

HOMEBASED WORKERS POLICY FOR INDIA

WORKSHOP REPORT

India Habitat Centre, New Delhi, 7th - 8th March 2017,

The Homebased Workers Policy workshop was held on 7th and 8th March 2017, at India Habitat Centre, New Delhi and attended by participants at Annexe 1. The agenda is at Annexe 2.

Session 1: Constructing A National Policy For Home-Based Workers In India

The start of the event saw Ms. Firoza Mehrotra welcome the participants to the forum with a brief background and introduction of the agenda. She said that the select participants had been invited in view of their experience and expertise with a view to deliberate on and discuss the draft on Home-based Workers' Policy. A policy is the intent of the Government, she emphasised, but there was none, so far, for home-based workers in India. She reminded the gathering that attempts had been made in the past to bring such a policy to reality but they had been unsuccessful. However, since the present Government was keen on skilling India, Make in India, financial and digital inclusion and housing for all, she said that the time was ideal to revisit the policy. She said that the workshop was a platform to seek inputs for the policy as well as focus on three key areas:

1. Housing and Civic Amenities
2. Financial and Digital Inclusion
3. Homeworkers in domestic and global value chains

This was followed by a round of introductions.

Presentation 1: Shalini Sinha, WIEGO

Ms. Shalini Sinha set the context for the policy. Her presentation is at Annexe 3. She recounted that the home-based workers' issues had for long, in India, been taken up by SEWA and HNSA and these organisations had been instrumental in the broadening of knowledge on home-based workers. Ms. Sinha shared key statistics and pointed out that there were now 37.4 million home-based workers in India and that in urban cities women constituted a large chunk of the home-based worker force.

She then went on to draw attention to the major issues the women, home-based workers face today. She said that while home-based work had started to become a part of public discourse, in the recent years, invisibility still remained an area of concern. Additionally, WIEGO's work with home-based workers through the decades, has brought to the fore another key understanding – the home is the workplace. Ms. Shalini pointed out that housing is an essential productive asset for home-based workers and it had a major impact on productivity and income. It was also important to complement quality and secure housing with basic infrastructure services since home-based workers were not necessarily home bound and often travelled to procure raw materials and deliver finished products.

Among home workers, Ms. Sinha said that sub-contracting was steadily on the rise especially in the textile and garment industry. And while there was no concrete data, WIEGO's research had consistently shown that homeworkers were paid lesser than their factory counterparts. And production costs like those incurred for raw materials, transport, and electricity was routinely downloaded on them.

Finally, Ms Sinha said that while ILO C177 had recognised home-based workers as an integral part of the labour force, they were often the last link in the global supply chain and remained forgotten. She listed demands of the home-based workers - visibility, housing, social protection, and access to better economic opportunities - and said that it was time that there was a national policy that addressed these issues.

Presentation 2: Firoza Mehrotra, HNSA–Presentation Of The Draft Policy

Ms. Mehrotra came forward to introduce a general overview of the draft policy that had been drawn up. Her presentation is at Annexe 4. She said that a policy was a Government document and should profess the government's intention and so should be worded accordingly.

Her presentation outlined and touched upon the 5 sections of the draft policy – introduction, context, goals and objectives, 10 sub-sections of policy prescriptions and implementation mechanism. She mentioned that the present draft policy had been drawn from the 2007 draft HBW Policy and the existing array of work done by organisations like ILO, WIEGO, ISST, CWDS, SEWA and HNSA and experts like Indrani, Ratna, Santosh, Shalini, Rajib etc.

Discussion And Inputs

Santosh Mehrotra

- **Recognition:** Recognition should be achieved through registration. From the point of view of the Government, we need to ask – who is being registered and who is registering. Of course, there is the Aadhaar Card that is universal but how can we create a registration that is specific to the HBWs. We need to define who will be the appropriate authority and how the home-based workers can get this recognition easily. The Social Security Act states that there should be a board with the Labour Department. But this will not be enough. The establishment of the Board should be mandated. We can rely on the SECC list which is a far superior list than the BPL list. We need to ask that money be allocated for this mandatory board and piggyback on the SECC list to ensure recognition.
- **Skills & Technology:** Santosh sees a window of opportunity here. The Government has expanded its skills programmes but many of these bypass women and girls. The only scheme that is somewhat inclusive is the Deen Dayal Upadhyaya Grameen Kaushalya Yojna that mandates allocation of seats to the disadvantaged. However, we need to explore why women are being bypassed. The truth is that women's presence in the labour force has been declining over the past 30 years. This is perhaps because girls are now enrolling in schools like never before and India has almost achieved gender parity in schools. This means that girls will no longer take on the work that their mothers did. They will neither seek employment in the agricultural sector nor the home-based work sector. They will prefer to work at the town nearby. But, will they be able to land jobs as easily as the men do? That is unlikely. So, this policy needs to include skill development in ITIs and at the secondary school level. Also, the problem with many of these Government skilling programmes is that they are free floating. They need to, instead, identify clusters and establish training facilities near the people that need them.
- **Housing:** This is a huge opportunity thanks to the Pradhan Mantri Awas Yojana. We need to recognise the scheme in the policy and push for the building of community-

based centres in the rural areas especially for the older women since they are unlikely to move out of home-based work.

