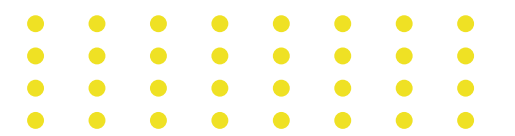




LEARNING DOCUMENT

Enrollment of sanitation workers
under the social security schemes



Foreword

Pithampur Municipal Council (PMC) in collaboration with PSI India is pleased to bring the learning document for “Enrolment of Sanitation Worker under the Social Security Schemes”. Enrolment of sanitation workers under social security schemes enhances the security of Sanitation Workers and their families. PSI India has been providing technical support to PMC from April 2020 for strengthening the Faecal Sludge Management (FSM) systems across the city, capacity building and inclusion of sanitation workers under Government subsidized social security schemes. Initiatives in collaboration with PSI India over the last 3 years has clearly indicated the importance for supporting sanitation workers by building their capacity for safety and enhancing their security by enrolling them under social security schemes. ULBs can refer this learning document for enrolment of their sanitation workers under social security schemes. We would like to thank Mr. Mukesh Kumar Sharma, Executive Director, PSI India for his support and guidance. PSI India has been instrumental in enrolment of sanitation workers under social security schemes in coordination with the lead bank. Special thanks to Mrs. Sewanti Suresh Patel, President PMC for extending all the required support in enrolment of sanitation workers under Social Security Schemes.

Rajendra Mishra,
Chief Municipal Officer,
Pithampur Municipal Council



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I. Background

India's recent gains in sanitation are impressive, in the nine years since the launch of Swachh Bharat Mission ('Clean India') campaign in 2014. The Government of India has built more than 110 million household toilets. The achievement is remarkable, but the goal of safe sanitation for all requires that we go beyond toilet building to also address the huge problem of excreta management. The problem is escalating with rapidly expanding cities, where nearly half the toilets are on-site systems (pits or septic tanks) that are not connected to the sewer grid and are in unattended municipal outgrowth areas. These toilets need to be emptied from time to time to stay useful. Millions of households with such on-site systems rely on informal and unregulated private tanker operators to clean out their septic tanks. City sewerage systems largely ignore the installation of a feasible mechanism to accommodate the fecal sludge. These operators, therefore, collect the fecal waste into their tankers and, due to lack of both choice and knowledge, dump it illegally in open land, water bodies, drains, and landfills.

2. Sanitation Situation of Pithampur

Pithampur in Dhar district is one of the biggest industrial town of Madhya Pradesh located near to Indore and is also part of Indore Metropolitan region. It is spread across 1876 hectares area. Pithampur also hosts a large number of pharmaceutical, vehicle and automotive industries.

Pithampur Municipal Council (PMC) is the urban governing body for Pithampur town. The municipal council consists of democratically elected members, it is headed by a President. PMC administers the town infrastructure and public services, the municipal area is divided into 8 zones and 31 wards. According to 2011 census, it's population is 1, 26,099 approx., males constitute 58% and females is 42% of the total population. The average literacy rate of Pithampur is 62% approx. As per the census 2011, there are 26,811 households in the town, out of which 5,191 households are connected with sewer network. Number of household with onsite sanitation system (Septic tank or leach pit) are 21,620, these household toilets need pit cleaning services at certain interval. For providing pit cleaning services for onsite sanitation systems, PMC has set up a 20 KLD FSTP and procured 3 desludging vehicles. There are total 723 Sanitation workers with PMC and outsourced agency but they were not covered under any accidental and health insurance policy.

It is important to safeguard the dignity and health of sanitation workers. Without sanitation workers, the Sustainable Development Goal 6, Target 6.2 ("safely managed sanitation for all") cannot be achieved.

PMC has made significant progress in minimizing the manual cleaning of sewer and septic tanks, though the safety and security of sewer and septic tank cleaning workers has always been an area of concern. The work of sanitation workers involves handling hazardous materials, working in adverse conditions and confined space, this put them



to a greater risk of various diseases and even fatalities including death. PMC in collaboration with PSI India has undertaken the capacity building workshops for the sewer and desludging workers for improving their safety at work.

