Regional Conference on Delivering Social Protection to Unorganized Workers

Bangalore, India, 18 to 20 November, 2010

In the framework of an inter-country Dialogue on Social Policy in Karnataka, Department of Labour, Government of Karnataka (GoK)

Documentation

giz

On behalf of:
Federal Ministry
for Economic Cooperation
and Development

Regional Conference on Delivering Social Protection to Unorganized Workers

Bangalore, India, 18 to 20 November, 2010

In the framework of an inter-country Dialogue on Social Policy in Karnataka, Department of Labour, Government of Karnataka (GoK)

Documentation

List of Abbreviations

AABY	Aam Admi Bima Yojana
AAY	Antyodaya Anna Yojana
BMAS	German Federal Ministry of Labour and Social Affairs
BMZ	German Federal Ministry for Economic Cooperation and Development
BPL	Below Poverty Line
DoL	Department of Labour
ESIS	European Space Information System
FCRA	The Foreign Contribution Regulation Act
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit
IAS	Indian Administrative Service
ICT	Information and communications technology
ILSSA	Institute of Labour Science and Social Affairs, Hanoi, Vietnam
IMR	Infant Mortality Rate
INR	Indische Rupies
InWEnt	Capacity Building International, Germany
IT	Information Technology
MDGs	Millenium Development Goals
MKSS	Mazdoor Kisan Shakti Sangathan
NCPRI	National Campaign for Peoples Right to Information
NGO	Non-Governmental Organizations
NREGA	National Rural Employment Guarantee Act
Rs.	Rupies
RSBY	Rashtriya Swasthya Bima Yojana (Health Insurance Programme)
TFR	Total Fertility Rate
USD	US Dollar

Contents

Introduction

0.1 Background

India's consistent rate of economic growth over the last decade, even through the tormenting period of global financial crisis, has been phenomenal and internationally widely acclaimed. The process of growth, however, has also led to large-scale economic, social and spatial inequalities threatening the sustainability of such a growth in the long term. If India succeeds in implementing its aspiration of 'inclusive growth', a lot of emphasis will have to be laid on the substantial enhancement of the access of the vast masses of population in the unorganized sector (more than 90 per cent of the population) to basic social protection services as a matter of basic right. The social coverage of essential risks like ill-health, unemployment, accident/disability and premature loss of life as well as poverty in old age is crucial not only for the individual persons and their families but also for the state's general social and economic development and social cohesion.

This requires raising the availability and quality of services through both the public and the private sectors up to appropriate standards, creating and enhancing effective demand for such services through generating awareness of people's rights, provision of timely and updated information about services, and effective facilitation mechanisms to ensure that things do in fact work on the ground.

The Government of Karnataka and the Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH - now Gesellschaft für Internationale Entwicklung (GIZ) - on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) signed an implementation agreement in 2008 for a joint project with the aim of improving the social protection of the unorganized workers in Karnataka. One of the components of this project aims at developing a comprehensive social protection strategy for Karnataka, which could also serve as an input for policy development at central level, for other states of India and, possibly, as a model for other countries. In accordance with this aim, this regional conference on policies, strategies and instruments on how to increase the coverage of unorganized/informal workers in social protection schemes takes place in Karnataka.

The emphasis of the conference is placed on the importance of the twin strategy of: (a) effective demand generation through enhanced awareness of rights and service availability, etc.; and (b) importance of effective service delivery facilitating mechanisms. There is enough experience on both of these issues in different sectors of development both in India and elsewhere. In some countries, so-called 'one stop windows', which form one of the key pillars of the Indo-German social protection project in Karnataka named 'Workers Facilitation Centres (WFCs)', have been found to be one

successful model in informing the public about social protection schemes and in identifying and enrolling eligible beneficiaries in various social protection and social service programmes. Selected international good-practices on (a) options for approaches to social protection and (b) practical experiences in service delivery mechanisms will be presented to widen the scope of participating countries for potential solutions.

The event can be seen as a dialogue platform for sharing experiences in social policy interventions between India, the South East Asian Region and Germany. To some extent it may also provide an input for the recent India-Brazil-South Africa Dialogue Process on developing social protection frameworks for inclusive growth and social development by discussing on what the state can actively do to increase the uptake of social programmes.

0.2 Aim

This conference aims to be a platform for information exchange on demand generation cum service delivery mechanisms of social protection, which are successful in enhancing effective demand, setting standards for quality social protection services, reducing the barriers to access existing social protection programmes, and

thus, contributing to a sustainable social protection system. Recommendations from the discussions will therefore enrich the Indian national and state discussion on options and policies for social protection and their effective implementation.

As inputs to this, practical approaches in the form of case studies from various states of India and from other countries in the region on how they reach out to the informal sector will be shared and discussed. Germany's experience in building up a system of social protection may to a certain extent give additional ideas to specific issues with regard to service delivery and participation of the population in the search for solutions.

0.3 Participants

The conference invites and involves policy makers and researchers, particularly representatives from central and various state governments of India and from other Asian countries, BMZ (German Federal Ministry for Economic Cooperation and Development), BMAS (German Federal Ministry of Labour and Social Affairs), non governmental organizations (NGOs) and other civil society organizations working with the unorganized sector, multilateral organizations, academic institutions, foundations, etc.

Background on Issues and Challenges of the Present Indian Social Security System for Unorganised Workers

	Activity	Responsible
9:00 h - 10:30 h	Official Opening	Master of ceremony: C.K. Jalajakshi, InWEnt, Bangalore, India
	Words of welcome	Barbara Kloss-Quiroga, InWEnt Germany
	Lighting of the Lamp	Chief guests
	Opening addresses • M.S. Ravishankar, Commissioner Labour, Department of Labour, Government of Karnataka, Bangalore India • B.N. Bache Gowda, Minister of Labour, Government of Karnataka, Bangalore, India	
	Key note speech "Social Protection and Social Policy in Karnataka and India – trends and developments"	Shri N.C. Saxena, retd. Indian Administrative Service (IAS), Member National Advisory Council Member, Delhi, India
	Vote of thanks	Jean-Olivier Schmidt, GTZ, Bangalore, India
	Introduction to the conference	Birgit Niebuhr, Moderator, Berlin, Germany
11:00 h	Panel discussion: Reaching out to the unorganized workers with social protection: Experiences from the region and Germany	Moderation: Birgit Niebuhr

Thursday, November 18, 2010 | morning

Day 1 | November 18, 2010
Objectives

This day has the following objectives:
- To get an informational background on issues and challenges of the present Indian social security system for unorganised workers

- To acquire an insight
  - → into different countries' experiences with social security systems,
  - → into respective responsibilities of state and civil society, as well as
  - → into ethical, rights based and democratic implications of the topic

- To investigate four main aspects of social security in smaller group work formations based on a technical expert input.

		Activity	Responsible
	14:00 h	Introduction to the working groups	Birgit Niebuhr
	14:30 h	Working group session Introductory notes: • WG 1a: Catherine Dusseau de Ibarra, Regional Health Adviser for Latin America, HelpAge International, La Paz, Bolivia • WG 1b: Piush Anthony, Social Policy Specialist, UNICEF-Hyderabad and Chennai Field Office, Hyderabad, India • WG 2a: Gopakumar Thampi, Chief Operating Officer, Affiliated Network for Social Accountability – South Asia Region and Global, Institute of Governance Studies, BRAC University, Dhaka, Bangalore • WG 2b: T.R. Raghunandan, Former Joint Secretary of the Ministry of Panchayati Raj, Government of India • WG 3a: Shiv Kumar Narayanan, Director and Founder Member Catalyst Management Services Private Limited, Bangalore, India • WG 3b: Ravinder Kumar, Director, Vrutti Livelihoods Resource Centre, Delhi, India • WG 4a: Parminder Singh, Director, IT for Change, Bangalore, India • WG 4b: Gurumurthy Kasinath, Director, IT for Change, Bangalore, India	
	15:30 h	Coffee/Tea break	
	16:00 h	Preparing reporting back of the working groups	Participants
	18:00 h	Socializing event	

Thursday, November 18, 2010 | afternoon

1.1 Opening Addresses

Words of welcome
by Barbara Kloss–Quiroga
Senior Project Manager, InWEnt – Capacity Building
International, Germany, Berlin, Germany

Commissioner Labour, Government of Karnataka, Mr. Ravishankar, General Consul of the Government of Germany in Karnataka, Mr. Saligmann, Representative of the German Minister for Labour and Social Affairs, Director of the Indo-German Programme for Social Security for the unorganised workers, Mr. Jean-Olivier Schmidt, participants of the conference, dear guests:

It is a great pleasure and honour for me to welcome you on behalf of the organisers of the conference, the Indo-German Development Cooperation in Karnataka. We have come together for the next three days to discuss and exchange experiences about delivering social security to the unorganised workers. There are two thoughts that stay in my mind since we have been preparing the conference, which I would like to share with you and which I would like all of us to have present in our discussions. All of us in one form or in another are dealing with social development. That is why we are here to share our professional points of view. We are dealing with people's empowerment and we work towards an equal society. Yet, often we talk about the people we are working for and we plan our work and conceptualize it for them instead of with them. This will also happen here in this conference. And I would like us to be sensitive to this restriction of our discussions.

When we planned for this conference and thought of whom we would like to come and share with us we came up with a considerable number of people. For such a number it became difficult during this time of the year in Bangalore to find a venue that would be big enough to host everybody and have conference facilities suitable to all needs. We are conscious about the contradiction of discussing issues of social security for unorganised workers and better delivery in such a place. Many of the unorganised workers are poor or even very poor. With the money that we spend here for one person in one day our target group members would live with their whole family for about three months.

So being conscious about these two dilemmas we have come together without those we want to serve and in a place that many of them will never be able to enter through the front door during their whole life – at least not in this life – I would still like to welcome you and hope we nevertheless will come up with solutions for urgent problems and good practices to be followed. Thank you for your attention.

After the opening words of Ms. Kloss-Quiroga, a lamp was lighted by the chief guests Ms. Barbara Kloss-Quiroga, InWEnt gGmbH, Mr. M.S. Ravishankar, Commissioner Labour, Department of Labour, Government of Karnataka, Bangalore, India, Mr. B.N. Bache Gowda, Minister of Labour, Government of Karnataka, Bangalore, India and Mr. Jean-Olivier Schmidt, Programme Director, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, Social Security Benefits for Unorganised Workers, Bangalore, India in order to officially open the conference.

Welcome

by M.S. Ravishankar
Commissioner Labour, Department of Labour,
Government of Karnataka, Bangalore, India

Good morning ladies and gentlemen
Mr. Gowda, Minister of Labour, Government of Kar-
nataka, Mr. Saxena, Member of the National Advisory
Council, Ms. Barbara Kloss-Quiroga, Senior Programme
Manager of InWEnt, Mr. Jean-Olivier Schmidt, Pro-
gramme Director of the GTZ programme in Karnataka,
representatives of the different government departments
and civil society members, ladies and gentlemen, delega-
tions of India and esteemed guests from abroad:

I'm privileged to welcome you today in Bangalore to
our regional conference on Delivering Social Protection
to Unorganised Workers and particularly I warmly wel-
come the guests that have made their way from other
countries.

I would like to mention a few words about the con-
text of the conference and the action behind this. Most
of you are certainly aware that India has consistently
grown economically over the last decades, even through
the tormenting period of global financial crisis. Banga-
lore itself has become famous for its globally success-
ful IT and BT companies. Despite this growth, and I'm
sure the delegates of other countries have similar expe-
riences, the share of the informal sector in the labour
market has not become smaller but on the other hand
is growing larger every day. More of the 90 % of India's
working population is still in the unorganised or infor-
mal sector.

While the economic growth has generated many oppor-
tunities, both on the individual level as well as on the
state level, we have to acknowledge that it has also
increased large-scale economic, social and spatial ineq-
uities. Threatening the sustainability of such a growth
on a long-term basis, India's emphasis has to be laid on
the substantial enhancement of the access to the basic
social protection services as a major basic right in order
to realize the aspiration of the inclusive growth. The
social coverage of essentials like in health, unemploy-
ment, accident disability, loss of life as well as poverty
in old age is crucial not only for the individual persons
but also for their families and the state's general social
and economic development and the social cohesion of
our society.

The government of Karnataka and
the German development coopera-
tion on behalf of the German Fed-
eral Ministry for Economic Cooper-
ation and Development, the BMZ,
have been collaborating since 2008
in a joint project with the aim of
improving social protection for
the unorganised workers in Karna-
taka. One of the components of this
project aims at developing the com-
prehensive social protection strat-
egy of the state, which could probably serve as an input
for policy development at the central level and for other
states in India, and possibly as a model for other coun-
tries as well.

The emphasis of this conference, as I understand, is
placed on the importance of both the effective demand
generation through enhanced awareness of rights and
service availability as well as the importance of effective
service delivery facilitation mechanisms. There is evi-
dence of both issues in different sectors of development
both in India and elsewhere. In some countries the so-
called 'one-stop-windows' for enabling people to voice
their demands and get their social security needs satis-
fied have been tried out. There are many other experi-
ences that announce the strengthening of the demand
side, such as rights information, rights-based approaches
in general and awareness raising mechanisms, which we
will certainly discuss in these coming two and a half
days of this conference.

This conference aims at creating a platform for infor-
mation exchange on demand generation cum service
delivery mechanisms of social protection, which are suc-
cessful in enhancing effective demand, setting stand-
ards for quality social protection services, reducing the
barriers to access existing social protection programmes,
and thus, contributing to a sustainable social protection
system in our country. As inputs towards this, practi-
cal approaches in the form of case studies from various
states of India and from other countries in the region on
how they reach out to the informal sector will be shared
and hopefully discussed. The recommendations from

these discussions will enrich the Indian nation and the state discussions on the options and policies of social protection and effective implementation.

I'm glad that the bilateral development cooperation between India and Germany has made this regional conference possible. Let me again express my gratitude that all of you have come to Bangalore in order to share your experiences in this conference for the next two and a half days. Thank you very much and have everybody a good day.

Welcome

by B.N. Bache Gowda
Minister of Labour, Government of Karnataka,
Bangalore, India

Mr. Saxena, Member National Advisory Council, Mr. Ravishankar, Labour Commissioner, Ms. Barbara Kloss-Quiroga, Senior Project Manager InWEnt, Mr. Oliver Schmidt, Programme Director GTZ Karnataka, Representatives of different government departments and civil society members, ladies and gentlemen from India and esteemed guests from abroad:

I'm happy to address you today for the opening ceremony of the 'Regional Conference on Delivering Social Protection to Unorganized Workers'.

The delivery of social security to workers in the informal economy is both crucial and challenging. What makes it more challenging is to reach out to the large number of workers in the informal sector.

The workers in the informal sector are not a homogeneous group. Although there are differences between

and within each of the occupational groups of workers, the Government recognizes that all citizens have equal social security needs and the right to satisfy them. What is different, are their current practices and risk management mechanisms and their willingness and ability to contribute. A great challenge for us is, therefore, how to ensure social security cover for all the workers who can contribute small amounts and those who cannot contribute small amounts and those who cannot contribute at all.

We recognize that the unorganised sector workers have restricted abilities to organise themselves because of casual nature of employment, illiteracy, scattered and small nature of establishments, in which they are employed. Keeping this in mind, the central government enacted the National Social Security Act for unorganized workers in early 2009. I am happy to inform all of you that my state government already established the Social Security Board in Karnataka to provide social security cover to over 69 occupational categories like agriculture, domestic workers, construction, agarbathi and garment, etc. The Government of Karnataka has launched a variety of schemes to meet the needs of the different groups. Let me give you some examples:

The Building and Other Construction Workers Welfare Board has provided social security benefits to building and other construction workers since 2006. The benefits provided by the board and funds for this are generated through a one percent tax levied on all the government or private agencies or individuals who undertake a construction worth of more than Rs. 10 lakh1 for residential purposes and less than Rs. 10 lakh for commercial purposes. The benefits are used for maternity, death benefit, reimbursement of medical expenses, loan for purchasing construction equipment, construction of houses, funeral expenses and support for marriage expenses for two children.

Further, the Department of Labour is also implementing Rashtriya Swasthya Bima Yojana, health insurance for the people below poverty line. Under this scheme, poor people can access health care services at public and private facilities and have coverage of 30,000 INR per year. Already, 1.5 lakh families have been enrolled since February this year. Soon this scheme will be implemented in all the districts of the state.

In addition to protecting people from the informal economy against high expenditures in the case of illness, the Government of Karnataka is going to implement the National Pension Scheme. This scheme offers the opportunity to unorganised workers to have funds for their old age retirement. In order to create incentives

for people to save, the Government of Karnataka is topping up the savings of people.

Given the challenges of delivering social protection to the unorganised workers, my government is closely looking at convergence. Therefore, we are implementing an innovative project in collaboration with the German Development Cooperation on how to deliver social protection effectively to unorganised sector workers.