- **Social Security:** When it came into power, this Government launched schemes for pension, life insurance, and accident insurance. While these are better than those of the previous UPA government, they are poorly designed. The fundamental problem is that these are voluntary and this does not work. This is will have to change and hopefully with the launch of the yet-to-be-announced social security code, by the Government, these changes can be implemented.

Mr. Mehrotra has offered to share a paper on changes that can be implemented in Social Security as well as a paper on the decline of women in the labour force.

Indrani Mazumdar

- **Ownership** of the draft policy needs to be stated and **dating it** is important as well, as there will be many versions and one should be able to identify them.
- Women's participation in the labour force is falling drastically. This is largely because of the change in the occupational structure. There is no conducive environment to procure work even though there is a great hunger for work. There is no security of work and that needs to be addressed. How long will the worker's status be secure in this volatility? Even if the policy environment is hostile, we need to put forth the idea of **fall-back wages and security of work**.
- The number of home-based workers may be increasing but the days of work they get are decreasing. The **volatility and insecurity of their employment** must be brought out.
- There needs to be a stronger gender dimension. Day care facilities are a must and community-based centres should exist for childcare too. It cannot be assumed that home-based workers do not **need day care facilities**. The policy needs to stress on it and separate it from the Anganwadi system since the hours that an anganwadi remains open is very restrictive.
- Imparting of skills does not ensure job creation. Framing the employment question through skill building alone needs to be challenged.
- **Regulation of contractors** has not been included. How will they be regulated and negotiated with?
- There needs to be **equal representation** of employers and workers on tripartite boards. Ideally, workers needs to be categorised into sectors and then represented fairly.
- Governments are substituting institutions with schemes. Our emphasis should be on **institution building** and that needs a budget allocation. For example Board for Bidi Workers or Handloom Workers with a specific budget allocation (maybe between 2% to 5%?)

Patrick Reuther

- **Digital inclusion** needs to be gender-sensitive and should **focus on women**.
- Digitalisation will effect home-based workers sooner rather than later. There will be an "**Uberisation**" of services so to speak and this will very likely take away the bargaining power from the hands of the workers. These digital platforms that employ home-based workers cannot be supply driven and there needs to be transparency in pricing.

- To put a positive spin on the above point, maybe it would be great if we can suggest that the **Government itself takes up the digitalisation initiative**. It could build the technology that helps home-based workers and ensure fair wages. It can then even progress to allocating a percentage of workers' income to social security benefits like the Provident Fund.
- He suggested the idea of a cess (maybe 12%) on Provident Fund.

Arpita Joshi

- In Rajasthan, the Government has introduced plenty of schemes. One of them is the provision of community centres but we often find that these **centres are faraway and inaccessible to the workers**. They have also introduced skill-training programmes but these too are at a distance and require the students to travel far. Plus, the training programmes rarely match the interest of the students.
- Because of the lack of work, home-based workers are now **forced to take up different kinds of home-based work**. The arrival of migrant workers has resulted in a huge undercutting of wages.
- How will we decide who is a home-based worker? There are migrants coming in everyday, how will we **prove the identity of a home-based worker** during registration?
- For housing, many home-based workers live in slums. They do not have loan documents so **how will we ensure that they get access to loans?**

Suneetha Eluri

- There is no policy for any occupation where women dominate the work force. It is important to regulate the working conditions that are peculiar to a specific trade. However, we need to **work together for common mechanisms**. For example, the **Unorganised Sector Social Security Act** is applicable to both domestic workers and home-based workers. Why can't we join together to ensure implementation, which is very doable?

Ms. Eluri has been requested provide a brief on the social security mechanisms that have been drafted for domestic workers as well as a brief on the policy for domestic workers.

Chandan Kumar

- **Why is there need for a separate mechanism/board to ensure social security?** The State and National Unorganised Sector Social Security Acts state that social security is a right. The boards constituted by these Acts are only advisory in nature but we should work in ensuring social security to home-based workers as well
- Government needs to be convinced that at least **2.31% of the GDP** (calculations were made on last year's figure) should be **allocated to the social security** of the informal sector. The State should guarantee this since the informal sector makes major contributions to the GDP.
- **Minimum wages should be included** and we need to push for a scientifically-calculated wage.

Mr. Chandan was requested provide a brief on the social security mechanisms and policy prescriptions that could be included in the draft policy.

