chit is then to be pasted on to the participant’s shoulder.

**Materials Required:** Small Chits, Sketch Pens and Safety Pins.
Definitions in
Solid Waste Management Rules, 2016

Waste Picker: 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 Picker: 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
(Solid Waste Management Rules, 2016)

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 biomethanation 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.

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.
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:

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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.

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 definitions

Segregation: 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: 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: 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: 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): 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, radioactive waste generated in that area under the local authorities and other entities mentioned in rule 2.
Sorting: 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: The process of conversion of bio-degradable waste into compost using earth worms.

Biodegradable Waste: Any organic material that can be degraded by micro-organisms into simpler stable compounds.

Bio-methanation: A process which entails enzymatic decomposition of the organic matter by microbial action to produce methane rich biogas.

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.

Biodegradable Waste: Any organic material that can be degraded by micro-organisms into simpler stable compounds.

Domestic Hazardous Waste: 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.

Waste Hierarchy: 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.
Provisions regarding segregation of waste

Duties of Waste Generators

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

Duties of Waste Generators

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.

Provisions emphasizing on inclusion of waste pickers in plastic waste management

(Plastic Waste Management Rules, 2016)

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;

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.

* Note for the trainer: Use this note as background material. You can make a PowerPoint presentation in your respective language and present it with pictures or use the Socratic mode of teaching.
Socratic Mode of Teaching

Identify key words in the note - ask wastepickers to define for themselves each of these functions, words of themes. Once they've done it, share the reading (translated text of what the rules say).

Ask participants what they mean by the term ‘wastepicker’. Give them two-three minutes to discuss within their groups. Go to two-three groups and ask them to share their thoughts with the larger group. Once the groups have shared what they think of the word, share the definition provided in the rules.

Ask participants how wastepickers should conduct door-to-door collection of waste. Give them two-three minutes to discuss it within their groups. Go to two-three groups and ask them to define the process of door-to-door collection. Consolidate their thoughts for the larger group and share what rules say regarding the same.

Caution: Wastepickers and activists should be in separate groups. Each group picks up certain words and phrases like wastepicker, door to door collection, segregation of waste, waste hierarchy and defines in its own way. It will help in creating knowledge which one will never forget as it is based on experiences as well as instincts and is in indigenous language systems.

After this session, take a break for 15 minutes. Do some exercises – move the body!
Note: Before getting this section, it is essential to define—what is social protection (including social entitlement). To do so keep the groups separate and ask them about social protection. The answer will not be easy to avail. Give illustration of how we as citizens pay taxes to government. In return government has a responsibility to provide us protection. One form of protection is to be defended in case of external invasion. Another form of protection is that we don’t get in the trap of poverty. We are safe and sound.

To avoid the trap of poverty, one needs the support of government in the form of insurance, quality education for children, medical facilities for ill at affordable cost, pension for aged and disabled. It is our right and not charity. Further, social protection moving forward should be programme or a right enshrined in constitution and not mere aggregation of schemes, which we've now. To ensure that we get what we are entitled, the need of organizing in the form of workers’ association, company or cooperative is essential. It will help in taking forward the campaign of ‘Right to social security’ to be made a fundamental right of all workers and citizens of India.

Once everyone in the room reached similar set of understanding, go ahead with next sections. To test the waters of understanding, keep asking questions to everyone. Make sure that everyone in the room speaks.

Schemes which will be discussed in this section are:

Health Schemes
1. Rashtriya Swasthiya Bima Yojana (RSBY)
2. Employment State Insurance Scheme (ESIS)
3. Jan Arogya Policy
4. Rajiv Gandhi Jeevandayee Arogya Yojana, now called the Mahatma Jyotiba Phule Jeevandayee Yojana
5. National Urban Health Mission
6. Trust hospitals
7. Shahari Gareeb Vaidyakeeya Sahayya Yojana

Education Schemes for Children of Wastepickers
1. Right to Education
2. Scholarships for children of parents working in Unclean Occupations
3. Shiksha Sahaya Yojana for children of parents enrolled in Janashree Bima Yojana

Social Welfare Schemes
1. Atal Pension Yojana
2. Sanjay Gandhi Niradhar Yojana
3. Janashree Bima Yojana (JBY) now called Aam Admi Bima Yojana
Either use a PowerPoint presentation (using the language wastepickers speak and possibly read in), or write on a board.