With these words I wish this conference on Delivering Social Protection to Unorganised Workers much success in the coming days and fruitful debates.

1.2 Key Note Speech: "Social Protection and Social Policy in Karnataka and India – Trends and Developments"

by Shri N.C. Saxena
Retd. Indian Administrative Service (IAS) Member, National Advisory Council Member, Delhi, India

Honourable Minister, distinguished members of the panel and friends:

It is indeed a great pleasure for me to be here and speak about social security for unorganised workers in our country. It has already been said, that despite a really high growth and despite the fact that employment has also grown up, the share of organised workers in our economy is not going up. There are many reasons why - and I would like to say something about that.

India's Growth Story

This slide above shows in fact India's rate of growth of the GDP from the 1950s up to 2009/10. As you can see, between the 50s and 70s, the rate of economic growth was just between 3 to 4 %, which was called the "Hindu rate of growth". The Hindus are supposed to be lazy and not very enterprising. After that, from the 80s onwards, our growth rate started to improve. From 3 to 4 % it is now reaching 9 %.

This rate of growth could generally be reached because of the success of the private sector in India. If you look at the performance of the private sector and the public sector you will find that the private sector is doing very well, but the government sector is not doing so well. When you look on how the government is performing on the Millenium Development Goals (MDGs), you will find that with all the goals we have not yet achieved the targets - whether it is the removal of poverty, the reduction of the child mortality rate, gender equality or sanitation - on all those goals we are not doing so well.

In the last 6 to 7 years the government of India has also decided to shift the paradigm to the so-called rights-based approach to development. We have the right of employment, the right of information, the right of education, and not to forget the right of food security. We will later discuss about the unorganised workers - why this side has not been given more protection from the government.

The other problem of course is that the private sector does well and revenues start increasing - revenues increase both up the table and below. There is no formula for sharing revenues below the table. One of the reasons why the government is not performing well is that we spend most of our time on trying to grab that under-the-table revenue and also our attention, which should have been paid to sorting out the problems of the poor. However, this is not happening.

<table>
<tr><td colspan="4">Total Workers in India (in Millions)</td></tr>
<tr><td>1990-91</td><td>307</td><td>34</td><td>341</td></tr>
<tr><td>1999-00</td><td>362</td><td>35</td><td>397</td></tr>
<tr><td>2004-05</td><td>423</td><td>35</td><td>458</td></tr>
<tr><td>2007-08</td><td></td><td></td><td>460</td></tr>
</table>

Contribution of informal sector to GDP has declined during 1983-2000 from 67 to 60%

3

Major areas of vulnerability

- Illness requiring treatment or hospitalisation.
- Untimely death of bread winner
- Unemployment
- Maternity episodes
- Retirement from work

With about 75% people spending less than Rs 20 a day, poverty itself is the biggest cause of deprivation and vulnerability

4

If you look on the distribution of workers between organised and unorganised workers you see that the number of organised workers in the last 15 years has unfortunately remained constant at about 35 million people. The number of unorganised workers, who have no support, no guarantee of pension or medical support, of maternity leave, etc. is increasing and the share is also increasing. Despite the fact that the number of informal sector workers is increasing, the share of GDP is going down. The labour productivity of unorganised workers is not moving the same speed like the labour productivity of the organised sector.

If you look at the last column you will see that in the last three years there has been very little growth on the overall employment. Our overall employment has remained almost constant from 458 to 460 million people.

It is well known that people in India are very poor. 75 % of the people in India are spending less than Rs. 20 a day. Therefore, when we consider the problems of unorganised workers, we have to look not only on the issue of vulnerability. Poverty itself is a very big cause of deprivation and vulnerability. Therefore, much more funds need to be given, but are not given, under various programmes, like food security or employment security, health, etc.

The other point that we must remember here is that in India, unlike in Western countries, most - at least two thirds - of the unorganised workers are self-employed. They are small farmers, vendors, provide small services or are shop keepers. In order to provide support to them, it is the government that has to take a very important initiative.

Programmes announced by Government

✓ **Pension for all old age (above 65 yrs) persons**

✓ **Health Scheme, called Rashtriya Swasthya Bima Yojana (RSBY)**

✓ **insurance for the poor (Aam Aadmi Bima Yojana)**

✓ **New Pension Scheme with monthly contribution from the pension receiver**

These will presently cover segments of BPL (below poverty line) workers only

5

There are four programmes announced by the government for covering the unorganised sector. Except the first programme "Pension for all old-age persons", which was introduced in 1994/95, all other programmes are of recent origin. We know that the programme of health insurance, which is called Rashtriya Swasthya Bima Yojana (RSBY), is doing well. It is a well-designed programme. Other programmes' performance is not so sure. There are many reasons why these programmes are not doing well. Certain schemes are not very successful because of the following reasons: They have a design flaw, the states are not very keen, the labour department is not used to deal with unorganised workers, there is no mechanism for a department of coordination, which is needed. So the mortality rate of these schemes is very high. Despite the fact that it is not a problem to find a budget, designing a good programme is a difficult point.

Unorganised Workers Social Security Act, 2008

• **No statutory binding on the government to frame schemes**

• **No 'National Minimum' social security benefits, No universal** *package* **- segmented approach**

• **Covers only sections of unorganised sector workers for whom the schemes would be formulated. –***not for all unorganised workers*

• **No time frame for coverage**

• **Boards at the national and state levels-purely advisory & no administrative functions .**

6

It was already said, we have the right to education, the right to employment, the right to information, the right to food security, etc. The National Commission of Unorganised Workers had suggested that for the unorganised workers there should be a law, which provides certain security like health insurance, pension, protection against vulnerability, etc. Unfortunately, the government did not agree with this. Therefore, the government introduced a law, but a very weak one. It only says a board will be set up, this board will suggest certain schemes, the schemes will then go to government.

It does not give any right to unorganised workers - the kind of right that is provided in the Right to Education for example. It is one of the weakest laws I have seen during the last 10 years.
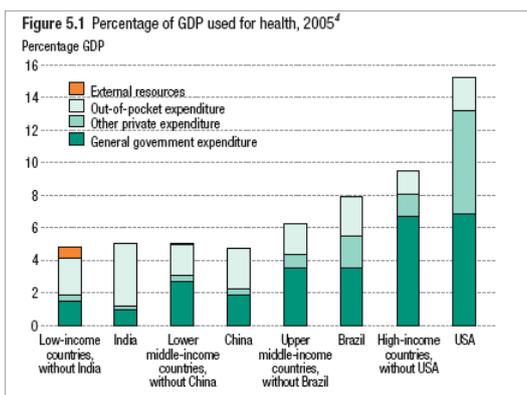
Public Expenditure on Health as % of GDP in 2001
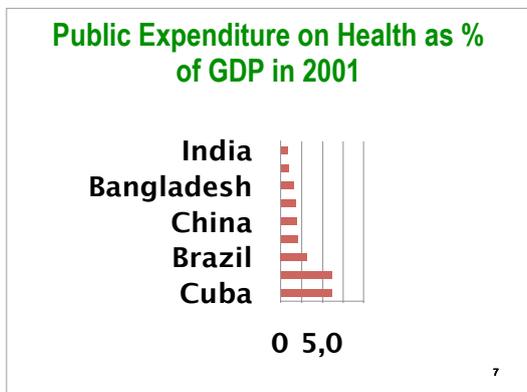
Looking at the overall expenditure on health, India unfortunately does not spend much on health. Compared to other development countries it was less than 1 % of GDP in 2001. It has gone up to 1.1 %. However, the government stated that it should be within 2-3 %. We are nowhere near that figure of 2-3 %. If you look at UK, of all the expenditures on health 80 % is spent by the government and 20 % by the people. In India, it is just the other way round: 20 % is paid by the government and 80 % by the people. This is one of the most important factors why people fall into poverty.

Figure 5.1 Percentage of GDP used for health, 2005[4]

The bottom green part of the column shows the expenditure on health by the government. The next slightly brighter green is the coverage by insurance companies or by employers. The light green shows the out-of-pocket expenditure by the people. So the out-of-pocket expenditure in India is much higher than in countries that are poorer than India or better than India. If you compare India with China or with the USA, which also has a highly privatised economy, you will find that in all these countries it is the insurance companies or the employers who contribute the lighter green part and what is green

is the contribution from the government. People's own out-of-pocket contribution is very little.

It is not only that we have to provide health insurance through RSBY, which is a good scheme, but we also have to look at the overall pattern of expenditure and why we have not been able to increase the expenditure on health. If you look at World Bank documents you will find that the government of India has increased the expenditures on both health and education. However, the states have been reducing their total expenditure.

BASIC FEATURES OF RSBY

- Cover for hospitalisation expenses of Rs. 30,000/- per family (upto five members) per annum
- All Pre-existing Diseases covered from day 1
- Sources of funding: Rs. 30 per year from Beneficiary, 75% of Premium from Central Government, 25% from State Government
- Cost of Smart Card borne by the Central Government
- Both Public and Private hospitals are empanelled
- On the spot delivery of Smart Card
  20 million families covered, and 5 lakh claims settled

9

RSBY is a good scheme because it has various stakeholders: the people, the insurance companies, the health providers, the hospitals. They all benefit from the scheme. Of course, there are also problems related to payment of the hospitals by the insurance companies, which sometimes is delayed, but generally the design of the scheme is a good one and the scheme functions well.

SMART CARD

10

RSBY is based on giving a smart card to poor people. It is a cashless scheme. The people can go to a hospital and do not have to spend any money for the treatment they get. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000 per annum.

Aam Admi Bima Yojana (AABY)

- insurance against natural death as well as accidental death and partial/permanent disability
- Central Government bears 50% of the premium of Rs 200/- per year per person and the rest by the State Government
- Benefit – 30,000. 75,000, 37,500
- Coverage: About 30 lakh families

11

The scheme Aam Admi Bima Yojana (AABY) has been funded by the Finance Ministry of the Government of India. It has been implemented by the Life Insurance corporation. I have not seen any evaluation. In fact, one of the reasons why this scheme is not doing so well is that there is no oversight. It is not been evaluated and not assessed how this scheme is functioning. If you want to improve the social sector performance in India you do not only have to evaluate a scheme, but also judge the states' performance based on certain assessments.

The money that flows from the government of India to the states is about 100 billion US$. If this amount had to be given to each poor family in India, each poor family would have got Rs. 130 every day. If I gave this information to a poor person he would say: "Sir, forget about all these schemes! Just pass Rs. 130 a day to me by money order and I will look after myself". It shows that although we spend a great deal, this devolution is not linked with performance. There should be a governance indicator that judges the states on the basis of performance of this social security scheme and link devolution with that. Let's hope that in the years to come the idea of linking devolution with performance improves.

**National Social Assistance Programme
(Number covered in lakhs)**

Old Age Pension	167.6
Disability Pension	7.1
Widow Pension	33.9
Annapurna	9.8
Family Benefit Scheme	3.3

12

This is a very old programme launched in 1995. The amount of pension given to the people living below poverty line is very little. It is about Rs. 200. Some states contribute their own money, others don't. So the amount of pension may vary between Rs. 200 and Rs.

1000. In Karnataka it is about Rs. 400. This scheme is only available to those who are below poverty line. A very big question is: how do I identify poor people?

Distribution of cardholders among poor and non-poor

	% poor with no ration card	% poor with BPL/ AAY cards	% BPL/AAY cards with non-poor
Rajasthan	5	23.6	65.2
UP	16.4	22.9	48.7
Bihar	25.5	21.2	45.1
Assam	25.7	23.3	56
Jharkhand	22.1	31.9	42.4
Orissa	29.3	54.8	38.1
Chhattisgarh	24.1	47.9	47
MP	30	41.9	46.2
All India	19.1	36	59.8

13

In India it is easy to say 40 % of the people live below poverty line. But who are these people? There are two different problems – estimation of poverty and identification of poor people. No government has been able so far to come up with a viable answer on how to identify the poor.

As shown in the last row of the table - all India – 20 % of the poor people in India are not identified at all. There must be the tribes, people living in remote areas, people living in villages where there are no roads. To these people no card at all has been given yet. Only 36 % of the BPL/AAY cards were given to the poor, but around 60 % of the cards were given to the non-poor. There is a great deal of hanky-panky in the schemes. Therefore, a new system of identifying the poor is needed! It should be very simple and transparent.

General Problems

- In the past meagre budget allotted for such schemes could not be spent
- AABY and NPS have yet to prove their popularity with the state governments.
- These programmes need constant interaction with the beneficiaries whereas Government lacks capacity to implement supervision-intensive programmes.
- Shortage of manpower, lack of proper training
- Labour Department in the states has no history of running promotional schemes

Many schemes announced in the past died prematurely

14

Funds are provided but not spent due to a lack of identification. The labour department, which is in charge of the schemes, have a different mindset. They have been dealing with organised workers, with factories. They have a city-based outlook. But now we require them to go to the villages and the work is much more promotional. It requires constant dialogue with the people

and awareness-raising. It requires a different mindset. It requires not only training but also a different kind of people. Unfortunately, Labour Department in India is a rather small department. They don't have people with this kind of expertise of going to the poorest of the poor and telling them the schemes, giving them credibility. This kind of approach is not there.

The other issue is that the budget of the Labour Ministry of India is small compared to the budget of e.g. the Ministry of Rural Development. Therefore, their approach, credibility and coordination capacity within the state governance is limited.

So we have a large number of problems. The schemes are not evaluated on time. These programmes require constant interaction with the beneficiaries, but the government lacks the capacity. That's why we have found that the schemes generally do not work very well.

Issues for discussion

- Role of government vs employers
- Protection schemes vs promotional schemes
- Frequent independent assessment
- Problems are multi-sectoral related to governance
- Should schemes be targeted to the BPL or be universal?
- How to identify the BPL?

Devolution of funds to the states is not linked with accountability & performance

15

In our workshop we need to discuss a large number of issues:

- Role of government vs employers
- Protection schemes vs promotional schemes
- Frequent independent assessment
- Problems are multi-sectoral related to governance
- Should schemes be targeted to the BPL or be universal?
- How to identify the BPL?

In some states certain programmes work well. We need to pick up best practices and learn from them.
Thank you.

1.3 Vote of Thanks

by Jean-Olivier Schmidt
Programme Director, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, Social
Security Benefits for Unorganised Workers, Bangalore, India

Honourable Minister, Mr. Ravishankar, Mr. Saxena, ladies and dentlemen:

I deem it a great honour and privilege to propose the vote of thanks on behalf of GTZ and InWEnt to the honourable Minister Mr. Bache Gowda, Mr. N.C. Saxena, and Mr. Ravishankar. It is only appropriate that the opening session has provided us a bird's eye view of social protection in India and raised some of the key questions, which all of us together will address in the coming three days. I'm sure it has provided much food for thought for all of us present here.

We are delighted to have amongst us Mr. Bache Gowda, Labour Minister, Government of Karnataka as his presence here shows us his commitment to social protection. I thank you for your gracious presence here today. We are indeed delighted to have Mr. N.C. Saxena amongst us. His presence has been a source of guidance and inspiration for us. The successful culmination of this programme owes much to the guidance and support of Mr. Ravishankar and I thank him for the same. I also thank all the distinguished conference participants present here for accepting our invitation. I thank all my colleagues from GTZ/InWEnt for their continuous support.

Thank you all once again.

1.4 Introduction to the Conference

by Ms. Birgit Niebuhr
Moderator, Berlin, Germany

Ms. Birgit Niebuhr, moderator of the conference, took over to welcome all participants and introduce programme, objectives and methodology of the conference.

Honourable Minister Mr. Bache Gowda, Commissioner of Labour, Mr. Ravishankar, General Consul, Mr. Saligmann and Representative of the German Ministry of Labour and Social Affairs, Mr. Michael Schmidt, ladies and gentlemen:

Welcome!
It is a real pleasure for me to be the moderator of this conference, to lead you through it and to be there for you. It is also very special for me since I have been to India 30 years ago in the late 70ies. I've come back only one year ago and I could see many changes. This is now my third time and I consider it really a privilege to be here.

Conference outputs

- Identification of success factors for the implementation of Social Security Programmes for unorganised workers
- Initiation of a platform for joint learning on social policy development and implementation for the poor.