Aya Matsuura

- It is important to leave the policy a bit loose and not too specific. **Implementation should be detailed once the policy becomes a reality.**
- Home-based workers need to be defined. Also, we need to **define employers and sub-contractors**. Employers should further be categorised as domestic or international. International employers need to be held accountable and should commit to providing decent work.
- Contractors and sub-contractors should also be registered - maybe with the Labour department.
- **Would issuing ID cards create a duplicate system?** Would it be better for home-based workers to have registered worker passbooks instead?
- **Piece rates should be fixed and information about it should be shared** within the home-based worker community.
- When talking of advocacy of home-based worker policy, **men should be mobilised** too since India does have a sizeable population of male HBWs.
- Should we merge section 4.9 and 4.5, so that the **Government commits to providing market access and support services?** To take the pressure off, we can include employer-backed skill training as part of the support services.

Damyanty Sridharan

- The **precarious nature of home-based work** needs to be brought out up front in the Policy
- Policy is important but there needs to be a **space created for policy to be voiced** especially through the media.
- There needs to be a **contextual invoking of discussion**. For example, maternity benefits were recently announced for the formal sector. But there was no mention of the informal sector. We need to make our voices heard here.

Ajay Suri

- Strategy is dynamic but policy is long-lasting so you need to **separate policy from strategy**. Presently it is all together.
- The focus areas need to be gender-nuanced and **each section should be gender responsive**.
- **Housing needs to be separated from civic amenities which are public sector goods**, while housing it is a private good and implemented differently.
- **Government should reclaim public space** for community buildings.
- Shared access will make this policy more viable. Therefore, **unions, associations, and SHGs should be directly linked to delivery and implementation of policy benefits**.
- **Implementation should occur across every level of government – centre, state and local**.
- We need to **reference the existing definition**.

Rajib Nandi

- Home-based workers need to be **clearly defined**. Since the NSSO definition is ambiguous.
- There's a huge gender **gap when it comes to digital inclusion**. This needs to be addressed.
- He referred to the 2 studies he has done for HNSA on home-based workers.

Mr. Nandi was requested to submit a comparative listing of home-based worker definitions that have been put forth by various organisations and policies.

Baishali Chatterjee

- Is the transition of home-based workers from **the informal to the formal sector even possible or necessary?**
- When it comes to home (including basic infrastructure and public transport) as the workplace, the term **gender-responsive public services** need to be used.
- In the section on occupational health, why is the focus only on injury-related aid instead of **universal healthcare?**
- The policy should include **gender violence** in the workplace.
- How can we **fix the piece rates** when the women have no bargaining power?
- What is the role of the local government (municipal bodies and panchayats) in implementing the policy?
- Can workers conduct **social audits** to ensure accountability?
- How can we **encourage banks to lend?**

Marlese von Broembsen

- Should we not talk about the need to include **production costs** plus minimum wages while calculating piece rates?
- We need to address **violence in the workplace**. – violence by contractors, sub-contractors, factory owners and the like.

Shalini Sinha

- For banks to lend (loans for business growth), do you think we need to create a **separate category and lending criteria for HBWs** since they do not even qualify as micro-businesses?

Leela Vijayvergia

- The policy should **list all categories of work** that comes under home-based workers.
- **Registration should be a must.**
- **Social security should be equal for all** and must be statutory.
- **Minimum wages are a must.**

The session ended with Ms. Mehrotra thanking the participants for their contributions. She reminded them the draft policy was a work-in-progress and that we would be sharing an updated version soon.

Session 2: Home Workers in Global Supply Chains

Presentation 1: Marlese von Broembsen, WIEGO

The afternoon session began with a presentation by Marlese von Broembsen, WIEGO., which is given at Annexe 5. She highlighted the key decent work deficits for home-workers and global policy discussions on global supply chains. Ms. Marlese stated that prior to the 80s, Labour Flexibility was largely determined by vertical integration. However in the recent decades, it has been dictated by various factors including production flexibility, wage flexibility, labour cost flexibility, and numerical flexibility. She then introduced the gathering to the Smile Curve that showcased the value adding potentials in the global supply chain.

Ms. Marlese proceeded to outline international policies in the area of home-based workers. She pointed out that International Labour conventions, like C-177 were usually soft laws that needed to be ratified and implemented by individual countries. She talked about the instruments of corporate social responsibility and codes of labour practice, Global Framework Agreement between IndustriALL and H&M, the UN Guiding Principles on Business and Human Rights & OECD Guidance, Article 23-5 of the Universal Declaration of Human Rights. She also dwelt on the Due Diligence recommendations to identify and prevent human rights violations. It was a challenge to map global supply chains since HBWs were often afraid of being interviewed for fear of losing their jobs. But mapping was necessary since it can address many issues including prevent rights violations, ensure timely payments, and making sure that HBWs did not lose jobs for arbitrary reasons. She also said that under the Global Framework Agreement, it was important for global brands to leverage their power to ensure the rights of homeworkers.