Sanitation workers are the most marginalized communities from the informal sector[1] and they are deprived from the basic health and accidental insurance coverage. Due to lack of awareness they are not even able to enroll themselves under the highly subsidized government welfare and health insurance schemes. As the sanitation workers work under the adverse conditions, their enrolment under social security schemes[2] is one of the most important priorities for PMC and PSI India.

PMC in collaboration with PSI India has taken the task of enrollment of sanitation workers under social security schemes.

3. Obstacles in enrollment of sanitation workers under social security schemes

- A. Sanitation workers are mostly illiterate or less literate due to which they lack the risk perception related to their work.
- B. Due to poor literacy, they have inhibition for visiting the banks for any financial transaction.
- C. Sanitation Workers are not even aware about the social security schemes and its benefits.
- D. Earlier, enrollment of sanitation workers under social security schemes was not prioritized by PMC.

The enrollment into social security schemes is not the priority for the banks due to less volume of business.

4. Relevant social security schemes for sanitation workers

As sanitation workers are informal, they are mostly daily wage workers, their income is dependent on number of days they work. It is important to identify only those Social security schemes which has lesser premium with high accidental and life coverage. The preferred schemes should have nomination facility and pension benefits. The process of enrolment should be easy with lesser documentation. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) was launched on 9th May, 2015 by the Prime Minister. PMSBY and PMJJBY provides access to low cost accidental/life insurance coverage and APY provides an opportunity for saving in present and for getting a regular pension in old age.

[1] If the workers are not getting standard social protection such as Gratuity, Employees State Insurance (ESI), Employees Provident Fund (EPF), Pension under (EPF), Medical benefits/insurance, Paid leaves and State sponsored pension are consider as informal worker.

[2] The Social Security Scheme in India aims to provide financial protection to individuals. It offers social support to families during various life stages and in times of need. It is a comprehensive system implemented by the Government of India. It ensures the well-being and welfare of its citizens.



a. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

The scheme is available for people in the age group of 18 to 70 years having a bank account, who give their consent to join/enable auto-debit. Aadhar is the primary KYC. The premium of Rs.20 per annum is auto debited from the account holder's bank account in one instalment. The scheme starts from 1st June and is renewable every year. The risk coverage under the scheme is Rs. 2 lakhs for accidental death/full disability and Rs. 1 lakh for partial disability.

Pradhan Mantri Suraksha Bima Yojana

Accident insurance worth ₹ 2 lacs at just ₹ 20 per annum

- ✓ For all Bank account holders whose age is between 18 to 70 years
- ✓ Insurance also covers permanent disablement due to accident

Period of Insurance, Annual : 1st June – 31st May

b. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

PMJJBY is available for people in the age group of 18 to 50 years having a bank account, who give their consent to join/enable auto-debit. Aadhar is the primary KYC. The premium is Rs. 436 per annum which is to be auto-debited in one instalment on or before 31st May. The scheme starts from 1st June and is renewable every year. The risk coverage under the scheme is Rs. 2 lakhs, in case of death due to any reason.

Pradhan Mantri Jeevan Jyoti Bima Yojana

Life insurance worth ₹ 2 lacs at just ₹ 436 per annum

- ✓ For all Bank account holders whose age is between 18 to 50 years
- ✓ Life Insurance amount for your family, in your absence