Programme of the conference

The drawing on the board shows the path through the conference starting on the lower left side with the official opening of the conference, going on with a key note speech and furthermore with a panel discussion with six honourable panel members. Based on the results of the panel discussion the journey continues with a working group session on four important subjects. The results of the working groups will be presented later in a so-called "Information Market". The good products elaborated in working groups will be put on the market stand for everybody to see. Field visits are foreseen to enrich participants' knowledge and give a real-life experience on social security delivery and approaches in the region. On the third day participants will be in a "World Café" to deepen the topics and questions explored. At the end of the journey participants shall be ready to form communities of practice for various subjects that will have been identified during the conference.
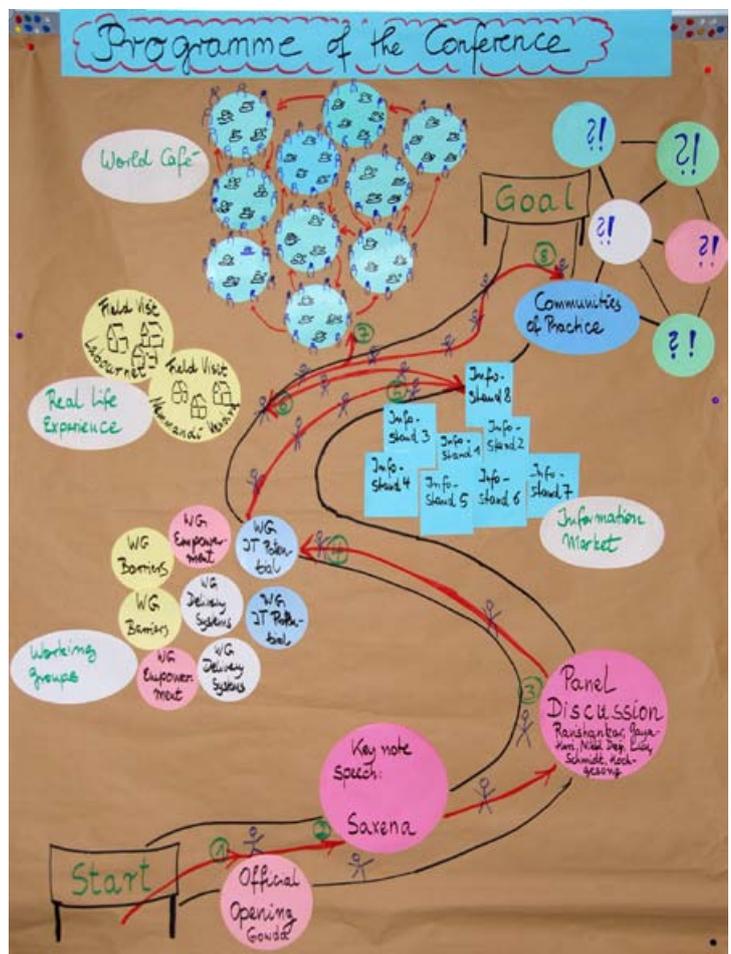
Methods of the conference

The working method throughout the conference is participatory. That means participants shall actively take part, shall own their contributions and the discussions' results. This will be achieved by using a way of visualising the contributions, so that everybody can see and follow-up the process. Thus, transparency is supported. Participants' contributions will be made visible by using cards.

This participatory approach providing
- Visibility
- Transparency
- Ownership

will be an approach for all formats and different steps of the conference, e.g.:
- Panel
- Working groups

- Information market.

Successive work mode:
- The results/questions of one session form the basis for the next session.
  → Deepening of issues and discussions
  → Step-by-step approach that allows participants to deepen and intensify their learning. No idea will be lost.

Process-oriented work:
- We need your feedback in order to go with the process and adapt our plan accordingly!
  → Choose a representative from your working groups in the afternoon!
  → Discuss among yourselves, how the day was for you!
  → Let us know through the representative!

1.5 Panel Discussion. Reaching out to the Unorganized Workers with Social Protection: Experiences from the Region and Germany

Moderated by Ms. Birgit Niebuhr

Following the introductory session, a panel was held in order to deepen issues that had been brought up in the keynote speech and to look at global issues of social security, nationally and internationally.

Before introducing the panel members, the moderator instructed the participants related to the work process during the panel.

Task for participants:
When you listen to the discussion and the questions, note whatever comes to your mind (questions/statements) on a white card. Do not write more than one thought on one card. The cards will be collected after the panel discussion and taken care of during the conference.

Then the panel guests were introduced:

Panel guest 1: **Michael Schmidt**, Advisor, Federal Ministry of Labour and Social Affairs (BMAS), Germany
Panel guest 2: **Thomas Hochgesang**, Social Policy Advisor, Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH
Panel guest 3: **Mr. Ravishankar**, Indian Administrative Officer, Commissioner of Labour in the State of Karnataka
Panel guest 4: **Ms. Gayathri Vasudevan**, Advisor, LabourNet
Panel guests 5: **Quang Tuan Luu**, Director of the Centre for Information Strategic Analysis and Forecasting, Institute of Labour Science and Social Affairs (ILSSA), Hanoi, Vietnam
Panel guest 6: **Nikhil Dey**, Founder Member MKSS, the National Campaign for Peoples Right to Information (NCPRI) and NREGA Activist, Rajastan, India

Panel questions to Gayathri Vasudevan

When I listened to the keynote speech I was reminded of how social security came about in Germany. It came, when Bismarck needed to appease the workers during the first phase of industrialisation in Germany. He was successful with it. At the same time the social security contributed to a better standard of living and a relative empowerment of the workers. That shows me, that laws do not come out of nothing. There is always a certain context and environment to it. There is always a pressure, be it from the government, from certain interest groups, from the civil society side or others.

Now my question is: What exactly was the context in India in which the National Social Security Act for Unorganised Workers was brought about?
Or differently asked: What was the rationale in India for the National Social Security Act for Unorganised Workers?

In India, the NSSA is the result of the intelligentsia and civil society groups ability to convince the political elite that NSSA is good for vote bank politics. However, while the intent of the Act itself is laudable, it is a rather toothless act. The need now is to focus on using the Acts spirit and letter to provide it substance. The Act aims to provide its people with at least basic social protection and later build over time to cover extended social protection.

Are there any experiences demonstrating that social protection is able to move poor people out of poverty?

Kerala is a good example of state which has adopted a fairly advanced social protection programme and it is the one state in India in which people do not starve and have basic social protection. Internationally there are many examples – to name a few Sri Lanka, Costa Rica. In all these places, a very conscious and determined effort has been to ensure that all citizens have basic social protection and over time this has resulted in the people of the country moving out of poverty.
Within India too, there are other examples of pockets in which the adoption and effective implementation of social protection programmes have moved the people out of poverty eg. Maharashtra's Employment Guarantee scheme which is the precursor to the present National Rural Employment Guarantee Act.

Panel questions to Michael Schmidt

As we have heard in the keynote speech, more than 90 % of the unorganised workers in India contribute to Indian economic growth. But they do not benefit from it in terms of development and in terms of their own living standards.

Mr. Schmidt, based on what you know about the German and Asian social security systems, and specifically the Indian social security system, what are the differences and what are the commonalities?

I'm not the expert of Indian social security. I have much experience all over the world, in India, too. But I think we agree that models invented by industrial countries cannot serve for states like India. That also applies for social security systems.

Different and common points of the social security systems in Germany and in India:
The differences are clear. In Germany we do not have a real informal sector. We have five insurances in our social system like health, pension, unemployment, etc. But the great difference is that between 80 and 90 % of the German employees pay contributions to the different fields of social security insurances. They have to pay contributions. It is not an option. The social insurance coverage is traditionally linked to employment.
There are several pension schemes for self-employment, e.g. the social protection scheme for farmers or artists, or the pension fund for craftsmen.

There are also common points:
We have more so-called patch-workers, often disconnected with social security. In special cases, e.g. own-account workers, we have them in retirement provision, but frequently debited in health insurance, in pension insurance and in others. In the last 20 years the number of own-account workers in Germany increased by 2.29 million.

In both countries there are very clear changes in society like demographic changes. All over the world people are getting older and older. In Germany, we face the reality that the birth rate is very low. This influences the social security system, e.g. health or pension insurance.

Do you see specific challenges for the Indian system?

Not a specific point but I think that the challenge in social policy is not only demographic. There are also changes between men and women, between young and old – all these aspects influence social security.

Panel questions to Ravishankar, DoL

Do you agree to Mr. Saxena's analysis? I quote:
"The Department of Labour in the states has no history of running promotional schemes. They (the Department of Labour in the states) … look upon themselves as regulatory body, deeply involved in supervising compliance of labour regulatory laws."

Looking at the experiences of our neighbouring states like Kerala there is a number of social security schemes being administered and being serviced through the Department of Labour and its organisations. For example in Kerala, the civil society organisations must be aware that a large number of social security welfare boards have been set up for various professions.

In Germany we have noticed for some years that public administration has become more service-oriented and client-oriented. Experts call this 'administrative modernisation', or 'paradigm shift.'
Do you see any need for a 'paradigm shift' for the Labour Department for moving away from a supervisory mode to becoming more client-oriented and service-oriented? Given your experience in working in other departments, do you think that the Department of Labour has something to learn from other government departments in India itself?

Of course, the Labour Department needs to do a paradigm shift for the purpose of administration to support the unorganised workers. In this activity we have tried to activate or involve the units of government at district level in various districts. We are involving all the district level officers. Some of them also were in the field. We are trying to ensure that their participation is there. Look at the GTZ project on social security in Karnataka for example: We have set up the worker facilitation centres. These centres shall ensure that every worker gets all the benefits he or she would like to have access to in the system of our government.

Another point in this context is that statistics and surveys previously done by the Institute of Social and Economic Science on the project have come up with very interesting results: They found that a large number of unorganised workers had already contributed to various welfare schemes. Therefore our strategy is to accelerate the community with all the existing programmes, create aspiration and also ensure that the unorganised workers believe that social security is not just a government handout, but they should participate in this approach and also contribute.

We have already started one programme, which was mentioned in the opening session: the New Pension Scheme (NPS). This scheme is a defined contribution-based pension system launched by the government of India in 2004. The State Government contributes to the Unorganised Workers Pension Fund. The unorganised workers pay a minimum amount of Rs. 100 per contribution, the State Government also makes a contribution of Rs. 100 per month. The Government of India, Ministry of Finances contributes Rs. 1000 per year. It is a totally transparent process.

We would like to work with the district administrations to ensure the participation of unorganised workers. We want to understand what is the demand of the workers, how would they like to contribute to the welfare schemes. We have set up Workers' Unions to operate the schemes, ensure that the workers understand the benefit of the schemes and ensure that the workers contribute to their pension fund.

Panel questions to Thomas Hochgesang

Mr. Hochgesang, we have heard that an overall environment is needed to bring about changes and policies. It is our experience that even if it is not the main objective, empowerment may be brought about by providing social security. Thirdly, bureaucratic institutions are not eternally the same but they can change and become more client-oriented. Based on your experience in a number of Asian countries, how do you see these three aspects?

A good overall environment from a German point of view is if you have something like a social market economy, which encompasses the government, the state, which encompasses the responsibility of private sector companies and also the responsibilities and the rights of the civil society. If it's a good system, the system of social protection can help to strengthen development in general.

Second point regarding an overall environment: I would say it is good to use the system I described before in some kind of a multi-layer approach so that you have

willing bureaucrats and hopefully politicians, who want to do something top-down but that you also have a strong civil society and strong workers, who are able to demand, so that both of them can meet once companies realise the need of social development, social policy and protection in order to have a general climate, which is conducive also to economic development.

With regard to what I understand from my analysis how labour departments work in many Indian states - I'm not sure about Karnataka - is that in many states the departments of labour have no direct link to the block levels and therefore cannot directly support the block levels and Gram Panchayats on the ground. The GTZ project can serve as a role model to get to that point.

One thought to empowerment: I believe, yes, empowerment can be brought about by providing social protection. Because people who get money once they are in distress don't need to go to land owners and sell their children. They don't need to go to money lenders and pay high interests.

To strengthen the demand side through social protection it might help to support the system bottom-up.

Are there other aspects that from your point of view are relevant, apart from these?

It was said by Mr. Saxena that the problems are multi-sectoral. Therefore, one should not only think about social protection but also about sustainable social development - not as a contradiction to economic development but as a necessary prerequisite to achieve economic and social development.

Panel question to Mr. Luu

Mr. Luu, given your educational background in India, your work experience in Vietnam and your knowledge of social security systems, may I ask you to comment on these three aspects comparing Vietnam and India, and the learning that both countries could take from each other?

I was trained in India in an international training programme of population and sustainable development from 1998-1999. So it is a little bit far from now. To my knowledge, there are some similarities and also differences between the two countries in terms of social security development.

Under the demography aspect, India's population is very large with nearly 1.2 billion people by now; the population of Vietnam is around 87 million people. The total fertility rate (TFR) in Vietnam has already reached the replacement rate; it is still rather high in India (around 2.7). Vietnam's infant mortality rate (IMR) is about 16 deaths/1000 live births; this figure in India is about 30 deaths/1000 live births. Thus, the trend of population ageing in Vietnam seems to be faster as compared to that in India. Presently, Indian population aged 65 and above accounts for about 5 % of the population; in Vietnam this figure reaches about

10 %. Hence, the priorities for the case of India under this aspect is social security for maternity and children, whereas Vietnam must not only focus on these issues but also on the old age people.
Under the socio-economic development aspect, Vietnam is a transition economy, hence, to some extent it can be said that non-government organizations in Vietnam are not yet as developed as in India, Vietnam still lacks experiences in mobilising social stakeholders for participating in social security systems.

One of the important features of India and Vietnam is that the proportion of population in the working age is rather high in the two countries. This is an advantage for both countries in contributing to the economic development. However, the two economies are not yet developed. A major proportion of the workforce is still working as unorganised workers. Hence, ensuring the security of employment or "decent work for all" including providing social protection floor for all should be the key priority in both countries. Under this aspect, it is widely recognized that Vietnam has achieved a great success in terms of poverty reduction. The poverty rate decreased from 58 % in 1993 to under 10 % in 2010. The coverage of health insurance has been expanded. Presently, around 60 % of the population have health insurance cards. Social pension has been provided to people aged 80 and above and other vulnerable people with the basic pension of around USD 10 a month.

In the case of India, the poverty rate is still rather high but the country has recently got a lot of experiences in organizing public work programmes for the poor and unemployed ones. The old age people of 65 and above are entitled to get a monthly social pension. Smart-cards have been adopted to support vulnerable people in accessing social services. Hence, in order to promote the social security rights of the people, two countries can learn from each other in this field. For example, while poverty needs to be reduced and the minimum income including the basic social pension needs to be ensured in India, the target of universal health insurance needs to be achieved, social insurance schemes need to be revised to attract unorganized workers in Vietnam and the social pension should provide not only the people of 80 years and above but also the people above the working age. Smart-cards are also needed to adopt in the case of Vietnam in order to facilitate the vulnerable people in accessing the basic social services.

Panel questions to Nikhil Dey

What we know from India is that there are a number of bottom-up activities. One example of that is the Right

of Information campaign. We would like to know a little more about your movement. But in addition to it we would like to understand your opinion and views on ensuring that the aims of the National Social Security Act for Unorganised Workers are realised. What is your opinion on that?

If you permit, I'd like to first talk a little more about the larger paradigm. The question of protection itself and social security next I think is something that undermines the whole approach of people's rights. We are fighting with the people who say: "This is what you need to survive and we'll make sure you'll get what you need to survive". And that's all. That's where we want to keep looking at the minimum possible and reduce that minimum further and further. Especially in the context of India, one has to start looking at aspects of entitlement and where that comes in. This is actually a combination of development rights and workers' rights. In terms of the National Rural Employment Guarantee Act it looks at certain economic and social rights as well as certain democratic rights. But in the whole economy, because we are poor, we have no rights at all. We only get that minimum level with the whole context of rights. Therefore, I think we should start looking at a combination so that we come to an idea of citizens' rights.

Also within social security: What are our social and economic rights rather than just protection? As citizens do we have equal rights to those social security aspects? Therefore, there is a very strong ownership factor. Ownership is very crucial, this is what workers need.

Do you think that the development of Information Communication Technology helps to empower people?

There is a misunderstanding about ICT, since many people think it is a computer screen. We have used the term communication technology for many years. I think we've actually lost the power of information. The communication aspect started with the use of computers and websites, and the technology started to be reduced just to a computer. But I think what we have gained from the computer and websites we need to transfer to the people much more as technology. Would you agree that it is not only the government that requires to learn but there is a need for various civil society actors and movements to also learn? Of course, very much. I think governments and many civil society actors need to first learn that they are on the other side. They are actually not on the side of the workers but they think they are. I think this is a question that all of us need to put to ourselves. Do we ask enough basic and fundamental questions? Are we really

aligning ourselves with the questions and concerns the people have? There are many things we have to learn, but I think fundamentally are: Who raises the question? What is their question? What are their concerns?

Questions at the end of the panel to all panel members

Mr. Saxena also mentions the positive dynamism that exists in the unorganised sector.
My question to each one of you is: Is the aim of the Indian government that unorganised workers should move into the organised sector? Or is the aim of the Indian government that the unorganised workers may stay unorganised but at least they should have social development. May I request all of you to express your views on that statement in short.