She then shared the example of Australia where they have introduced the NSW (Australian) Ethical Clothing Trades Extended Responsibility Act. The legislation mandated roles and responsibilities for suppliers, retailers, unions as well as governments. The Act requires suppliers to maintain a database of homeworkers, their addresses, and the price per item. It has been possible for this to be effective since Australia is highly unionised. Lastly, she highlighted example of Thailand's Home-worker Protection Act, which provides for written contracts for homeworkers, payment within 7 days, safety equipment, monitoring by tri-partite committees etc. She closed by mentioning the need for Regional instruments, an Asia Floor Wage, stronger organisations and mechanisms to enforce multilateral trade agreements.

Discussion & Inputs:

Chandan Kumar

- With reference to the Asia floor wage, Chandan felt that it is better to use domestic laws rather than negotiate with international brands using global frameworks, because if the brand backs out, we are back to square one.

Monica Raina

- Today, even when homeworkers are made part of the Boards they are unsure of what needs to be done. This is why **capacity building** is important.
- Workers often face huge losses because of a slight delay in delivery. They need to be made aware of realities and also ensure that the brands can be held accountable.
- **Contracting and timely payments** needs to be included

- The policy should also ensure that homeworkers receive **at least 20 – 60% of the money due to them** even when the consignment has not been accepted.
- Workers with small-scale companies need to be **educated on how to govern their company and how to make their business viable**.

Aya Matsuura

- It is great to have a global framework but often the link goes missing after that. Global brands participate in these frameworks and conduct trainings and seminars in their offices but they are **unwilling to engage at the factory and below levels**.
- **As an advocacy strategy, something that can be done immediately, is Mapping.** We need to ensure visibility by gathering pictorial and other evidence and showing brands the realities. Also can use the media widely.
- **Planning an advocacy plan** will be useful.

Indrani Mazumdar

- Our main tasks should be to **map, collect evidence, and bring visibility to the nature of exploitation**.
- I am sceptical of the implementation of global frameworks since it ultimately leads to the **de-representation of the home-based worker** even when they are included on Boards.
- We also need to ensure that the **homeworkers get paid for what they do and not only get cost of living**.
- We should **build solidarity amongst home-based worker organisations** and among workers and stress organising. Their **experiences should be mined to arrive at solutions** instead of relying on global frameworks.

Marlese von Broembsen

- **Organisation should come first.**
- When done properly **litigation can be an important tool**.
- Piece rates are different in different countries but we do need to **commute and include a percentage of production costs** {including housing and electricity} to ensure a fair deal.

Shalini Sinha

- There is a glaring **knowledge gap that needs to be filled**. This is not a fashionable sector to work in so statistics and research are sorely missing. We need to **collect evidence and promote it as an agenda**.
- **Research should be use as an empowering tool**. And we also need to look into how we can finance this research.
- **Strategies could perhaps be kept as an annexure to the policy** and policy prescriptions needs to be broader.
- We need to take up **mapping as an immediate need**
- Domestic workers have come together to create a buzz around the policy. We too should **use media outlets and social media platforms** to create the same. We need to use events (like homeworkers day) to generate attention.

Damyanty Sridharan

- We need to increase the **involvement of more organisations and different kinds of organisations** in crafting this policy.
- The policy needs to be **pushed from the grassroots**.

Part II

Experiences of Homeworkers and Grass-Root Level Organisations

Haseenaben – SEWA

“I live in Jaipur and work in the tie-and-dye industry since I was a child. My work is that of tying since only the men are involved in dyeing. In the past few years, my wages have been dropping and the work too is drying up. The *chunaris* that I make sell for around INR 2,000 in the domestic market but that has had no impact on my wages. I make just INR 20 for each piece and if the dyer gets the colours wrong, I don’t even earn that much. Moreover, for every five pieces I make, the middleman often pays me for only four and insists that I have made only 4 pieces. I cannot argue with him since he’ll simply ask me to stop working for him and take his business elsewhere. I cannot afford to complain since I need the money and I get no work in the monsoons anyway.

SEWA has not helped me in increasing my earnings but thanks to them I had the confidence to send my daughter to school. Before SEWA, I had not stepped out of Jaipur but I now travel to new cities. I want the national policy to include these needs:

1. I want my children to be educated.
2. I have no identity and no documents. I need to be recognised.
3. I want the Government to address the lack of work.

Leela Vijayvergia – SADHNA

We started off SADHNA with just seven workers. In the initial days, we faced many struggles. Once we were asked to prepare samples and purchased raw materials worth INR 1 lakh and we made the heavy investment in preparation of receiving the order. But the middleman gave the order to someone else using our sample. We followed up with the organisation for more than a year and in the end were forced to use the cloth/raw materials for other purposes.

Initially, the women were reluctant to try their hands at dyeing. They thought it was a man’s job. But today, we are an organisation of over 700 women and just 7 men. The women have no qualms doing the dyeing work now. The truth is that there will many ups and downs but we have learnt to take it in our stride and move forward. We are now a company with a 4 crore turnover.