Materials Required - Gifts for 8 members of the team which wins the contest at the end of each part.

1. Rashtriya Swasthiya Bima Yojana (RSBY)

Coverage limit: 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 15,000
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.150,000 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 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 50,000; 10% beds reserved for income between 50,000 - 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 KKP KP 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.

Note to the trainer:
This listing can become monotonous. After sharing the details, organize a quiz contest for each of the scheme. Give ten-fifteen minutes for participants to do the revision and preparation. Ask at least seven questions and frame these questions beforehand. Example - What is the coverage limit of the Jan Arogya Policy?
Four options -
INR 500 for medicines
INR 2,000 for check-up
INR 4,000 for check and medicine
INR 5,000 for overnight stay in hospital

Conduct this session like Kaun Banega Crorepati, possibly call it ‘Kaun Banega Is Satra Ka Prajapati’!
Either use PowerPoint presentation (use the language which wastepickers speak and possibly read in), or write on a board.

Materials Required - Gifts for eight members of the team which wins the contest at the end of each part.

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

Main Issues with RTE application process:
- The admission process should commence in December so as to be simultaneous or prior to the admission process of schools for 75% seats.
- Listing of all such free entitlements. Should include transportation, annual days, outdoor activities, co-curricular activities, field trips etc.
- While uniform age criteria has been specified by the government, the same is not being applied by schools.
- Aided schools should also be brought under the purview of the online 12-1-C admissions process. 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. 1,850/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. Shiksha Sahaya Yojana for children of parents enrolled in Janashree Bima Yojana

**Amount**: Rs.100 per month to 2 children per family

**Age Group**: Scholarships to the wards in classes 9,10,11 and 12

**Duration**: Up to 4 years.

**Special consideration**: Child must pass each year to avail of this scholarship. This declaration must be provided each year (pass/fail) to avail of the scholarship for the next year.

4. Pune Municipal Corporation Specific

The following scholarships were part of a welfare benefits package passed by the General Body in February 2015 and is entirely based on occupation, not caste or income.

- Scholarship for children who have passed 10th standard with more than 65%. Amount awarded: 15,000 (one time)
- Scholarship for children who have passed 12th standard with more than 65%. Amount awarded: 25,000 (one time)
- Scholarship for children of parents who receive the ‘Ghan Bhatta’. For 8th, 9th & 10th standards for up to 2 children in the family. This scholarship is for specific education related expenses not covered by schools. For example, they claim it cannot include books or uniform if already provided by the school. The school vets these expenses prior to giving its stamped approval which is required on the form. Standard instructions to wastepickers are to claim expenses for “transport”, “lunch box and bottle”, etc.

**Note to the trainer**:
This listing can become monotonous. After sharing the details, organize a quiz contest for each of the scheme. Give ten-fifteen minutes for participants to do the revision and preparation. Ask at least seven questions and frame these questions beforehand.

**Example** - What is the scholarship amount, available under the scheme for children of parents engaged in unclean occupations?

Four options -
- INR 500
- INR 100
- INR 1,850
- INR 1,575

Conduct this session like Kaun Banega Crorepati, possibly call it ‘Kaun Banega Is Satra Ka Prajapati’!
Either use PowerPoint presentation (use the language which wastepickers speak and possibly read in), or write on a board.

Materials Required - Gifts for eight members of the team which wins the contest at the end of each part.

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:
   - Look at male members listed on the ration card and assume Rs 3,000 income/male child
   - Disbelieve the beneficiary if she claims they are studying and therefore not working
   - Disbelieve that any family can live on less than 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.