Mr. Saxena:
The issue whether government is moving the people from the unorganised to the organised sector has been

discussed in my paper. There is a deliberate policy of the government of India to move people from the organised to the unorganised sector. The organised sector in India is a pampered law. If you look at the number in the organised sector, there are 35 million people. Around 22 million people are in the government service, the others are from organised factories. Organised labour in India is organised as follows: The organised workers get a very high salary but the productivity is low. Therefore, the government started outsourcing. What had been done in the past by the government service was outsourced. So the number of unorganised workers is increasing. It is impossible for the poor to gain anything at all unless they are organised.

Mr. Dey:
I think we should make a little distinction between unorganised and informal sector because there must be a desire that all workers should be organised, that all people should be in organised groups. The National Rural Employment Guarantee Act has provided a platform for people to organise. The poorest aspect of the Social Security Legislation is that it has not given a platform for people to organise and to fight for their rights. Yes, I agree there is a pampered law on one side and a completely exploited law on the other. But we must create the opportunity for the people to organise.

Mr. Schmidt:
I would like to answer this question from my personal point of view. I think a lot of measures are necessary. As it was said before, there are different groups and different groups need different measures. In the morning session we have heard about the RSBY cards in health service. I think it is possible and necessary to enlarge the circle for the people who get such a card.
In Germany we have basic security benefits for problematic groups like unemployed people, pensioners or other groups. In an international discussion we have debated about social systems. In this discussion we

agreed to support poor or problematic families with social assistance programmes but link them on certain conditions.

A voice from plenary:
What does it mean for them to be in the formal or informal sector, organised or unorganised sector? When they are protected by the law, by just warding them social security or welfare, they don't become organised. First of all the employment has to be regulated and also the conditions of services. These two aspects are very important. My submission is as far as the government of India is concerned, it is not going to do that. We have had the Regulation of Employment Act for Construction Workers since 1996. It allows them to constitute welfare boards and provide certain social security and welfare measures. But they are not willing to regulate their employment.

Ms. Vasudevan:
I share the view of Nikhil. The issue is not whether the government wants to move people into the organised sector but I think the issue is that there has to be a platform on which we are able to organise. Otherwise, one cannot ask for rights. I'm involved in an organisation, which works with construction workers and I can tell you that today construction workers have no rights.

Mr. Ravishankar:
One way of raising the demand or creating awareness or bringing about the rights approach is to organise them in groups as Mr. Dey has said. We are trying to bring people in certain professions into boards, which will create groups after all. By creating such we are certainly going to raise demands, we are going to raise expectations. By demanding their rights in either the groups or in associations or workers unions they can certainly ensure that the basic social security rights are required.

The main objective of the panel had been to see how other countries in the region and beyond address the issue of social protection for unorganised workers.

In conclusion the panel brought to light the following issues:

- The development and management of a social security system is a multilayered process. Top down and bottom up processes (politicians and bureaucrats on the one side, activists, civil society and workers on the other side) have to come together and companies have to realise the need for social development as an overall issue and to see their own responsibility in it.

- Social protection is intricably linked to sustainable social development, which is a prerequisite for economic development. Thus, social protection measures are not in contradiction with economic growth.
- Measures should not be uniform but they need to be multiple and be tailored to different peoples needs.
- While effective decentralised service delivery – seen as 'administrative modernisation' or a 'paradigm shift' - is needed, more research is inevitable in order to fully understand how processes and services have to be designed in order to be meaningful for workers.
- Social security can bring about empowerment by giving people space to engage in questions of their political and social role as opposed to their worrying about the daily existential needs.
- Economic and social rights cannot be divided from democratic rights. The way in which social protection and security is sometimes discussed may, however, undermine such a rights-based understanding. Therefore, entitlement aspects have to be strengthened.
- The German experience with social protection has only limited value for India because of socio-economic, demographic as well as social-cultural reasons, i.e. gender roles and generation- related issues. Therefore, even though Germany offers interesting perspectives of how a social security system can be run, additional concepts are needed to accompany the Indian socio-economic transformation process and to effectively address its challenges.

- Vietnam differs largely from India with regard to the absolute number of population, population growth, age structure, reproductive health indicators, and socio-economic development. Similar features of both countries, however, include a high percentage of the working population as well as economies that are not yet developed and have a high percentage of unorganised workers. The overarching common issue for both countries therefore is providing social security.#
- A distinction of the terms 'unorganised' and 'informal' sector is needed to ensure transparency and clarity of ongoing discussions and objectives. People need to have skills and opportunity to organise. Their own organisation is a prerequisite to fight for their rights. The question if government wants to move people from the unorganised to the organised sector is therefore not the right questions to ask.
- Development of a responsive social security system in India involves different ways and levels of learning: not only government needs to learn but also civil society. Particularly the latter needs to learn to examine its own questions and approaches as to their relevance and pertinence to the real needs of workers.

The panel was intended to shed light on issues of social responsibility of the state, development paths and perspectives of different systems and countries, issues of social mobilisation as well as on questions of ethics and rights. Its outcomes served to nourish the upcoming Working Groups which all dealt in one way of the other with the issues above.

1.6 Working Groups

The afternoon was dedicated to an intense working group session. The moderator, Birgit Niebuhr, gave a brief introduction into the working groups. Participants went into seven sub-groups (the groups 4a and 4b were merged into one group due to the small number of participants interested in each of them) working on the following four different topics:

- Topic 1: Gaps between need/demand and supply/ barriers to access social protection schemes
- Topic 2: Delivery systems: Good practices and how they work
- Topic 3: Awareness creation and empowerment
- Topic 4: Role of IT in facilitating delivery

Each working group had an input giver who was responsible for initiating the discussion in his/her group. Please, refer to Annex A2 for the input papers.

Topic 1: Gaps between need/demand and supply/ barriers to access social protection schemes
Introductory Note WG 1a: Catherine Dusseau de Ibarra, Regional Health Adviser for Latin America, HelpAge International, La Paz, Bolivia
Introductory Note WG 1b: Piush Anthony, Social Policy Specialist, UNICEF Hyderabad and Chennai Field Office, Hyderabad, India

Topic 2: Delivery systems - Good practices and how they work
Introductory Note WG 2a: Gopakumar Thampi, Chief Operating Officer, Affiliated Network for Social Accountability – South Asia Region and Global, Institute of Governance Studies, BRAC University, Dhaka, Bangladesh
Introductory Note WG 2b: T.R. Raghunandan, Former Joint Secretary of the Ministry of Panchayati Raj, Government of India

Topic 3: Awareness creation and empowerment
Introductory Note WG 3a: Shiv Kumar Narayanan, Director and Founder Member Catalyst Management Services Private Limited, Bangalore, Karnataka, India
Introductory Note WG 3b: Ravinder Kumar, Director, Vrutti Livelihoods Resource Centre, Delhi, India

Topic 4: Role of IT in facilitating delivery
Introductory Note WG 4a: Parminder Singh, Director, IT for Change, Bangalore, Karnataka, India
Introductory Note WG 4b: Gurumurthy Kasinath, Director, IT for Change, Bangalore, Karnataka, India

The working group session was divided into two rounds. In the first round participants were asked to have an intense discussion based on the input presentations (see all input presentations in annex A1). Second round: Once the groups had come to consensus of their discussion results, they should think of how to present these results in the framework of an information market. In order to enhance creativity, lots of materials (coloured papers, etc.) were put on the working group tables. The task for the participants was to make their products clear, recognisable and attractive but also to follow the logic of the results that should be presented.

Additionally, participants were asked to take the cards with questions they came up with after the panel into their working groups and discuss them there. The cards were clustered thematically on boards according to the topics of the following working group session.

WG 1: Gap between supply and demand

Targeting
- How can unorganised workers be identified?
- What is an ideal method of identifying below-poverty-line (BPL) people?
- Shouldn't we skip target sub-groups and instead mobilize people to ask for their rights?

Funding/contribution
- What about social protection for small farmers who give their family labour within agriculture with very poor returns?

- 10 % of the poorest of the poor are unorganized, migrate, have no continuous wage earning. How will they pay Rs 100 as their contribution?
- Funds seem to be plentiful. But are they properly used?
- Don't you think contribution of workers is unjustified when responsibility is of industry and government?
  Does NREGA improve infrastructure (in villages) or waste money?

Migrant issues

- How to reach out to the migrant workers and their children with basic services? Any experiences?

Modernisation and social systems

- How can a social security system take care of the dynamisms of modernisation, demography, mobilization and gender issues?
- Do you see a contradiction: Policy of open market, backseat for labourer laws, burden on family to provide social welfare?
- Isn't the increase of informality a necessary condition/aspect of globalization?

Schemes related questions

- Aren't the social protection schemes contributing to the "formalization" of these workers? (card, etc.)
- What of ESIS (like boards) to add to health of unorganized sector?
- What professions should be included in the unorganized sectors' board?

WG 2: Good practices of delivery mechanisms

Delivery mechanisms

- Is there a gap in the "chain" from the state government/DoL to the community (block)? How can this gap be bridged?
- How participatory is the setting up of workers facilitation centres?
- Has the government thought of converging the

institutions to see effective implementation assuring social security to all unorganized workers?
- Do labour departments mechanisms have (enough) personnel to block/Panchayat level?
- Are we making social security more government-centric rather than people-centric?
- What are the measures taken to ensure social security of construction workers in large infrastructure development projects like metro rail, etc.?
- What is the percentage of insured workers in unorganized sector?
- There have been several challenges in the effective implementation of NREGA in Karnataka. What is the government doing towards ensuring to resolve these issues, which appear in its effective implementation?
- Organising the unorganised is essential. But should it be brought under bureaucratic monitoring?

WG 3: Awareness

Civil society

- According to Nikhil Dey not only government has to change its mindset, also the unorganised workers have to realize their right to social security. How to do this?
- Civil society organizations space for rights curtailed through changes of income tax/Foreign Contribution Regulation Act (FCRA) charges
- Should civil society continuously control the government actions?

- Unskilled labourers' minimum wages though defined at the district – not publicised. How do we go?

Accountability
- How authentic is the data being projected on NREGA, other schemes?
- After the formation of a society board model, who would be responsible for implementation of policies?
- Aspiration and struggles of unorganised labourers and their organisations, totally forgotten in putting pressure on the government to enact the unorganised workers social security law

Evaluation
- Performance feedback – is it sporadic, or has it become mainstreamed to enforce social accountability?
- Apart from enlisting workers with schemes, what could be the monitoring mechanisms?

Participation and empowerment
- How is the mindset change brought about? Do we have to put up a mechanism?
- Awareness is linked to information only, also raising their voice through political outlook?

Knowledge questions
- What is the claim ratio for RSBY or how much is the pay out through RSBY?
- How many districts have started RSBY in Karnataka?
- What is the percentage of tax utilised in Karnataka?

There was one group of cards related to political factors, which did not really fit to the working group topics. That's why the organisers recommended that groups who deal with these topics should take these cards and work with them during their working group discussion.

Groups that deal in their working groups with respective issues should take the following cards:

Political factors
- Can federalisation be considered a barrier to implementation and delivery of policies/laws?
- Why can industry as a whole not contribute to the social security of the unorganised workers, the backbone?
- Demanding rights – how much legal route/social litigation used in India and Germany?
  (to Gayathri): To what extend do political factors influence the implementation of social protection system in India?

- How is social security made participatory when they (workers) are unorganised?
- Need to identify reasons for unorganised workers
- What are the mechanisms of bringing unorganised workers under one umbrella?
- Is "social protection" practicable and viable in a situation of "unjust wages" to unorganised workers? (people receiving 1/3 of minimum wages)

Further questions:
- Would project-based approach help social protection to unorganised workers? If yes: How? If no: Why?
- Minimum wages for unskilled labourers, though defined at the district level is not popularized. Why? What are the options to popularize it?

Space for Creativity and Communication

2

Day 2 | November 19, 2010
Objectives

This day has the following objectives:
- To present, discuss and conclude on working group results;
- To clarify and answer questions of Day 1 as a joint plenary effort
- To prepare and carry out a field visit to selected institutions of social security

	Activity	Responsible
09:00 h	Check in	Birgit Niebuhr
	Reporting back: Information market	Working groups
10:45 h	Coffee/Tea break	
11:15 h	Plenary: Lessons learnt from the working groups	Birgit Niebuhr, participants
13:00 h	Lunch	
14:00 h	Field visit Worker Facilitation Centre RSBY Smart Card Distribution	

Friday, November 19, 2010

2.1 Check in: Participants' Feedback

During a feedback session at the end of the first conference day, participants came up with the following concerns:
Not enough room to post questions during the panel
Not enough room for dialoguing with the government
Using terms like "information market" and "world café" on a conference for unorganised workers who are poor does not really match; it is contradictory

In responding to the feedback and in order to better address participants concerns, the organisers offered the following changes of the programme as well as of the terminology used during the conference:

- Slightly shorten one session on the second conference day to provide room for a question and answer session. There is so much expertise of the people attending the conference that there will be richness of knowledge and experience to be shared among the participants. Looking again on the cards of the participants there was a number of straightforward knowledge questions, which should be answered during the question and answer round in plenary. Other questions related to the working group topics should be answered during the information bazaar. Another set of questions should be answered during the field visits.

- Change of terminology:
  Information market = information bazaar;
 World café = tea house (Chai Shop), a place to chat, where everybody can contribute.

In addition organisers informed the participants that – as an unplanned event - the Commissioner of Labour would return to the conference to develop a draft road map for the implementation of the National Social Security Act in Karnataka together with some key participants. The organisers underlined that thus the conference provided a unique opportunity for actual policy dialogue with possibly subsequent outcomes that may shape future direction of social policy.

The results will be fed back to the plenary in order to give all participants the chance to review and discuss them.

2.2 Reporting back: Information Bazaar

The methodology of the information bazaar was introduced by the moderator:
- Duration: 90 min.
- There are six groups; 6-12 people own one product.
- About 15 min. to visit a stand before change to the next one.
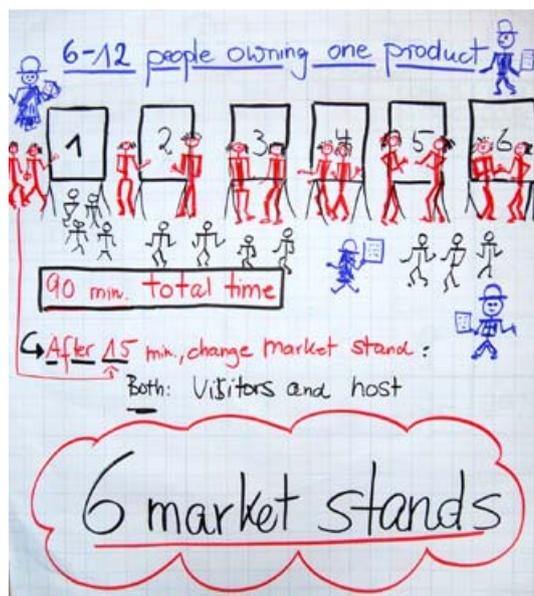
It was foreseen that during the bazaar three observers look silently at the presentations. They were not allowed to interact with the people showing their products. Finally, they gave their feedback on what they saw.