Firoza Mehrotra

Summing up, what could be done immediately as an advocacy plan of action, she mentioned:

1. Mapping of home-workers in high concentration areas, using photographs, profiles, video clips of HWs recounting for themselves

2. Using this to create awareness of home-workers conditions of work and issues, including exploitation
3. Devise an advocacy strategy to reach brands and influence the – knowledge base.

Day 2-8th March 2017

Session 3: Housing And Access To Civic Amenities

The session was introduced by Ms. Shalini Sinha. She reiterated that the home was the workplace for home-based workers and it directly had an impact on their productivity. Since the home was also used for production as well as a storage facility, quality housing was key since dampness in walls and use of poor building materials could destroy stored raw materials and finished products especially during the monsoons. Ms. Sinha also pointed out that slums were sites of work and eviction and rehabilitation destroyed livelihoods. The policy, she emphasised, had to also tread the fine line between calling the home a workplace without attracting commercial taxes since home units are too small-scale to warrant such taxes. After shedding a light on these key points, Ms. Sinha requested Ms. Renu Khosla of CURE to make her presentation.

Presentation 1: Renu Khosla, CURE

At the outset, Ms. Khosla made it clear that housing was about equality. Today there is only one umbrella scheme for housing – that is ‘Pradhan Mantri Awas Yojana’ and it will need to provide homes for around 18 million urban slum dwellers and 2 million poor non-slum dwellers, by 2022. Details of her presentation are at Annexe 6. These are the methods through which the Government plans to provide housing.

1. **In-Situ Development:** Where the land is treated as a resource and the slum dwellers are provided housing in the same spot by inviting private parties to develop the land. The Government of India will provide a grant of INR 1 lakh per house.
2. **Credit Linked Subsidy:** Through NHB and HUDCO - interest subsidy for new housing / incremental housing
3. **Building Affordable Housing:** In partnership with private-public sector and parastatal agencies. Government assistance of Rs.1.50 lakh per EWS house provided 35% houses are for EWS category.
4. **Beneficiary-Led Subsidy:** This is not aimed at the poorest but for those who want to build or better their existing properties.

Under the scheme, the Government also plans to invest in skill building initiatives for construction workers. They also want to introduce clean and green methods of construction. However, the achievement percentage of this scheme is less than 10%.

Here are some of the challenges and paradoxes in Housing:

Edge Cities and Inclusive Development: Rehabilitating slum dwellers to the peripherals of the city excludes them from development and plunges them into poverty and there’s a drastic drop in their income. Moreover, these facilities rarely come equipped with the basic service infrastructure/amenities. And it often takes about seven years to transform the rehabilitated site into an economically vibrant site.

Legacy Practice and In-Situ Development: Though in-situ development is professed, but old legacy and ways of thinking make in-situ development very difficult, if not

impossible. The planners don't bother to think ahead and to provide trunk services. Plus, our financial systems don't allow for progressive development.

Shared Basic Services and Sustainability: When you ask people to share toilets and taps the ownership lies with the Government and not the people. Shared facilities are not maintained and become problem sites. This is not sustainable in the long run

Housing Finance v/s Proof of Legal Land: For financing housing, one needs proof of land ownership which slum dwellers do not have. Proof of legal land should not be the criteria for credit among the poorest. The Government should either lend money in exchange of land tenure or should release the money in tranches. The more time it takes for the money to be sanctioned, the longer they stay in under-developed homes.

In Situ Development and Restoring Ecology: This can be achieved provided there is intent. She gave the example of Vasant Kunj.

People Led Development and State Led Planning: The State doesn't take ideas from the community. Community involvement is key.

Ms. Khosla said that for home-based workers tenure was important and it gave them security. Also, it was cruel to shift them from their dwelling since they worked from there. The housing policy, said Ms. Khosla, should enable access to the home-based workers' right to the city.

Presentation 2: Bharti Bhosle, Mahila Housing Trust

Apart from the idea that the house is a workplace, Ms. Bhosle (presentation at Annexe 7) said that we also need to see that for HBWs, the house is also the godown. Also, when it came to housing, it was important for women to access basic amenities as the first step. Women had to be empowered to claim benefits under various Government schemes and services. When it came to policy advocacy, in the area of housing, Ms. Bhosle felt that all three levels of Government – national, state, and local – needed to be involved in implementation initiatives.

Ms. Bhosle highlighted the challenges faced in the housing sector through the following case study - the Gujarat Slum Rehabilitation that was launched in 2010. The Bombay Model for slum rehabilitation was blindly adopted for this project even though there was a significant difference in land construction costs and also the size of the land available for rehabilitation. Then, eligibility was determined through the submission of Identity Proofs (including ration cards and electricity bills) that proved that the beneficiary had lived in the slum for ten years at least. And that he was a domicile of Gujarat for the past 25 years. Needless to say, many couldn't submit the relevant documents. Mahila Housing Trust solved these issues by putting together 'other' relevant documents that could be used. Ms. Bhosle emphasises the need to interact with home-based workers and translate the policy so that they could grasp it.