Period of Insurance, Annual : 1st June – 31st May

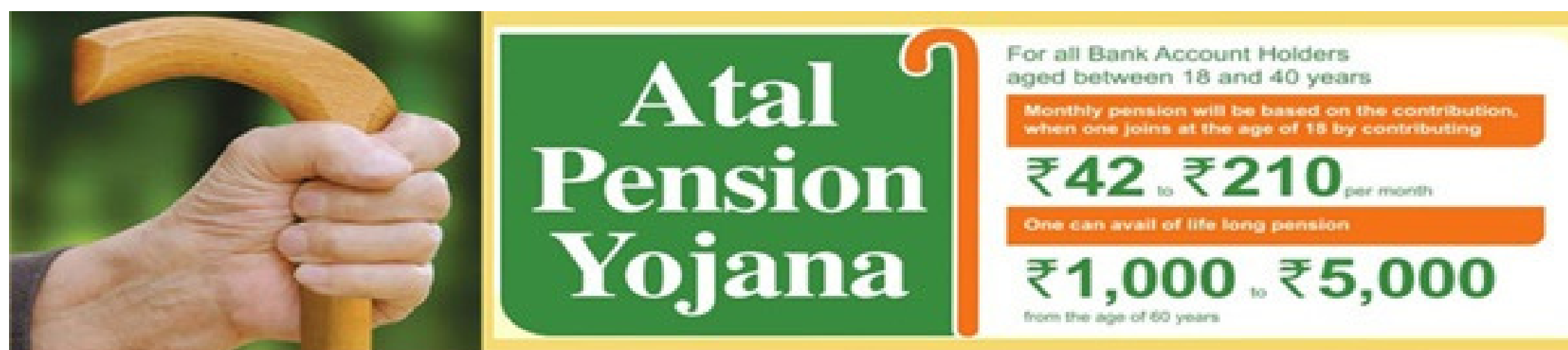
c. Atal Pension Yojana (APY)

All the saving bank/post office saving bank account holders in the age group of 18 to 40 years are eligible for enrolment, their contribution is based on the chosen pension amount. Subscribers would receive the minimum guaranteed monthly pension after attaining the age of 60 years, pension will be transferred to the spouse in case of death of the subscriber.

In the event of pre-mature death of the subscriber, Government has decided to give an option to the spouse to continue contributing to APY account for the remaining vesting period, till the original subscriber would have attained the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse. After the death of both the subscriber and the spouse, the nominee of the spouse shall be entitled to receive the pension wealth, as accumulated till age 60 of the subscriber and spouse. In case of pre-mature death of the subscriber and spouse before attaining the age of 60 years, the pension corpus accumulated at the age of 60 would be returned to the nominee.



If the accumulated corpus based on contributions earns a lower than estimated return on investment and is inadequate to provide the minimum guaranteed pension, the Central Government would fund such inadequacy. Alternatively, if the returns on investment is higher, the subscribers would get enhanced pensionary benefits.



5. Steps undertaken for enrollment of sanitation workers under social security schemes

a. Rapid assessment of sanitation workers

PSI India has conducted a rapid assessment of sanitation workers to understand the awareness level about the social security schemes, their enrollment status and the benefits under the social security schemes. This assessment was done with 56 sanitation workers, it was found that less than 50% sanitation workers are aware about these schemes, only 35% of them are enrolled in one of the schemes which are not related accident and life coverage. 30% of them have received benefits under Jan Dhan, Ujjawala and PM Awas Yojana.

Chief Municipal Officer (CMO) was briefed by PSI India about the findings of the assessment. It was evident that most of the sanitation workers were not aware about the social security schemes and its benefits, hence they were not enrolled in the schemes. Keeping the security of the sanitation workers as the top priority, it was decided to enroll all the sanitation workers in the suitable schemes which has lesser premium and maximum coverage. It was decided to enroll sanitation workers under affordable scheme like PMSBY, PMJJBY.

b. Orientation

Orientation of the sanitation workers was organized at a suitable time, at the convenient locations (wards & zones) in small groups of 10 -12 people. The details of PMSBY and PMJJBY was explained to them in detail. The eligibility criteria, documents required, beneficiaries' contribution, policy terms, benefits and claim process were explained.



For organizing orientation programs following points were followed:

Step 1: Developing the Orientation Content

- Developed easy to understand content (flash cards) for the sanitation workers focussed on the benefits of the schemes.

Step 2: Orientation of Master Trainers

- PMC has large numbers of sanitation workers, orientation of all the sanitation workers could not be done in a single session, thus it was decided to orient sanitation workers in smaller groups of 10 to 12 people in each group. To create a clear understanding of schemes, "Master Trainers" were identified and oriented. The Master Trainers were identified from sanitation workers group itself who are educated till 10th standard and above.