Topic 1: Gaps between need/demand and supply/barriers to access social protection schemes

Working Group 1a

Further information:

Commonwealth Foundation is hosted a discussion on outreach model of mission convergence in 3rd week of november 2010
Programme was launched in 2008

Contact: Rashmi Singh
rashmi.nct@gmail.com
samajik.suvidha.sangam@gmail.com

Working Group 1b

Further information:

Awareness strategy and campaign
Contact: Antonis Malagardis
antonis.malagardis@gtz.de

Context on community level (GP) through advocacy
Contact: Alfredas Zabieta
alfredas.zabieta@gtz.de
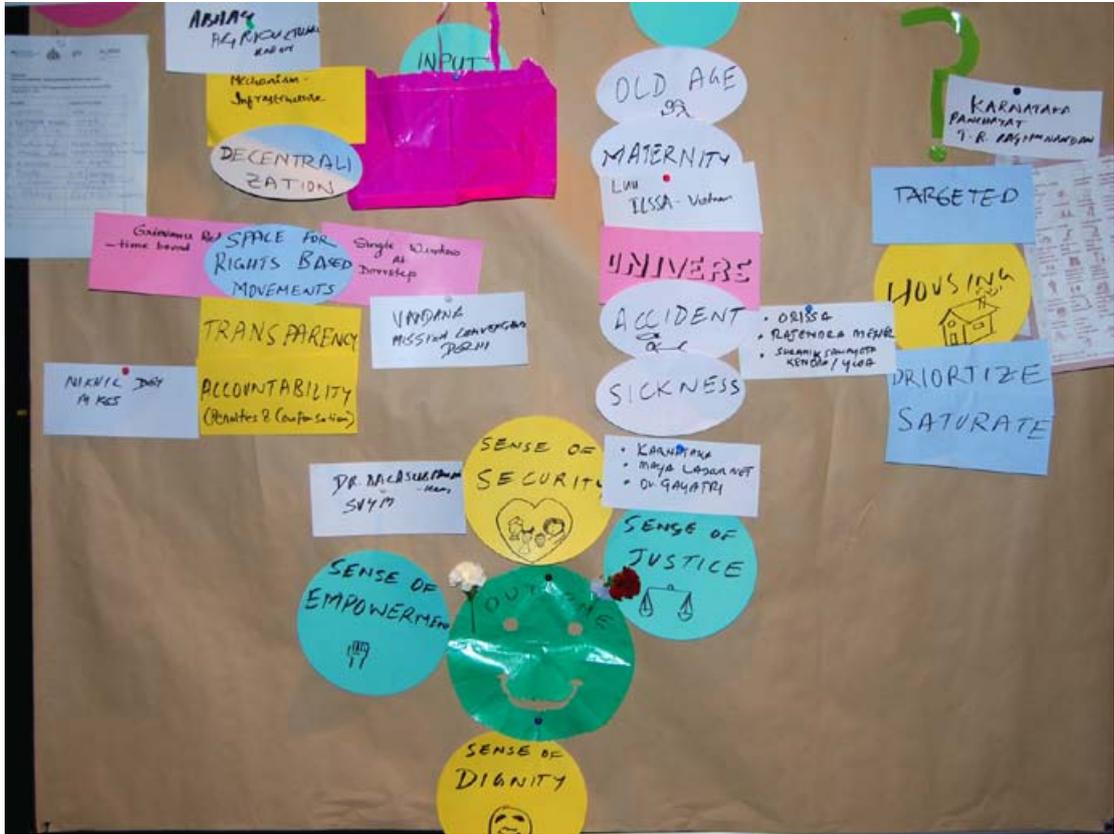
Set up ombudsmen in every panchayat in 2011
Contact: Swarna Bhat. Tel.: 9480 312074

Topic 2: Delivery systems - Good practices and how they work

Working Group 2a

Further information:

Peoples organisation - organizing the unorganized
Contact: wastematters@gmail.com

Political will - Government of Delhi, Chief Minister
Contact: Pafindia@gmail.com

Social mobilization - APNALAYA Mumbai
Contact: gopathampi@gmail.com

Creation of identity - Labornet, Karnataka
Contact: Gayathri

Working Group 2b

Topic 3: Awareness creation and empowerment

Working Group 3a

Topic 3: Awareness creation and empowerment

Working Group 3b

Further information:

Mission Convergence Delhi - Application process for social assistance schemes
Contact: samajik.suvidha.sangam@gmail.com

Reflection and change process
Contact: mahaver2002@sify.com

Food distribution in 5 slums of Bangalore
Contact: Geeta Menon
mahila_21@yahoo.co.in

Using data effectively
Vietnam with Ministry, ILSSA and research network
Contact: Brigitte Koller, GTZ Vietnam
brigitte.koller@gtz.de

Vrutti Livelihood Resource Centre
Contact: Kavinder Kumar
ravi@cms-india.org

Respect dignity of workers - PCLRA Ahmedabad
Contact: Preeti Oza
preet28@yahoo.com

Topic 4: Role of IT in facilitating delivery

Working Group 4a/b

Observers' Feedback

After the participants had visited and intensively discussed all the products exposed on the information bazaar the three observers gave their impressions on the main issues they had observed.

Parameters by which the observer evaluated the posters:
- Content
- Way of presentation
- Involvement of the group in the community
- How much interest did the group take in the market

Rating was given to each parameter for each group.

Observer 1 (Mahaveer)
The way interest was created was unique; same products were presented in very different ways.

Visible issues:
- Issues related to welfare towards development were discussed in all groups
- Regarding content/process: some of the groups were very content-oriented, others process-oriented; there was a struggle between content and process.
- There is a system from input to output: In some of the groups the discussion was only about success.
- Struggle between project-based approach and movement-based approach: How to create movement/energy?
- Access/non-access issues came up.
- Competency vs. non-competency
- Local interventions vs. external interventions were visible in many of the products/stands. Who takes the role of empowering others?
- Service-oriented towards empowering

Non-visible issues:
- Those who are making interventions, those who are involved – nobody talked about them.

Although the observer liked each presentation in a different way, he gave the best rating to his own group due to their "fantastic presentation and the way they raised their voice in the community".

Observer 2 (Vandana)
The observer pointed out two main issues:
- Everybody stressed on peoples participation. Need for assessment of the people, involvement of the people, creation of peoples' awareness – that was visible in all presentations.
- Importance of political will – this also came out in almost every chart.

Additionally, the observer noticed that everybody seemed to take policy for granted and concentrated more on delivery. Obviously, everybody thinks delivery is the main challenge. Even the group dealing especially with the policy level and the analysis of gaps talked more about delivery.

Observer 3 (Ute)
Ute found it very interesting and inspiring to follow all the presentations. In some of the group there was a lot of content, so people might have questioned more than the issues to be discussed. Generally, her observations were similar to the ones of the other two observers. She also observed a great focus on service delivery and missed discussions on questions like "Is the policy framework something we have to take for granted or can we change or influence it? Are we really happy with it?"
The rights-aspect was highlighted in all the groups. There was almost no controversy - with one exception: the board on IT. Here it was agreed that although it is difficult for people in rural areas to make use of new technology, the gap should not be made even broader by excluding rural areas from new technologies. In all groups there was a technology part. So it seemed people hope it would support service delivery.

Rating of Products			
	Obs 1	Obs 2	Obs 3	Total
Product 1a	Vendana 7	Ute 6	7,5 / 7,5 / 7,4	20,5
Product 1b	9	7	7,4	23,4
Product 2a	9	7	7,5	23,5
Product 2b	7	6	6	19
Product 3a+b	9	8	9	26
Product 4a+b	7	6	7,5	20,5

Rating scale 1 – 10

10 is best

After all observers had given their ratings, the winning team was group 3a/b. The group underlined that one precondition for coming up with such a creative result was for them working first of all according to the strict logic the organisers had proposed as an overall guide for the working groups. The award for their excellent work was a facilitators' handbook for worker facilitation centres, which comprised all the schemes available in Karnataka in a user friendly way and had been compiled by the Indo-German Cooperation project.

2.3 Question and Answer Round
(based on questions collected during the panel discussion)

The organisers decided to provide extra space in the programme for the questions, which came up during the panel discussion on day 1 of the conference (see list of questions on page 29ff). Those questions that were not yet answered during the panel or the following working group session were finally discussed in a question and answer round with the following results:

How authentic is the data being projected on NREGA and other schemes?

They are as authentic as the existing document. But this seems outdated. They all come from the documents that are available from JAVA. However, there are data from those working in the field and they realize that they don't match.

There is no independent influence, no independent audit.

What is the claim ratio for RSBY or how much is the payout through RSBY?

There is payout from the insurance companies to the hospitals. It is not an individual payout. The total amount that can be paid is 30,000 Rupies.

Related to the discussion held with the labour commissioner, it was obvious that this cost issue was routed – what can we introduce for domestic purposes and for other sectors. Just now we are in the process of collecting data on how many people it has been implemented for. When we go to the field visit, maybe we get a better idea.

How many districts have started RSBY in Karnataka?

Five out of 30 have started.

What is the percentage of access to schemes in Karnataka?

Not known.

Does NREGA improve infrastructure or waste money?

Not known.

There are some broader questions that were not covered by the topics of the working groups. They relate to the private sector, the project approach and to who is responsible to pay. The first question is: Don't you think the contribution of workers is unjustified and responsibility is on industry and governments?

In the context of labour conditions, the workers have to contribute, what we feel is totally unjustified because they have contributed enough with their labour in the unorganized sector and they don't get an equal portion on that. When it comes to unorganized workers, usually the industry as a whole and the individual industry of the particular sector have to make a contribution. The whole contribution has to come from the industry plus each of the employed ones.

This is about cost and it is critical to the policy and the programme. It was said that the private sector did much better.

In the German system it is necessary for the workers to pay a contribution to the different parts of the social security. Employers and employees contribute. It's a shared responsibility.

In the case of the informal sector we rely on the government to pay for the informal workers or the informal workers pay for themselves and we leave out the employers, although the goods that are produced, e.g. by construction workers, ultimately benefit concrete manufacturers.

We haven't been talking about the government. My question is – where is the government?

In the whole globalization, the government is gone and the market becomes the decision maker. If I mention government we are part of it. We are part of the advisory committee, part of the project and we make interventions. This is collective responsibility, and I don't know where or when we will reach it. This is the government perspective.

I think it's the work of the government to develop framework conditions, also for the market and especially for employment. What was mentioned here today on the conference was that a lot of money is there. It cannot be spent only due to the weak delivery system. How to translate this for domestic workers? It's really difficult. I don't have an answer to this. I think, it is the responsibility of the government to take care of that and not, what I heard, to force or support more informal work. There, globalisation plays a role. However, I'm also sure, if framework conditions for employees improve in various countries it will be beneficial for all employees in the world. So there is something good in globalisation in the context of improving working con-

ditions in the long run. I don't have an answer. These were just some comments.

Do you see a contradiction in: Policy of open market, backseat for labourer laws, burden on family to provide social welfare?

There are the new economic forms that we spread across the world and into which India is deeply getting in terms of control of the structural adjustment programme. The structure adjustment programme basically claims to open up the market and export everything that is produced in the country. The entire forces of production have changed. The conditions that were defined by the World Bank are to cut all subsidies, change the whole market system, change from agricultural crops to cash crops, and cut down subsidies of welfare. When it comes to social welfare, the burden is on the state, but today we realise that the state has taken a back seat and that there are more and more private pillars in social protection. If we discuss issues of social protection here, I don't think we can start at a very local level. We have to take into consideration that today the labour market is opening up with new kinds of conditions. There are many areas where there are no labour laws. When this appears and when the role of the state is moving more and more into the background, the burden to give social welfare is part of the family.

How do we place the issue of social protection from the state?

Participation and empowerment: Awareness is linked to information only, also raising voice through political outlook?

We do not ultimately blame the government, but at the same time we cannot ignore the fact that there are three elements to be considered:
1: The lots and lots of money that is collected in the banks
2: The ability and the role of the districts
3: The drawing of basic policy guidelines.

These three issues are definitely the responsibility of the government. When we try to find reasons for the failure of the system, someone has to be blamed, and we start with the government. Starting with the government, who is to be blamed? This is one side. On the other side, if it comes to the government people, there is so much ignorance. 50 to 60 % of our population don't

even exercise voting. They simply don't go. How much do I care for my brother or sister who lives in the village? Who bothers about social protection? I might lack knowledge and the will to do something about it. This sort of villagers doesn't even know what social protection is. It is a question of exercising it as a right. If the government doesn't function, we have to ensure that it does function through the enlightenment it is supposed to have.

Regarding globalisation

There has been a discussion about globalisation. I think globalisation is not a natural phenomenon. Where is a political will, there is a political way. Globalisation is the responsibility of the state and each government in every country. I said about social security in Germany, that employers and employees pay the contribution fifty-fifty, but there is a big amount from the state or the government as from the taxes of all the people there are 30 % of the GDP spent on social security. This is a political question; this is not a natural phenomenon like the weather or something like that. This is very important to see.

Regarding funding/contribution

When we talk about social protection for unorganised workers, we mostly talk about social systems. We do not talk about social security or contributions from the sector workers. In Indonesia for example, there is support from the government for the poor and when they go to the informal sector they really need to know how to collect contributions. It would be beneficial for all of us to

discuss these differences - what are the different funding modalities for the unorganised workers, what do we exactly mean if we talk about unorganised workers, are they all poor, what about those who are not poor, the scheme we are talking about, the welfare scheme from the government - all these issues as well as the difficulties and challenges are completely different. We need different mechanisms, different incentives for people to pay. Some things are equal. We managed to see that awareness raising is important for whether people pay for their insurance or not. Even if something is for free, people might not come and pick it up if it does not really serve their needs. I think it would be good to have an exchange on that.

We are able to learn a lot of things that we share with each other. The different kind of people who are here should take up different issues and consider the matter much deeper in order to influence the changes required. There are a lot of poor people all around the world. If we look at them as unorganised sector workers, there are requirements for social protection.

The unorganised sector contributes to the economy as economy plays a role in development or globalisation or whatever you want to call it, nationally or not. It means this sector has got potential for the economy and therefore informal sector workers have got another right, not just for doing the work. This focus has been missing in the debate.

The discussion does not focus on the informal sector. We have to see the role of different actors like the employers, the government, etc. During the economic crises all people who lost their jobs and had no contract with the enterprises went back to their villages. After the crisis the government had to pay a lot of surplus packages. I mean the money had to be invested in order to protect the informal sector, for those who had lost their jobs. Looking from the other side, from the employers' perspective: After the economy had recovered from the financial crises, it was difficult to call the informal sector back to the companies, because the workers had left the companies, the cities, etc.. So, looking from the employers' side, all the investment into training of the workers had been lost. Therefore, an economic crisis is a good example to consider who can lose what. It seems to me rather important to also address in this conference the different roles of different actors.

2.4 Buzz Groups: Lessons Learnt from the Working Groups (Information Bazaar)

Introduction and task

Participants were asked to form buzz groups of three. The group work task was as follows:
Discuss among yourselves the learning from the information bazaar. What do you take home? What would you like to take to the field visit in the afternoon? What are questions you could get answered in the field?
For yourself write down on cards what you would like to take home.
As a group, please decide on what is your most important learning you want to share in plenary at the end of the discussion.

Presentation of results

The problem is who will protect the policy on the central level and all the schemes. We know that there are more than 150 schemes. The state level is responsible for implementation. The process is decentralized. People set the approach. Based on people's needs and based on people's demands, the implementation process has to be entered. They cannot completely follow the guideline, but they definitely can in the spirit.
Lesson learnt: **people-oriented intervention is needed.**

We thought a bit different than the previous group. We say the most important learning is **contextualising the intervention**, what means it has to be people-centred. The intervention should not be technique-driven, should not completely go by the guidelines. There should be innovation; there should be an understanding of what is going to work and what is not in the particular context.

People are central to every aspect of planning, all work and implementation. The centrality means the people and the respect that we give to people matters related to these issues.

What could be the role of the different stakeholders and how could it be more approachable for the people? The most important learning is **the importance of different players**.

First, the method that has been used during these two days was very attractive and innovative. Secondly, regarding social protection, the perspective has to be changed from welfare to rights or entitlement. It has to be shifted from a welfare perspective to a rights perspective. We would like to mention four words as key words: **voice** – to know the needs of people, **choice** – to have

choice, **accountability** and **equity**. Key instruments for bridging the gaps, like need assessment or others, play a significant role. The learning in one sentence: **if there is a will there is a way.**

Social protection cannot be a blend of charity and incentives. It is supposed to be an actor's approach.

We look at social protection from the perspective of the most important stakeholders. What we have seen so far is that there is a lot of best practices and good governance with regard to delivering social assistance to the people. However, there is a difference between demand and supply. We see that there are some policy makers who increase the quality of social assistance. On the other hand people want to see more right-based approach.
Lessons learnt: to link between demand and supply.

Initially our discussion focused on participation, mobilisation, rights-approach, etc., which are very essential for social protection. When it comes to the use of ICT, people immediately think in terms of delivery, business models, and private entrepreneurs. This is a line to the basic concept of social security.
Most important learning: **what is needed.**

The government is the main actor in the developing mechanism. What is important is an independent monitoring of government programmes done by an independent authority. An informal group (task force) is needed to advise the policy makers on the functioning of any department. Important learning: **development intervention should be innovative.**

There should have been more government participation for the feasibility of this project (the conference). Besides, we should have opened discussions with the general audience. Thirdly, the methodology is not very compatible. Furthermore, the objective of the conference was very opaque. In the world café the objectives might be prioritized. One more point is the lack of flexibility in conducting the conference itself. It was totally driven by GTZ. A broader audience could have given a different direction to this conference. However, we should admit that **the whole process gave us a new learning.**

We never should forget about the feedback, i.e. what people say as we are working for people. There is a lot of good practice in India and outside India. We discussed on what the theory was about and what was really practicable with an impact to the people at grass-roots level. Since we are optimistic we believe that we do already have a lot of impact on the people. Our challenge is now **how to multiply all these good practices** and how to solve the problem of implementing the changes.

In summary

The main aspects that came out of the discussions were:
- Getting from a welfare-based to a rights-based approach
- Giving ICT its real role of bridging
- Having the importance of linkage between central and de-central level
- Looking for impact
- Both government and civil society/unorganized workers have an important role to play
- Consider interest and power of actors involved Be aware of the context issues

2.5 Reality Check: The Field Visits

Field visits were organised on the second day of the conference to provide participants the opportunity of a reality check of issues discussed.