Discussion & Inputs:

Ms. Renana Jhabvala led the discussion by stating that housing was a difficult issue since it involved land. However, it was imperative that the draft policy addressed this key issue. She invited the participants to share their thoughts on what needs to be included and how they

could address the needs of HBWs as a whole since they did not live in clusters. She also invited inputs on what were the challenges and what need to be included.

Bharati Bhosle

- We need to know the **number of home-based workers** living in settlements. This will help us **identify the issues** they face and we will be able to design solutions for them
- Knowing their exact numbers will also help us **push for community-based inputs**. We can ask authorities to build homes that are suited to the home-based worker.
- Conduct a **comparison study of clusters** where amenities are available, not available, and where the rehabilitation has been completed, to measure the impacts of both.

Renu Khosla

- Rajiv Awas Yojana was a progressive policy and it included community inclusive planning. The PMAY, on the other hand, is a step back and concentrates entirely on real-estate led development. In our policy, we need to re-invoke the inclusiveness of the previous policy. We need to **introduce the idea of co-operative housing that is built by the people themselves**.
- From an equality perspective, **water and toilet are two basic necessities** that we have to insist upon. It will improve the productivity of the home-based worker.
- **Tenure is very important for HBWs**. The housing scheme should include bylaws that enable them to build a home of their own. This will give them security.
- We should **not unnecessarily push loans on people** especially when they don't want a house and may prefer to stay on rent.
- Rajiv Awas Yojana has collected recent data and **we should examine the data to find the trends**. Once we have the trends, we will be able to have focus-group discussions to understand their needs.
- Why can't there be a system of **pay as able policy**? We should determine whether there is an intent to not pay, if the borrower wants to pay but can't because of the other reasons then it should be carried forward.
- If there are clusters, we need to **develop centres that enable different kinds of work** – may be community work spaces etc.
- **Community participation should be encouraged** and the ideas put forth must be mandatory for inclusion.
- Put **safeguards on in-situ** and specify under what conditions you can relocate them.
- In-Situ is like land grabbing – it is turning land into a commodity. If land can be offered as a resource to the private sector then why not to the people? So, **land as a resource + co-operative housing is key**. This will include basic infrastructure services.
- In **smaller cities and towns, the in-situ development needs to be horizontal**.
- How do you get the loan to the beneficiaries?
- If there is universality of housing, losses for providing houses for the poor is justified. You can **cross-subsidise**.

- In multi-level building, the **basement should be developed as a workspace**.
- The builders (even when incentivised) cannot be eternally responsible for the housing infrastructure. At some point **the city needs to recognise it as housing capital** and take responsibility for it.
- We must emphasise the need for **mixed zoning** and not fragmented. Mixed land use is critical for home-based workers.
- **Infrastructure should be provided for railway lands** and loans must be disbursed and serviced on a long-term basis.

Haseenaben

- We **don't have the means to pay the loan**, how can we repay it? And when we don't pay the loan, we have to cough up a penalty. How will I pay this?
- It will be nice if a **centre is developed where we can work together**. My work usually gets destroyed because of the kids who are in the same room.

Janhavi Dave

- When creating **community centres** for home-based work, we need to ensure that they are **flexible**. Women should be able to come and go when they like. It also needs to be close to work.
- **Childcare and community centres** need to go hand-in-hand. It gives opportunities to young mothers to step out of the house.

Renana Jhabvala

- Though there is a lot to be done, we should first focus on the low hanging fruit.
- HNSA should conduct **small mapping studies** at city level, to be used for creating awareness and to promote advocacy. This will highlight how productivity improves when basic infrastructure services, including child care are available. You can put together data, case studies, and photos from other organisations as well. Bharti added by saying we could also consider taking 3 clusters – one where water and sanitation have been provided, one where wasan is not provided and one where total housing is provided.
- The city is dominated by real-estate interests. But we need **community participation** to be highlighted as a key point.
- **Subsidy for women**, home-based workers should be raised to INR 1.5 lakhs
- **Slum is a production centre** so community spaces need to be provided.
- We need to **conceptualise the subsidy scheme** further and link it with production since slums are production spaces.
- We must talk about **railway land – it needs to be studied**.

Firoza Mehrotra

- The housing recommendations should be for the **national policy** and within the framework of the umbrella policy – the Pradhan Mantri Awas Yojana. We need to see how this policy can be responsive to the home-based workers.