Step 3: Orientation of Sanitation worker

- Master trainers have conducted the orientation in smaller groups at the convenient time and location of the sanitation workers. They were made aware about the benefits and premium of the schemes.

c. Documents collection

Sanitation inspector and supervisors have supported in collection of all the required documents (Addhar card, bank account details, nominee details and contact details) from the sanitation workers. A letter was issued by CMO to sanitary supervisor for collection of all the documents from sanitation workers. The list of following documents were collected from the sanitation workers.

Bank Details: Photocopy of 1st page of the passbook bank as evidence for Account Number and Customer Id.

Aadhar: Photocopy of Aadhar card for evidence of Date of Birth (DOB) and Address

Nominee Details: Name of the nominee and relation of nominee with the insurer

Consent Letter: A consent letter for auto debit of the premium.

Mobile Number: Mobile number is required for clarifying any issue related to documents and nominee details.

Letter from Chief Municipal Officer for facilitating the enrollment is enclosed as Annexure -1



c. Documents collection

It was observed by the bank that the sanitation workers were not maintaining minimum balance in their savings bank account, hence auto debit for the social security schemes could not be processed. A consent letter from the 336 Sanitation workers annexing the letter from the CMO was provided to the bank for holding Rs. 456/- for enrollment under social security schemes. The list containing all the information of sanitation workers such as name of the insurer, S.B. account number & customer Id, date of birth, mobile number, name of the nominee and relationship with the nominee is prepared and submitted to the bank for enrollment under the Social Security Schemes.

As linkage of sanitation workers under social security scheme was not the priority of the bank, hence rigorous follow up was done with the bank for linking sanitation workers in bulk numbers. Bulk processing of application was an issue at the branch office due to unavailability of exclusive staff for the purpose of social security schemes. Hence coordination with the zonal office of the bank was undertaken for timely processing of the applications.

Certificates were collected from the bank with seal and signature of branch manager on each certificate.

6. Claim process

PMC has appointed a point person for facilitation of claim process under social security scheme in case of any injury, disability, normal death or accidental death. The point person under PMC verifies the schemes under which the person is insured and verifies the reason for injury or death. The reason of disability/death of the insured person is due to any accident, then he/she must be necessarily covered under PMSBY to avail the accidental benefit. The reason of death of the insured person is due to natural or accident, he/she must necessarily be covered under PMJJBY to avail the sum assured. Following are the documents required for claiming the accidental/injury/death benefits under PMSBY and PMJJBY.

Documents required for claim under PMSBY

- Certificate of PMSBY Schemes.
- Copies of Aadhar Card, Pan Card & first page of Bank Passbook of Insured.
- Death Certificate of Insured.
- Police Report of Insured.
- Postmortum Report of Insured.
- Copies of Aadhar Card, Pan Card & first page of Bank Passbook of Nominee.
- 3 Years Account Statement of Insurer and 6 Months Account Statement of Nominee.

Documents required for claim under PMJJBY

- Certificate of PMJJBY Schemes.
- Copies of Aadhar Card, Pan Card & first page of Bank Passbook of Insured.
- Death Certificate of Insured.
- Copies of Aadhar Card, Pan Card & first page of Bank Passbook of Nominee.
- 3 Years Account Statement of Insurer and 6 Months Account Statement of Nominee.



Nominee must produce all the required documents for claim to PMC, PMC point person will verify the documents before producing it to the bank for further process. Bank will check the documents. Full and final settlement under PMSBY and PMJJBY could take maximum 3 months, it is directly credited in the nominee's bank account.

7. Impact of social security schemes



Sangeeta Bai Jatav

My husband Mr. Vishnu Jatav was working as sanitation worker under PMC, died due to road accident on 7th July 2022. He was enrolled under social security schemes along with other Sanitation Workers by PSI India. He was the sole bread winner for the family, after his death we did not had any financial support to run the family. Through PSI India, I came to know that I am eligible for claim under PMJJBY. With the assistance from PSI India, I have approached the bank and received Rs. 2,00,000/- from "Bank of India". Now our life is getting back on track, I am able to do something on my own.