Visit to Nemmadi Kendra

The group visited the Nemmadi Kendra in Bangalore Urban District. The Nemmadi project is a Rural Telecentre Project initiated by the Government of Karnataka through a Public Private Partnership (PPP) model.

Nemmadi project
The Government of Karnataka set up a network of 800 telecentres at village hobli level through PPP. It also got set up 177 back offices at taluka level. These telecentres would deliver a range of services at the citizen's doorsteps.

Vision
The Government of Karnataka's vision for the Nemmadi (Telecentre) Project is that IT-enabled government services should be accessible to the common man in his village, through efficient, transparent, reliable and affordable means.

Objectives of the project
- To create efficient and smart virtual offices of the State Government in all the villages
- To provide copies of land records and other citizen centric services of the revenue department in a convenient and efficient manner through 800 village telecentres across rural Karnataka
- To enhance the accountability, transparency and responsiveness of the government to citizen's needs
- To provide government departments and agencies of efficient and cost effective methods of service delivery to citizens
- To manage the delivery of services through PPP
  To enable government departments and agencies to focus on their core functions and responsibilities by freeing them from the routine operations like issuing certificates, land records, collection of utility bills of citizens and thereby enhancing the overall productivity of the administrative machinery.

Salient features of Nemmadi project
- Single window system for all government services at the village level
- No need for any written application to be submitted for any service

- Manual system to be stopped altogether
- Uniform service charge of Rs 15 for every service
- To cover all the talukas and hoblis in the state

Other services

- Bhoomi RTC
  The Government of Karnataka has been a pioneer in leveraging information technology in easing the lives of both urban and rural citizens.
  The village telecentres have a key function to decentralization of the Bhoomi programme, which will enable the citizen to get a copy of his land record (RTC) at his village itself without having to travel to the distant taluka office.

- Rural Digital Services (RDS)
  Rural Digital Services (RDS) involve the delivery of services of the Revenue Department from the taluka to the citizen. These services include the delivery of various types of Caste and Income Certificates, Registration of Birth and Death, the delivery of Birth and Death Certificates and the application for Social Security Schemes like Old Age Pension, Widow Pension etc. In the future, services of other departments like Social Welfare, Women and Child Development, etc. will also be added to the RDS platform.

- ESCOM Electricity Bill Collection
  In Karnataka there are currently five ESCOM (Electricity Supply Companies) in operation – BESCOM (Bangalore Electricity Supply Company), HESCOM (Hubli Electricity Supply Company), GESCOM (Gulbarga Electricity Supply Company), MESCOM (Mangalore Electricity Supply Company), CESCOM (Chamundeshwari Electricity Supply Company). It is proposed that the collection of payments of electricity bills of rural citizens would be done through this network of telecentres.

Currently, the Government of Karnataka is engaged in a pilot project for the collection of electricity bills of rural citizens in two telecentres located in Anekal Taluka of Bangalore Urban District and three telecentres in Davangere. Based on the ongoing computerization efforts of the different ESCOMs the same service will be expanded across the state and delivered through the 800 telecentres.

Source: Nemmadi.karnataka.gov.in
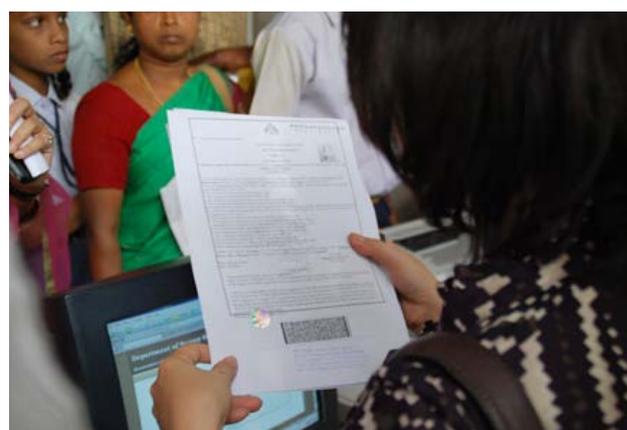
RSBY Smart Card Distribution

Another group visited the M.V.J. Medical College and Research Hospital in Bangalore in order to get information on the RSBY Smart Card System.

The helpdesk facilitator at the hospital showed the participants how the RSBY software system works. The software allows a cashless process where the card is swiped and the details of the transaction are displayed in the system.

RSBY has been launched by the Ministry of Labour and Employment, Government of India, to provide health insurance coverage for Below Poverty Line (BPL) families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000 for most of the diseases that require hospitalization. The government has even fixed the package rates for the hospitals for a large number of interventions. Pre-existing conditions are covered from day one and there is no age limit. Coverage extends to five members of the family, who include the head of the household, the spouse and up to three dependents. Beneficiaries need to pay only Rs. 30 as registration fee while Central and State Government pay the premium to the insurer selected by the State Government on the basis of a competitive bidding.

Unique Features of RSBY

The RSBY scheme is not the first attempt to provide health insurance to low income workers by the government in India. The RSBY scheme, however, differs from these schemes in several important ways:

Empowering the beneficiary – RSBY provides the participating BPL household with the freedom of choosing between public and private hospitals and makes him a potential client worth attracting on account of the significant revenues that hospitals stand to earn through the scheme.

Business Model for all Stakeholders – The scheme has been designed as a business model for a social sector scheme with incentives built for each stakeholder. This business model design is conducive both in terms of expansion of the scheme as well as for its long run sustainability.

Insurers – The insurer is paid premium for each household enrolled for RSBY. Therefore, the insurer has the motivation to enrol as many households as possible from the BPL list. This will result in better coverage of targeted beneficiaries.

Hospitals – A hospital has the incentive to provide treatment to a large number of beneficiaries as it is paid per beneficiary treated. Even public hospitals have the incentive to treat beneficiaries under RSBY as the money from the insurer will flow directly to the concerned public hospital, which they can use for their own purposes. Insurers, in contrast, will monitor participating hospitals in order to prevent unnecessary procedures or fraud resulting in excessive claims.

Government – By paying only a maximum sum up to Rs. 750 per family per year, the government is able to

Although this lady has had the RSBY card for about a year, neither she nor her family have been able yet to use the card. However, she believes RSBY is a good system.

In this family, the husband benefits more from the card than the rest of his family. 60 % of the cards' amount is reserved for him since he is the one who supports the family.

provide access to quality health care to the Below Poverty Line population. It will also lead to a healthy competition between public and private providers, which in turn will improve the functioning of the public health care providers.

Information Technology (IT) – For the first time IT applications are being used for social sector schemes on such a large scale. Every beneficiary family is issued a biometric-enabled smart card containing their fingerprints and photographs. All the hospitals empanelled under RSBY are IT enabled and connected to the server at the district level. This will ensure a smooth data flow regarding service utilization periodically.

Financing of RSBY

RSBY is a government-sponsored scheme for the BPL population of India. The majority of the financing, about 75 percent, is provided by the Government of India (GOI). Beneficiaries need to pay only Rs. 30 as registration fee. This amount shall be used for incurring administrative expenses under the scheme.

Preparation of BPL data

RSBY provides health insurance for the enrolled BPL families from each district up to a maximum number of households based on the definition and the figures provided for each state by the Union Planning Commission. The State Government must prepare and submit the BPL data in an electronic format specified by the Government of India. The format requires details of all the family members including name, father or husband's name for the head of household, age, gender and relationship with the head of household. Respective State Governments need to convert their existing BPL data in this format for each district and send these data to the Government of India, which in turn checks the compatibility of this data with the standard format.

However, State Governments alone are responsible for the accuracy of their BPL lists.

Utilisation of services by beneficiaries

The transaction process begins when the member visits the participating hospital. After reaching the hospital, the beneficiary visits the RSBY help desk, where his identity is verified by his photograph and fingerprints, which are stored on his/her smart card.

Portability of Smart Card

On receipt of the smart card and consequent to the commencement of the policy, the beneficiary shall be able to use health service facilities in any of the RSBY empanelled hospitals across India. Any hospital, which is empanelled under RSBY by any insurance company, will provide cashless treatment to the beneficiary.

Source: http://www.rsby.gov.in/about_rsby.html

To get a complete picture of the RSBY system, participants visited a community nearby and talked to some of the smart card holders about their experiences with the system. The people felt that an amount of Rs 30,000 is useful to meet their medical expenses. The cardholders could avail free outpatient consultations.

The photo shows the first cardholder in the village.

The smart card insight a card reader

The Way Forward

3

Day 3 | November 20, 2010
Objectives

This day has the following objectives:
- To identify insights and findings of the prior two days of the conference and to selectively choose key topics for further elaboration in working groups;
- To get acquainted with working modes of Communities of practise; Based on this, to identify topics and members of future communities of practise

	Activity	Responsible
09:00 h	Check in and feedback from the field visits	
9:30 h	Introduction to the World Café	Birgit Niebuhr
10:00 h	Chai Shop Synthesising the strategies and approaches	Working groups
11:30 h	Organizing communities of practice	Birgit Niebuhr, participants
12:00 h	Evaluation and closing	
13:00 h	End of conference	

Saturday, November 20, 2010

3.1 Check in

Reflection of the previous day

The moderator reflected on the work process of the previous day. Out of the discussions during the information bazaar, the buzz groups, and the question-and-answer session in the wider audience, as well as the field visits themes that came up were further processed. In addition, a small group had taken up the opportunity to discuss with the Commissioner of Labour burning issues with regard to the implementation of the NSSA in Karnataka. This very crucial discussion generated additional topics. The various ideas from the two groups formed the basis for the 'chai shop' (the new, culturally adapted term for the former 'world café'). The results from the chai shop debates will be used for future potential 'communities of practice'.
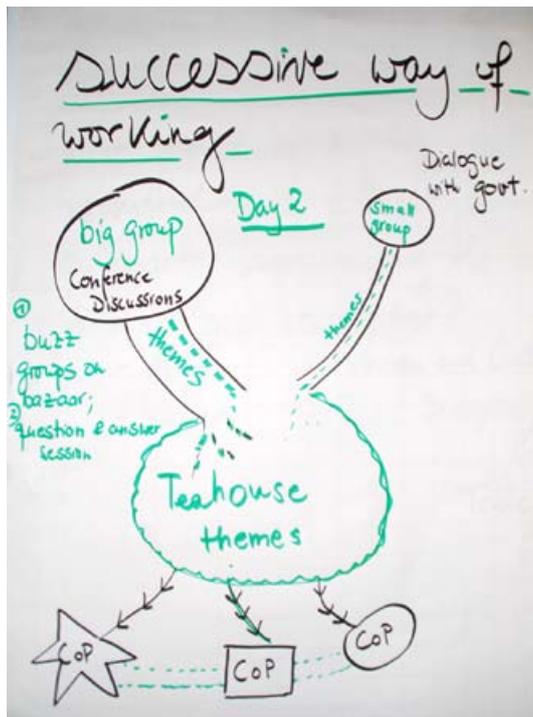
Results from the discussion with the Commissioner of Labour

Gayathri summarized the meeting with the Commissioner of Labour.

Many of us discussed issues on to how to formulate a national security act and how to implement it.
We requested the Labour Commissioner to give us space and time in order to form very concrete discussions around that. As he wanted a discussion in a small group, we selected one person from each of the different groups that were there. The selection was based on the experience of those who are working in Karnataka. Unfortunately, we could not include everybody.

From our perspective I would like to share the process we followed and the way in which we did.
Let me first introduce all the group members:

- Mr. Parminder Singh, who was the panel input provider for the role of IT
- Mr. Gopakumar Thampi, who was looking at delivery systems and good practices
- Mr. Shiv Kumar Narayanan, who was looking at awareness and empowering
- Mr. Piush Antony, who was looking at the barriers to access
- Mr. Nikhil Dey
- Ms. Namerta Sharma
- Ms. Rashmi Singh
- Ms. Gayathri Vasudevan

All of us sat down and tried to put down what really worked from different movements, different activities, different perspectives as well as state perspective and how we learn from that.
We looked at it from two angles: Nikhil strongly brought in the perspective of NREGA. What has really worked there? There is an act, but how was it really implemented? One of their key decisions was: One has to frame the rules itself. Karnataka state has not yet framed the rules for the social security act.

To what extend can we learn from it? How do we frame the rules of the social security act?
I think the social security act does not give us a lot to do. The act is not very strong. But we all felt it is an opportunity and said that this group can provide input to frame the rules. This requires consultation. The Labour Commissioner said he had had many consultations. Can we regularize these consultations? We requested that one day per month a certain time space is blocked for us to basically discuss the issues of social protection. Whoever represents activist groups, civil society bodies, and trade unions can attend these meetings and discuss in an open forum.

The other thing we said was: As we cannot do all, we will restrict framing the rules to three critical issues of social protection:

- Old age protection
- Life and disability cover
- Maternity benefit

As a state we can take a position and this we will first look at. There are no questions or doubts about the issues: If I'm old I'm old, if I'm pregnant, I'm pregnant. We felt that could be a way forward.

The Labour Commissioner expressed the following problem: What is a Worker Facilitation Centre (WFC)? We all have a different understanding of a WFC. All of us have worked in different ways or concepts of WFC. But what is it concretely? The act says it will be formed under the district administration. Those who are familiar with India know that district is a very high level to get back to the people. We have the Central Government, which is in Delhi. Then we have the State Government, and finally we have the Local Government, which is the district. However, our districts in India are extremely big. Just to give you an idea of the scale: A district has a population of close to 400,000 people. So for a head of a district it is impossible to know every single individual. According to the act a WFC is supposed to be a dissemination centre. But what does this mean in reality? We said let us look to various pilot models that could be there. We want to suggest to the government a bouquet, a menu, which they can actually

choose from and decide how to pilot. And we as a group would look at facilitation from this perspective.

At the end of the meeting we basically agreed on two things:
- A first level consultation with a wide range of people
- To work with different departments in order to see what the WFC could get, and we will provide different options of pilots that can be done.

3.2 Chai Shop: Synthesising Strategies and Approaches

First, Birgit gave an introduction into the methodology:

There are different tables. Each table has a topic assigned (written on the table cloth itself), which is discussed by its visitors. At each table there is one host. While the host stays at the table throughout the chai shop session, table visitors come and go after a certain time. The host is supported by a person/documenter, who takes notes of the important discussion inputs taking place at the table. The guests discuss in a very informal way the topic, first silently reflecting, possibly writing down ideas on the table cloth and then sharing them. After 20 minutes, visitors of all tables move to other tables/topics of their choice. Thus, people are able to look at different themes and generate ideas on them in a relatively short time. The advantage of this method is that a theme gets a lot of input from different people and results are thereby enriched. The visitors have the chance of taking part in reflections on various topics. Whenever there is a new round, each table host is responsible for leading the discussion and introducing the new guests to the results that have come up during the previous round and for continuing and deepening the discussion with the new people at the table.