By way of conclusion of this session the summary of the session suggested:

1. As an immediate action, we should proceed as suggested by Renana ji above, with regard to the studies.
2. Points to be included in the draft policy:
 - a) community participation should be a non-negotiable
 - b) only participation is not enough, the community's ideas have to be included in planning
 - c) Primary focus should be for in-situ development – both horizontal as well as vertical, depending on the situation
 - d) In-situ development should be available for co-operative societies as well.
 - e) Government grant for in-situ development of slums be raised from Rs.1 lakh per house to Rs.1.5 lakhs for women HBWs, as home is her work place
 - f) If re-location is essential, it should have safeguards and conditions under which it will be resorted to.
 - g) Provision must be made for community work spaces and child care and the two should be addressed and provided for separately.
 - h) Childcare can't be the same as the Anganwadi system. It needs to be a proper crèche that provides day-long facilities.
 - i) Till such time as in-situ development doesn't take place, inhabitants must be provided with water, sanitation, drainage, electricity and transport. This should include slums on railway lands.
 - j) The Affordable Housing pillar of the PM Awas Yajana should also be available for co-operative societies in addition to private and public sector agencies. These units must keep the ground floor for storage of raw materials /products of HBWs. The definition of EWS must include HBWs. It must be ensured that these units, so created, are taken over in a time bound manner by the civic authorities for maintenance of infrastructure.
 - k) Mixed zoning in cities must be permitted
 - l) Informal habitations on Railway lands must be looked at afresh, in view of the above.
 - m) Since the new Housing Policy is being prepared (old policy is of 2007), we should try and include some of our concerns in it. Ministry of Housing and Urban Poverty Alleviation (HUPA) is handling this.
 - n) All resident welfare associations should have XX% of women members, who should be trained on the functioning of RWAs and their specific role.

Session 4: Financial Literacy And Financial Inclusion

Presentation 1: Sanchita Mitra, SEWA Bharat

Ms. Mitra presented a detailed study on how SEWA Bharat partnered with SBI to create financial inclusion under the Jan Dhan and other schemes in Uttarakhand (presentation in Annexe 8). Through extensive ground work, SEWA disseminated information on the Mudra loan and brought about greater financial literacy among women. Often, they found that even bank officials were in need of awareness about the details of their own schemes.

SEWA also found that women usually borrowed money from non-financial institutions. The organisation also determined many hurdles that kept women from being financially included. The gaps included:

1. Lack of ATMs and Banks

2. Lack of internet connectivity
3. Lack of BCs
4. Men usually owned the mobile phone in the family
5. Irregular wages
6. Lack of transparency in wages. Most of it was transacted in cash
7. Lack of documents to prove payments
8. Banks do not view women as credit worthy

Given these hurdles, SEWA proposed and is using the following interventions:

1. Increasing financial and digital literacy, for which they have good modules.
2. Increasing savings and credit-worthiness
3. Promoting women's cooperatives for delivering financial services
4. Got Identity Cards issued so that they can access benefits like the Provident Fund
5. Introduced payment pass books

SEWA noted that financial and digital inclusion was critical and the Government should push for greater inclusion. Apart from this, the organisation felt the formation of women co-operatives, promotion of digital payments, sensitising banks to the needs of women, and providing mobile and internet connections went a long way in achieving inclusion.

Ms. Mishra ended her presentation with a case study of Ambhedkar Colony in Uttarakhand where a small, collective revolving fund of INR 2,500 had led to financial freedom of many women in the colony. The fund was used to make woven baskets and, today, these baskets are able to generate an additional INR 1,000 per month for each family. The women of the colony went on to form a co-operative and now have over Rs.4 crores in collected savings.

Presentation 2: Shruti Gonsalves, SEWA GrihRin

Ms. Gonsalves outlined the purpose of SEWA GrihRin and said that it was launched to provide credit to women in the informal sector who needed amounts ranging from 1 to 5 lakhs. The housing finance wing was started in 2015 and has now extended credit to over 830 households.

Ms. Gonsalves spoke about the problems that women typically faced while trying to access credit. For many women, income regularity was difficult to prove. They needed ID cards for recognition and also for banks to measure their income ability. Since reverse income calculation was difficult, women could not sign up as main applicants on a loan.

There was also the problem of asset ownership, as most assets, in the households are in the name of the men, no matter how much her economic contribution has been. Joint ownership is necessary and it increases the woman's say in the household, said Ms. Gonsalves. She went on to add that men should write an irrevocable will that that bequeaths their house to the woman.

She stated that the Credit Linked Subsidy Scheme (CLSS) does not consider a home enhancement as a subsidy entitlement. Moreover, since women rarely have land agreements and revenue records in their name it is hard to avail the subsidy. The cost of funding under this scheme is huge for financial institutions and it not viable for them at all. So, special funds need to be allocated so that institutions could extend loans at lower interests. When

home improvements are sought, we should make sure that water and sanitation are guaranteed, she said.

Presentation 3: Sundaram Ramaswamy, Centre for Digital Financial Inclusion

Mr. Ramaswamy in his presentation spoke about the need for linkages between financial institutions and digital tools. These linkages were proving to be a challenge in the current scenario because over the years the systems have created a great exclusion and are now striving for inclusion. Also, there was an inherent inability to implement laws. Mr. Ramaswamy said that he firmly believed that digital inclusion didn't necessarily need access to the internet.

He opined that most home-based workers did not want a bank account and that banks took up way too much of their time. Access to banking cannot be counted as digital inclusion, he affirmed. He said that people need to be empowered to be included. And India needs to take advantage of its high number literacy to create an environment of inclusion. Number literacy itself was enough for communication, he said.