Sanju Bai Sangat

My husband Mr. Mukesh Madan Sangat was working as sanitation worker under PMC, died due to prolonged illness on 29th November 2022. He was enrolled under social security schemes along with other Sanitation Workers by PSI India. After his death we did not had any financial support to run the family. Through PSI India, I came to know that I am eligible for claim under PMJJBY. With the assistance from PSI India, I have approached the bank and received Rs. 2,00,000/- from "Bank of India". Now our life is getting back on track, I am able to do something on my own and educate my children.



Annexure -1

कार्यालय नगर पालिका परिषद्, पीथमपुर, जिला धार, (म.प्र.)

Phone No & Fax: - 07292-253236 Email :- cmopithampur@mpurban.gov.in

क्रमांक / 18 / न.पा. / 2022

पीथमपुर, दिनांक 3/5/2022

प्रति,

शाखा प्रबंधक,
बैंक ऑफ इंडिया,
पीथमपुर, जिला - धार (म.प्र.)

विषय: निकाय के स्वच्छता शाखा में कार्यरत समस्त कर्मचारियों को स्वच्छ सर्वेक्षण 2022 की गाईड लाईन अनुसार केन्द्र सरकार की प्रधानमंत्री सुरक्षा बीमा योजना एवं प्रधानमंत्री जीवन ज्योति बीमा योजना से जोड़ने हेतु वेतन खातों से निकासी पर रोक के संबंध में।

उपरोक्त विषयांतर्गत लेख हैं कि नगर पालिका परिषद्, पीथमपुर द्वारा स्वच्छता शाखा अंतर्गत कार्यरत समस्त कर्मचारियों को स्वच्छ सर्वेक्षण 2022 की गाईड लाईन अनुसार सामाजिक सुरक्षा प्रदान करने के उद्देश्य से प्रधानमंत्री सुरक्षा बीमा योजना एवं प्रधानमंत्री जीवन ज्योति बीमा योजना से जोड़ना तय किया गया है। निकाय के स्वच्छता शाखा अंतर्गत कार्यरत समस्त कर्मचारियों के वेतन खाते आपकी शाखा में संचालित है।

अतः आप से अनुरोध है कि, आप समस्त कर्मचारियों की संलग्न सूची एवं सहमती-पत्र अनुसार समस्त कर्मचारियों के उक्त बीमे करने का कष्ट करें तथा आवश्यकता होने पर वेतन खाते में राशि रु. 342/- के बलेन्स हेतु निकासी पर रोक लगाए। साथ ही समस्त कर्मचारियों के बीमों से जोड़े जाने की प्रमाणित सूची एवं अन्य दस्तावेज नगर पालिका परिषद्, पीथमपुर को प्रदान करें। जिससे कि स्वच्छता सर्वेक्षण 2022 के समय निरीक्षण टीम को उक्त सूची एवं दस्तावेज उपलब्ध कराये जा सके।

संलग्न:

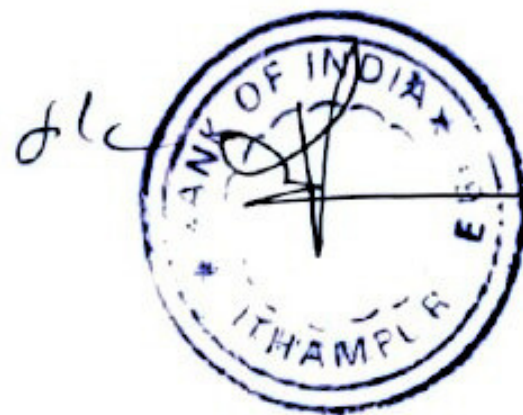
1. कर्मचारियों की सूची - 336 कर्मचारी
2. सहमती-पत्र

प्रतिलिपि: 19

1. श्रीमान कलेक्टर महोदय, धार, जिला धार की ओर सूचनार्थ प्रेषित।
2. झोनल मैनेजर, बैंक ऑफ इण्डिया, भोपाल की ओर सूचनार्थ प्रेषित।
3. लीड बैंक मैनेजर, बैंक ऑफ इण्डिया, जिला धार, म.प्र. की ओर सूचनार्थ प्रेषित।

मुख्य नगर पालिका अधिकारी
नगर पालिका परिषद्, पीथमपुर
जिला धार म.प्र.
31/5/22

मुख्य नगर पालिका अधिकारी
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