Results

Table 1:
What should be the roles and responsibilities of different departments implementing the National Social Security Act? Health, Welfare, Woman and Child, Rural Development

The discussion on table 1 dealt with the following aspects:

- Information hub
- Information simplified procedure
- Actively looking at convergences of a) debt level and b) community level
- Common databases structuring CBO partnerships
- Move towards universalisation of policy administration finance for key SP programmes
- Budget and administration – single line of reporting
- Hand holding support from end to end – information to access
- Up and down information flow
- Use Panchayati Raj Information System to collect data of people
- Women's self help groups
- WFC:
  → Information hub; IEL – of all schemes
  → Simplified procedures for accessing
  → Hand holding support to access services
  → Department at decision level should have non-targeting
 → Rules should be framed

The representation of people (user groups) is essential in framing laws and rules (through MLAs, Mps do exist). At grass-roots level, the Panchayat Raj System has to be empowered and included in policy making. The women's self help groups should also be involved.
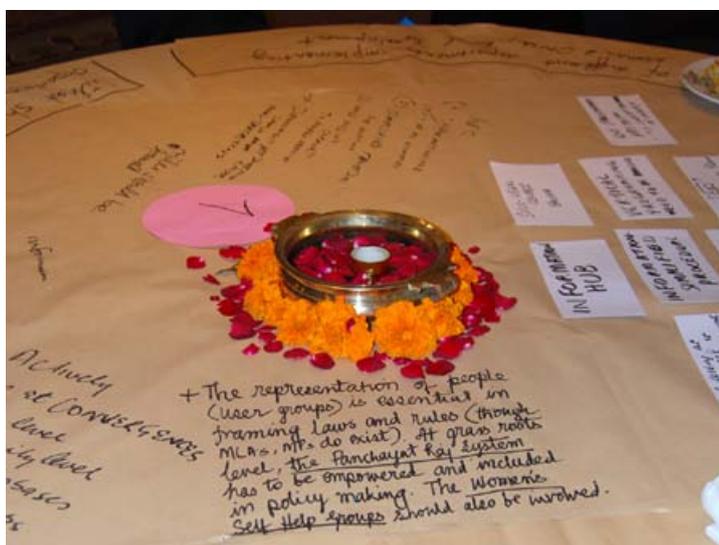
Table 2:
**What are the necessary steps in changing policies
from a welfare-based to a rights-based approach?**

Givers	⇄	Receivers
Sensitizing	↔	Defining the informal workers (give rights)
Change mindset	↔	Organising them
Capacity strengthening		**Capacity strengthening**

- Funds also for community-based structures for demanding rights
- Share of responsibilities and ownership only if all parties are contributing to the schemes/system
- The demand side has to be strengthened. There is enough or much done on the supply or policy side, e.g. empower and provide awareness to women's self help groups to demand things as their right
- Make schemes universal
- Organising (awareness) capacity building; capital formation, social protection
- Social society effort can change mindset and people and influence policy
- Inclusive development
- Participatory – dignity approach
- Structures in place to respond to rights
- Legal resource – vigilance committees
- Sensitizing the duty bearer towards the rights-based approach
- Change their mindset from service to rights
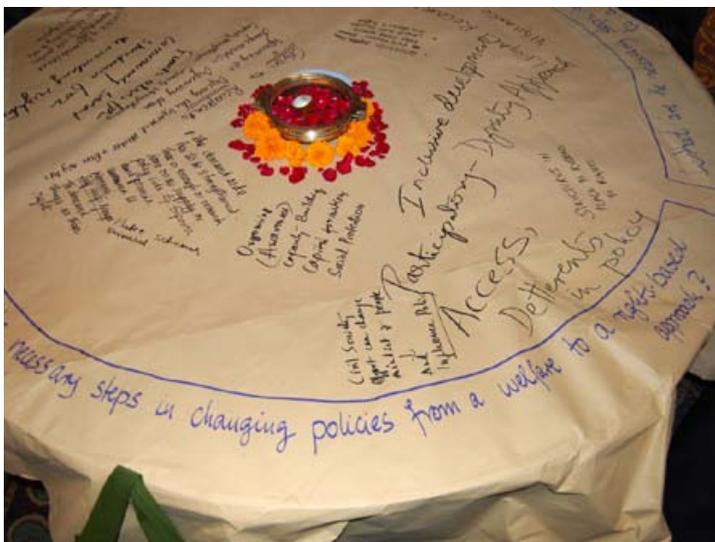
Table 3:
What are the processes and mechanisms to ensure accountability in the implementation of the National Social Security Act?

The group came up with the following aspects:

- Issues of access
- Lack of transparency
- Difficulty in targeting correct beneficiaries
- Political domination of board
- Selection of board members
- Independent audits under state ombudsmen
- No mentioning of accountability in NSSA
- Universalizing the benefits – avoid issues of excluding and inclusion
- No downward accountability in the Social Security Act
- Idea: Elections of the board (no nominations) plus feedback mechanisms to the village level
- Claiming one's identity is the first step in claiming accountability identity, e.g. through bank account and RSBY card
- Innovative grievance redress – e.g. Parishkaram in Medak, Andhra Pradesh (voice-driven complaint redress)
- Elected as opposed to nominated
- Recall members who are non-performing
- Make a statuary committee at the Gram Panchayat level of unorganised workers, and an upward representation should find a seat at the table in the board
- Displaying the beneficiaries at the Gram Panchayat level

- Contributory process enhances accountability
- District collector should take up the ownership of the grievance
- Empower GP standing committees with capacity – information on responsibilities, awareness on schemes/programmes
- Performance indicators to review quarterly/yearly, e.g. lowest gender ratio in Gujarat
- M&E through user groups, community groups
- Social audit by an independent body
- Make state body free from political interference
- Account to people – information on schemes available
- Statuary committee for unorganised workers
- Security measures provided to the people should be disclosed to the people in every Grama Sabha. It should be made mandatory at every Grama Sabha
- Independent linkages
- Public display of targeted beneficiaries at the Gram Panchayat level
- Panchayat level to take up grievance redress
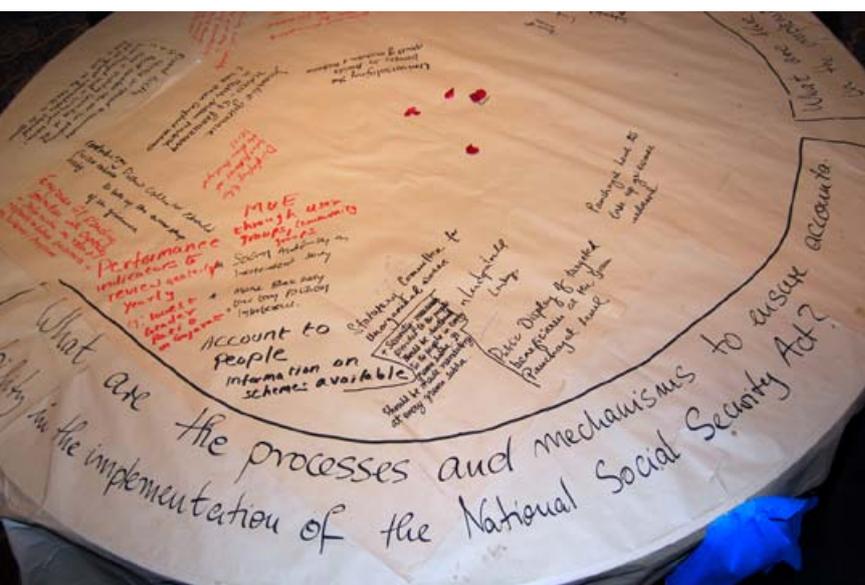
Table 4:

What are the essential steps to establish a concerted process between the government and civil society in providing social security to unorganised workers?

- Broader engagement – assent and voices of decent, partner: Government and CSOs; open democracy
- Grievance mechanism independent of implementing body
- Regular and sustained dialogue (CSOs and government)
- Transparent consultative and selective processes
- Level playing field (mutual respect, "champions" in Government and ISOs
- NGOs: role changing from confrontation to collaboration
- Earlier: more confrontation (CSO = advocacy; Government = implementation)
- Now: more cooperation (concerted action necessary, resource sharing, social sector becoming more professional)
- Is government outsourcing? Is it the right PPL? Diluting the schemes (e.g. RSBY)
- Recognition from both sides – government and civil society
- Government – CSOs: Resource the effort at different levels
- PRS – independent act – consultative process
- Transparency in consultative process and selection
- CSOs – identify "champions" inside Government and NGOs
- A body for the voluntary section in UK – should not make them constrained
- Variety of models to reach out to unorganised workers – move discussions with Department of Labour (also on money)

- Blame game needs to stop
- Chief secretary and convergence/streeshakti
- Partnership vs. contractorship
- Accountability laid out early
  → PPP to be included
  → From concentration to collaboration
  → Role of private insurances
  → More meaningful engagement
  → Explore different models of implementation
  → Providing finance and capacity development
  → Assuming the role as orientation agent
- Civil society to take part in all steps of policy formulation
- Constructive engagement of civil society organisations with government
- Change the mindset at both levels and build a working environment
- Formalise mechanism for dialogue between Government and civil society
- Give equal rights between them
  Feedback platform
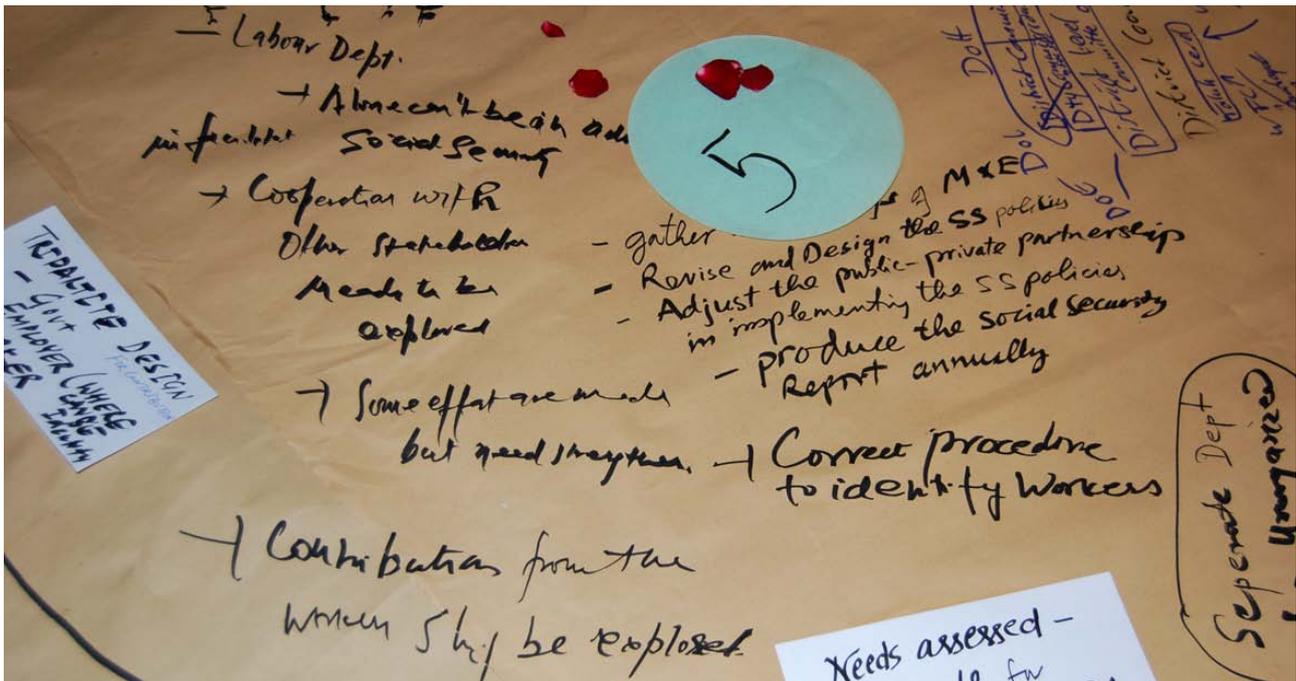
Table 5:

What should the Labour Department take up as their responsibility to implement the National Social Security Act in order to perform better?

- Department of Labour cannot facilitate social security alone. They need to cooperate with other stakeholders. They are making efforts but need to be strengthened further.
- Main role regarding implementation of the act must be recognised.
- Facilitation with other stakeholder, DoL to be the initiator
- Correct procedures to identify workers do not repeat BPL story
- Special focus on people with disability
- Government to support very poor (e.g. North Karnataka poor households)
- Transparency accountability – review of the status of the households who qualify for the Government support
- Tripartite design for the contribution to the social security (Government, employer -where it can be identified- and workers)
- Decentralised structure bottom up (1) GP, (2) block, (3) district, and (4) State Government
  Grievance redress mechanism should also be decentralised
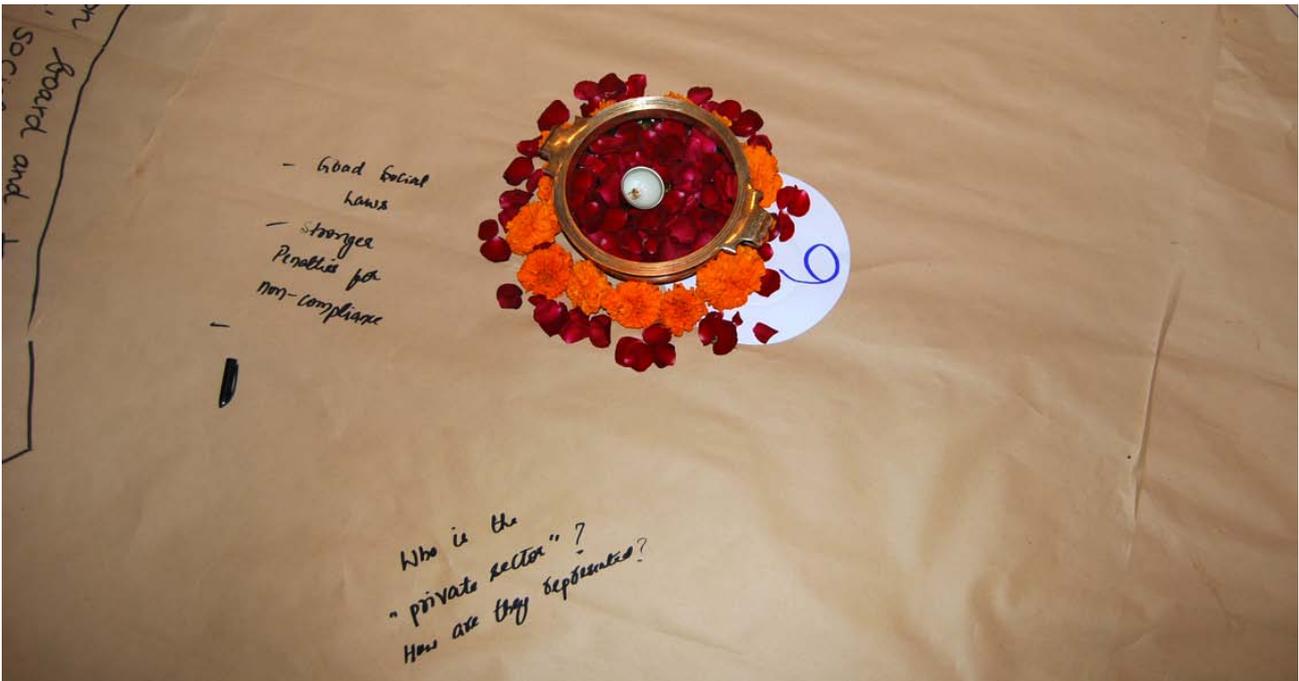
Table 6

What are the necessary steps to get the private sector on board and to (re-)negotiate social responsibilities for unorganised workers' social security?

Some of the things being discussed were:
- Who is the private sector? How are they represented?
- Good social laws
- Stronger penalties for non-compliance

The conversation was very strongly on defining what is the "private sector" and what kind of representations can come from that sector. It was agreed that this question is true for all kind of stakeholders. Throughout the discussion the problem was recognised but the group did not come to clarity on how to define the private sector. What would be the approach as a group to offer them, to include them, to make them more responsible? The group is still on that point of discussion.

The group would like to reach the private sector in Karnataka with GTZ, InWEnt and other partners, pointing out one or two examples showing the connection to social security.

3.3 Communities of Practice

During the past 2.5 days of the conference, participants have come up with a number of ideas potentially worth-while being followed up. This leads to the question: Where do we have a tank to hold all these ideas and proposals and the wealth of knowledge and experience? It is now important to find a mechanism of how to further elaborate these.

Participants were asked to think about which of the topics raised during the conference are "hot", worth going on with together with others in a "community of practice". For which of the themes is there enough energy to stay in professional contact?

In plenary participants came up with a number of proposals according to the following questions:

- On what would you like to continue and with whom would you like to do it?
- How would you like to do it? (per topic)
- What do we have for the HOW?

The following flipchart shows what issues participants have agreed upon:

It was proposed to go and look how these communities of practice would function depending on the participation of the members. Instead of extending topics or discussing more issues it was suggested to start from one concrete point. The person who volunteers makes an effort, others join in and then the topic becomes more and more enriched because different people have different points of view to the same topic.

In a community of practice there is a need of a mentor, who is knowledgeable on the subject; and there is a need of a moderator, who leads through everything that comes in (like online contributions) and moderates the whole process of the community.

3.4 An example of practice
by Aarti Mohan and Vikram Rai, SATTVA

What is already there?

An Indo-German project is prepared to support an existing platform for communities of practice coming out of this conference. The objective of the platform for the Community of Practice is to further take ideas and discussions so that they can mature and are subsequently fed into the policy development process. In the following, a presentation is given by Aarti Mohan and Vikram Rai from SATTVA about a platform that is already working and can serve as an example of practice.

Communities of Practice

21 November–2010

What is a Community of Practice?

- **One independent space** for information, dialogue and progressive action
- **Bring together** stakeholders working on issues of **social protection** including practitioners, influencers and the larger community
- **Act as one strong voice** while engaging with policy makers and those delivering protection including the Government

•What would COP do?

Information Exchange
- Exchange ideas, experiences, data, best practices
- Explore issues in–depth through detailed investigations and analysis

Engagement
- Online and offline discussions on various contemporary issues and challenges in social protection
- Interact regularly on a vibrant public interest platform with "social protection" supporters

Action
- Facilitate action on some key findings/problem areas.
- Push for improved systems and delivery with stakeholders, supported by data and information.