Note to the trainer:

This listing can become monotonous. After sharing the details, organize a quiz contest for each of the scheme. Give ten-fifteen minutes for participants to do the revision and preparation. Ask at least seven questions and frame these questions before hand.

Example - What is the Janshree Beema Yojna’s new name?

Four options -
Aam Aadmi Beema Yojna
Pradhan Mantri Beema Yojna
Rashtrapati Beema Yojna
Hamari Beema Yojna

Conduct this session like Kaun Banega Crorepati, possibly call it ‘Kaun Banega Is Satra Ka Prajapati’!
Organizing for Social Entitlements

Exercise - Ask participants to discuss the things which they need to know, things they need to do or people they need to know to access these schemes. They can list it down on a chart or on a big sheet.

Give an illustration - For example, we need to hold regular meetings with a Corporator to force the Municipal Corporation to provide social security to wastepickers or contribute for the scholarship of their children. If this is not working, organize a march outside the corporation office and give a memorandum to the Commissioner and Mayor.

The following steps should be taken to develop a grassroots-level movement to demand access to entitlements:
- Creating in-depth knowledge within the organization and among its members
- Forming committees that will evaluate advocacy requirements, mobilize other members and then hold protests or agitations
- Ensuring demand letters, giving legal basis for them, are written and paper trails to concerned authorities are maintained
- Developing partnerships with other organizations who will support wastepickers
- Developing a rolodex of people sympathetic to the wastepickers’ demands. This list should include retired judges, pro-bono lawyers, academicians, RTI activists, etc.
- Developing a strong base within the organization and achieving some level of financial independence and sustainability through membership dues is the first step to organizing wastepickers and should be the holy grail of their organization.
Case of Advocacy for Ghan Bhatta Scholarships

Wastepickers’ children who applied for the scheme which provides a scholarship of Rs. 5,000 for 8th, 9th, and 10th standard children of parents working in unclean occupations or receiving Ghan Bhatta were rejected based on a government circular of 2001. The circular promoted a “small family” and said that no government schemes should be extended to children who did not belong to a “small family”, i.e., with only 2 children. This circular does not factor in the variance in the definition of a family.

KKPKP argued that wastepickers are not employees of the Pune Municipal Corporation therefore this circular does not apply to them. Moreover, the docket that the general body had passed clearly stated that the scholarship could be extended to “up to 2 children.” After repeatedly meeting with the head of solid waste management, and the head of Urban Community Development (UCD), the issue remained unresolved.

After months of advocacy, the head of Solid Waste Management decided that the beneficiaries be asked to submit an affidavit stating that they would not demand scholarship for more than 2 children. The union followed up with the decision and began to seek written clarification for this issue. The decision unfortunately got reversed and the advocacy continued. During a meeting with the commissioner, he advised the union to get a retired judge’s opinion on this issue. Retired Supreme Court Justice P.B. Sawant gave his opinion on the subject. The legal department of the PMC was also asked to opine on this matter. Fortunately, due to the letter from Judge Sawant, the department issued a letter that clearly states that scholarships should be given as per the docket, i.e., for up to 2 children. This advocacy took nearly 15 years. Scholarships have still not been received during the time of publishing this manual. However, there is every hope that they will be.

Caste/income/occupation?
Inclusion based on occupation, caste, or income. Caste certificates are very difficult to obtain. Inclusion based on occupation is preferred, followed by income.

Access
Wastepickers must try to access schemes. Necessary paperwork should be maintained for better access.

Basic Documentation
- Bank Accounts
- Aadhar Card number
- Residence proof: KKPKP has been able to provide proof based on year of issuance of photo pass (identity card signed by Pune Municipal Corporation) in lieu of other residence proofs
- Income certificates
- Ration cards
- Birth and death certificates
- Pass/fail/mark lists from previous year

Note - After doing these exercises, take a break. In the latter half of session, give all groups sample of one or two forms and with the help of one participant, fill the form - say for unclean occupation scholarship. Once filled, say some two-three forms, conclude the session with revision of everything discussed during the two days.