More importantly, he said that digitisation and digital tools need to be a birthright. And that digital education was crucial and needed to be continuous.

Discussion & Inputs:

Sundaram Ramaswamy

- Access to banking is not equivalent to financial inclusion
- All you need is an **USSD connection** that allows you access to banking services. This is in addition to cash-delivery services that can replace banks especially in remote locations.
- We need to **create a cashless ecosystem** especially in countries like India. It is easier said than done but if we work together it is possible.
- **Elimination of cash** benefits the home-based worker since they don't have to carry cash around.
- Also for the home-based workers, especially in rural areas, **the cost of banking (Eg. travelling 20kms to reach a banking facility) is too high.**
- On the USSD platform, you can even **send across an invoice** these days.
- Devices today are many in number but **our device of choice should be a mobile phone** (not necessarily a smart phone).
- The Government or telecom operator should provide a phone to every family. Experiment in Chhattisgarh – scheme called Suchna Kranti Yojana. **Giving a device has become a basic right.** Don't charge them for receiving a call or using essential USSD services.
- You need connectivity for two reasons – basic information and how do I respond. **Internet is not the only tool of connectivity.** We should rely instead on the basic phone signal. **All content can be turned into SMS.** When you want inclusiveness, internet is a far cry. We can use internet where available but where it is not available, the mobile phone should be our 'go to' device.
- Include a **programme for digital literacy.** This needs to be continuous and repeated

- Financial and digital inclusion should be kept separate because the former has more overtones.

Sanchita Mishra

- The **BC Model is good and effective but we need to incentivise it**. Even the pensions come to the doorstep but banks need to incentivise it. Plus, women need to be included in the BC workforce.

Renana Jhabvala

- We need to examine what are the digital inclusions that home-based workers (both types) can use to increase their productivity and agency.

Wrapping up this session, it was observed that the following could be included in the Draft National Policy for HBWs:

- a) Promote and support women's collectives and cooperatives for delivering financial services
- b) More women as B.C.s as well as employed in banks
- c) Women possessing and using mobile phones should become
- d) While calculating household income, women's income must also be added so that they also become entitled to loans.
- e) Asset creation in the name of women home-based workers must be promoted.
- f) Property documents should be in the name of the women or if this is not possible, in the joint names of husband and wife.
- g) The parameters of the CLSS provision needs to be revisited to ensure women can access and avail it.
- h) Rashtriya Mahila Kosh, which at present gives loans only for income generation, should also provide loans for habitat improvement, housing and water & sanitation. More such Funds for housing for poor women should be established.
- i) Digital literacy and financial literacy are essential for HBWs and must be a continuous process.
- j) There must be a support system like a call centre or a SMS complaint platform for 24*7 responses.

Conclusion

Besides what has been given above by way of suggestions to be added to the draft Policy, the following points were also raised for consideration and inclusion in the draft Policy.

1. **Delink the policy prescriptions from strategy**. The strategy can be placed in boxes alongside the policy prescriptions. We cannot however completely eliminate strategy because it may look too broad-based and non-committal.
2. The **volatility and the insecurity** of the work of HBWs should be mentioned at the very beginning. There are more home-based workers but lesser work and the wages have seen a drastic drop.
3. The policy needs **more of gender focus** especially when it comes to childcare,, sexual harassment at the work place, ownership of assets including housing, and skilling.

4. There is **no need to reinvent the wheel** when it comes to **social security**. Existing policies and frameworks need to be tweaked to suit the needs of home-based workers.
5. **Piece rate** for items, under broad categories, should be fixed at least at the minimum wage for homeworkers. We should also recognise production costs.
6. Entries in the home-worker's **passbook** must be **attested by both parties**– the contractor and the worker.
7. The cost of funds is extremely high for financial institutions are very high. This translates to higher interest rates. However, we **need subsidies to expand credit to women for their homes**. These subsidies can be in the form of lower-cost, wholesale funds.
8. There needs to be **institutional representation** whenever community participation is sought. This can be with city-level planning, the labour ministry, or the welfare boards we need to promote the presence of home-based worker organisations. It needs to be a collective of home-based workers.
9. A **pilot project** with the Centre for Digital Inclusion needs to be implemented at home-based worker clusters.
10. Another area that is creating buzz is skills. We need to determine what skills (this could range from finance to digital) that are needed and what **skills HBWs need to increase earnings and productivity**.
11. Focus on **improving occupational safety** through skill-building in handling material and also recognising risks. This could, in the long run, be included under housing.
12. The policy needs a **very strong preamble**. We need to link home-based workers and addressing their issues to addressing larger issues like poverty and women's empowerment. We need to give the rationale for the policy.
13. We can **reference home-based workers policies** from other countries like Australia and Thailand in our policy document.
14. **Provenance** and date of each version of the draft policy needs to be clearly stated.