Deliverables

Community of Practice
- Website
  - •• Repository
  - •• User contribution
  - •• Knowledge exchange
- Monthly E-zine
  - •• Reportage
  - •• Views
  - •• Analysis
  - •• Investigations
- Discussion forums
  - •• Online Meetings/ Teleconferences
  - •• Face-to-Face
  - •• Forums

What a COP will look like online

- Break clutter, **easy access** to information from the site (search, sort, meander)

... online and offline integration

- **Active forums**, online discussion/ posting spaces

.. A larger conversation

- **User contribution**, informed curation to help 'make sense' of information

Key success factors

- **Involvement** of practitioners and influencers
- **Not just the regular** voices.
- An open space **sans agenda**
- **Endorsement** by the community
- Informed **use of technology** and modern tools
- Built as a product for **consumption**

Thanks!

- Questions for us?
- Contacts:
    - Aarti Mohan: aarti@sattva.co.in
    - Vikram Rai: vikram@sattva.co.in
- Our independent online publication on social issues:
- The Alternative: http://thealternative.in

Suggested themes and focuses

- Women and Child Development
- Social Assistance, Insurance
- Financial Inclusion
- Scheme delivery
- Marginalized
- Needs and Livelihood
- Gender and nutrition

- Migrant workers, identity
- Land security
- Social assistance for old age (protection, insurance, financing alternatives)
- Sanitation and Health
- HIV/AIDS
- Technology in social protection
- Financial Inclusion

It was agreed that the future Community of Practice process should be conceptualised and organised based the existing example.

3.5 Closure

In order to give the community a real image and a vision, participants were asked to stand up and form a circle holding hands and share what each one would like to give as a farewell gift to the community. The communities' farewell gifts are summarized as follows:

- I would like to take this knowledge from the community back home.
- I would like to see the private sector also come.
- I came from far away and it is my first time in India. What I learned here is that we have more in common than we have differences. That was interesting for me. Thank you.
- I work at the grass-root level. Now I know there are many hands together holding my hand. So I feel I have come above.
- With this we should raise up to the next level.
- Thank you to all the organisers and special thanks to the Indian people. Now I have a very simple wish: To come back here in two or three years, meet all of you, talk and look on the way you will have done from today until then. I'd like to look at your development. I wish you good success!
- With the people coming from all over the world holding their hands together I'm learning today that the world, the globe, is still one.
- I also would like to extend my gratitude to all of you for this warm welcome. I came back to India for quite some time and it is a wonderful start of a series of social policy dialogue conferences, because on the central (or essential?) level there will also be a social protection project starting from next year. So I think we will soon meet again.
- My take-home is being part of this global family to welcome social protection for the unorganised sector – this is a great opportunity. Thank you!
- I come from research initiatives and I learned on this conference for the practice (how to do) in real life. Especially the way this conference was organised was very good.
- I'm glad to see the positive side of globalisation. I wish that finally all of us talk and discuss and that this status continue to exist for many more people to have access to.
- I'm taking home the experience that this conference had a very large number of individually very interesting people. I thought that this was very different from many other conferences. We had lively discussions and most of the people here are really working on the topic. That was very inspirational.

- The experience of working with the governmental level of Karnataka is hopefully multiplied in other States of India and in other countries that take social protection seriously. I would like to take this to the State where I'm working and push for further such collaboration.
- I would like to share some of my ideas with all of you: As part of the organisers of this conference we have been working very hard. As Birgit said, some of us are present here in the room, others – like my colleague working in Berlin – are not present. But I think we have a good representation of all people who have worked in preparing and conducting this conference. I feel very much rewarded that all this effort is, at least in my perspective, very much worthwhile, because we got so much back from you in terms of thoughts, in terms of initiatives, in terms of energy and participation, in terms of being punctual, in terms of being very lively discussing and in terms of having a party the other night. I'm very grateful for this and I think our work has been rewarded. Thank you!
- I'd like to add that this has been a conference where we not just meet, eat and repeat. I think we have been really joining together and learning. The effort of bringing together practitioners and others to share their ideas and also to put it on a level where we can take it forward has been successful and made me happy and satisfied. So thank you for all your ideas, time and effort. I could see this as a unique exercise and I'm grateful to my colleagues and organisers who really put in so much effort to make it a success. I would like to see that from here onwards social protection becomes a reality.

Annex 1: Input Papers

A1

Topic 1: Gaps between need/demand and supply/barriers to access social protection schemes

Introductory Note WG 1a:
Good practices in delivery systems
Social protection services delivery for OP: The experience of Andean Countries HelpAge International, Latin America Development Centre, La Paz, Bolivia
Dr Catherine Dusseau de Ibarra, Regional Health Adviser, former programme officer

Introductory Note WG 1b:
Barriers to access
Piush Anthony, Social Policy Specialist, UNICEF-Hyderabad and Chennai Field Office, Hyderabad, India

Topic 2: Delivery systems: Good practices and how they work

Introductory Note WG 2a:
Public service delivery systems: Good practices and how they work
Gopakumar Thampi, Chief Operating Officer, Affiliated Network for Social Accountability – South Asia Region and Global, Institute of Governance Studies, BRAC University, Dhaka, Bangalore

Introductory Note WG 2b:
Building social security systems
T.R. Raghunandan, Former Joint Secretary of the Ministry of Panchayati Raj, Government of India

Topic 3: Awareness creation and empowerment

Introductory Note WG 3a:
Shiv Kumar Narayanan, Director and Founder Member Catalyst Management Services Private Limited, Bangalore, Karnataka – India

Introductory Note WG 3b:
Ravinder Kumar, Director, Vrutti Livelihoods Resource Centre, Delhi, India

Awareness to Empowerment: Exploring Pragmatic Approaches for providing social protection to unorganised workers

Perspective Paper
By N.Shiv Kumar and Ravinder Kumar, Catalysts Group

Topic 4: Role of IT in facilitating delivery

Introductory Note WG 4a:
Parminder Singh, Director, IT for Change, Bangalore, Karnataka – India

Introductory Note WG 4b:
Gurumurthy Kasinath, Director, IT for Change, Bangalore, Karnataka – India

ICTs in Social Protection Systems in India - Matching strategic choices against technical options

Topic 1: Gaps between need/demand and supply/barriers to access social protection schemes

Introductory Note WG 1a:
Good practices in delivery systems
Social protection services delivery for OP: The experience of Andean Countries HelpAge International, Latin America Development Centre, La Paz, Bolivia
Dr Catherine Dusseau de Ibarra, Regional Health Adviser, former programme officer

Helpage International

HelpAge International is a global network of about 80 not-for-profit organisations working with older people as agents of change and supporting their empowerment, promoting their right to equality of access to services and development opportunities, and working to end age-based discrimination and reduce poverty. HelpAge undertakes and funds practical programmes underpinned by research, advocacy and capacity building with older people, in partnership with a range of development and academic organisations interested in issues of ageing and development. Our vision is of a world in which all older people can lead dignified, active, healthy and secure lives. Our mission is to work with our partners to ensure that people everywhere understand how much older people contribute to society and that they must enjoy their right to healthcare, social services and economic and physical security. We work through local partners in developing countries, grassroots groups or national NGOs that are working with and for older people, but also with organisations working with other disadvantaged groups. Although the Secretariat is set in London, HelpAge is an international organisation. It was created by affiliates to the network including HelpAge India. It is led by an international board and works through its 6 international offices of which is the Latin American Regional Centre set in La Paz, Bolivia.

Our work in Latin America reflects the vision and principles of HelpAge such as the empowerment of Older People which has been and is at the core of our strategy. In 2010, HelpAge initiates a new strategic cycle. The old and the new strategies at regional level identified 4 priorities: access to income, health, emergencies and climate change, and strengthening a regional ageing movement which includes older people themselves. Apart from these thematic lines, HelpAge has a right based approach and prioritises the most vulnerable groups like women or indigenous people. In the Latin American regional, we have learned very early that, in order to have an impact and optimise resources, we

need to link our grassroots' work with advocacy work, feeding the lessons learned on the field with older people to policies.

Context of our work

The changing demographic profiles put tangible demands on households, health and social protection systems and services. In 2006, some 106 million people aged 60 and over were living in the Region of the Americas. By 2050, this figure will be approximately 310 million, with 190 million living in Latin America and the Caribbean. Life expectancy at 60 today has been calculated at 21 years, 81% of the people born in the Region will live to the age of 60, while 42% will live past 80. In 2025, there will be 15 million people aged 80 or over (4). Greater longevity, however, has not been accompanied by comparable improvements in well-being, health, and the quality of life (5). Every country in the Region is ageing. However, in Latin America and the Caribbean, the transition has not been associated with a favorable economic situation as it has in the more economically developed regions. LAC is aging demographically at a time when it still lacks sufficient economic resources (4); almost 50% of the older persons interviewed for the SABE4 study said that they did not have the financial means to meet their daily needs, and one-third did not have a pension or a paying job. Their level of schooling is lower than that of the general population, and they have very high illiteracy rates (5).

Amongst the countries in this region, the Andean countries (Bolivia, Colombia, Ecuador and Peru) have in common not only the level of growth of its 60+ populations; they have in common high levels of inequality between poor and rich, rural and urban, white and indigenous, as well as high indices of poverty. There are some policies in place but their level of implementation is low. HelpAge strategy in the region thus focuses on these Andean countries more than in more develop ones like Argentina for example.

Bolivia is the poorest country in South America. Its Human Development Ranking in 2008 was 111 out of 179 countries. Although it has a GDP per capita of U.S. $ 1,030, two of thirds of Bolivians live in extreme poverty. Bolivia ranks sixth in the world in income inequality and 80% of the rural population are unable to meet their basic needs. About 62% of Bolivia's population is considered indigenous. Older people are no exception. They make up 7% of the population with 59% of the population of over 60 living on less than $ 1 a day and only 27% accessing contributory pension schemes. However, there are also great differences within the country. For example, in the poorest rural highland communities around Potosi the percentage of OP is already around 18%, largely due to the high levels of out migration.

The country does has protective legislation for older people including a universal non-contributory social pension (the Renta Dignidad), Law No. 1886 providing for preferential treatment to older people in public and private institutions as well as discounted rates for electricity, water and public transport and Law No. 3323 Health Insurance for the older people (SSPAM). Despite these advances many of the older people do not exercise their rights because of lack of identity documentation, lack of information or most of all a lack of available services.

Peru's classification as a middle income country is based on nationwide statistics hiding a highly unequal and impoverished society. Approximately half of Peruvians live below the poverty line and 20% in extreme poverty, mostly in rural areas. A long economic crisis and 20 years of terrorist violence, combined with increased migration from rural to urban areas, have contributed to poverty, vulnerability and insecurity. Older Peruvians, 85% of whom live in rural areas, are worst affected, as they continue to experience food insecurity and malnutrition, struggling to earn an income to support themselves and their families. Furthermore, where state support programmes do exist (there is an Older People law which includes the creation of the Multipurpose Integral centres – CIAM- in each municipality), older people are often discriminated against by service providers and excluded from poverty reduction programmes, or they lack access to them due to physical isolation and illiteracy and, simply, a lack of knowledge about their entitlements. Therefore, many older people are unable to access their state entitlements to services that could meet their basic needs and reduce their poverty.

In Peru, certain development processes are decentralised to municipal governments in the form of participatory planning and budgeting. While community groups are welcome to put forward proposals for local development, older people's organisations are often not recognised as credible actors either due to discrimination by local authorities or because they simply lack the knowledge and organisation to actively participate.

Both countries have a decentralised model of state administration that gives an opportunity for the local authorities to develop better programme and services while the community participation is not only possible but commanded by law (Municipal law and autonomies laws in Bolivia, participative budgets in Peru). The problem was and still is in most parts, that the capacity of the local services to provide as well as the capacity of the community to claim and to participate is insufficient.

Intervention

From 2005 to 2008, HelpAge and its partners implemented the programme "Defending the Rights of Marginalized Older People in Bolivia and Peru" funded by the Big Lottery (UK), Irish Aid, IFKO and Help the Aged (now Age UK). It was meant to be implemented in 50 rural municipalities and five socio-legal centres in five cities in both countries. Partners involved were: in Bolivia – CIPE, CEDPAN, Horizontes Foundation and in Peru – CCCUNSCH, CAPIS, Centro Proceso Social, IPEMIN and the Latin America and Caribbean Regional Network of Older People (LACRNOP).

The multi-actor approach of the programme endeavoured to raise the voice and capacities of older people's organisations to know, exercise and defend their political, civil, economic, social, human and cultural rights. The project aimed to protect OP from abuse, and enable them to access their entitlements. The project also strengthened the ability of older people and governmental bodies to work collaboratively in addressing older people's priority needs in plans and budgets at the local and national levels. Additionally, the project was instrumental in raising awareness amongst civil society on ageing issues as well as lobbying for the implementation of government commitments on ageing and the inclusion of older people in broader poverty reduction programmes. Irish Aid's support was particularly focused on analysis, learning and dissemination of best practice through evidence-based monitoring.

The Main Activities have been:

- Strengthen capacities of socio-legal advice centres (COSLAM) to attend cases brought forward by older people regarding abuse or legal problems in assessing their entitlements and other core activities, i.e. training older people on their rights;
- Training and advocacy workshops for older people and key local authorities about older people's rights and concerns;
- Advocacy and awareness campaigns to influence public opinion and policy;
- Strengthen Older People's Networks and Organisations in particular via training in communication and negotiation skills as well as organisational strengthening.

All activities had a strong focus on rural development and improving access to benefits for rural older people.

Methodology and results of the municipal work:

One of the expected outcomes of the project was that older people and their networks at local municipal levels benefit from increased inclusion in municipal programmes and budgets. More than 70 000 older persons from 64 municipalities in Bolivia and Peru were involved and considered they have been able to improve their quality of life thanks to the work carried out with their governments.

The main objective was to get the needs and opinions of older persons included in the municipal strategic and Annual Operational Plan AOP stressing the active participation of this age group in public life and with the purpose of obtaining effective support from this, the most accessible part of the state's architecture.

On the one hand, the poverty strengthened or created of organisations of older persons in the municipalities. On the other, direct work with the municipal governments

to disseminated information about rights and obligations and the possibilities for action in response to the ageing of the population. In addition the partner institutions became facilitators for the transfer of knowledge and the incentive of dialogue. This formed a basic work triangle between older people, municipalities and partners.
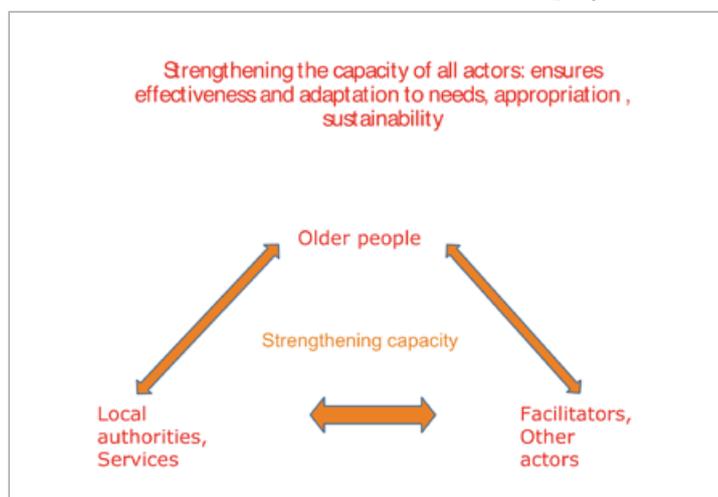
During the life of the project around 50 organisations of older persons managed to form themselves. In the Bolivian case there was support for the implementation of Law 3323 for Health Insurance for Older Persons, SSPAM, (which makes the municipalities responsible for both financing the insurance as well as its implementation) and the project managed to increase the affiliation to the scheme by 3 folds. The lines for older people in the municipal budgets increased leading to project such as: ten municipalities have committed to building multipurpose centres for older persons, 15 municipalities have donated funds for the purchase of land so that the older persons may build one of these centres (the majority uses it for agricultural activities), some municipalities have given equipped spaces for the work of the organisations of older persons and they have paid the costs of obtaining their legal statutory documents, in some cases a person in the local government has been designated in charge of the affairs of older persons and (sometimes even an older person). The municipal governments have organized socio-legal services for older persons; they have created a special register for older persons and provide them with a municipal identity document. The municipalities have supported productive projects such as the cultivation of medicinal plants, vegetables and breeding of small animals.

Another positive aspect is the space gained in the planning and implementation in municipal budgets participative events. Participation in these spaces has returned to older people their role as agents of development.

Methodology and results of the Sociolegal centres (COSL or COSLAM)

The socio-legal rights centres (COSL or COSLAM) have been one of the main components of this project. The core activity of the COSLAM is the provision of social services and legal advice to disadvantaged older people. There were 5 COSLs in the project: the pioneer COSL of La Paz with a succursal in El Alto, and 4 new ones (Sucre, Potosi and Santa Cruz in Bolivia, Lima in Peru).

Over the 3 years of the project, 26,541 cases have been attended to by COSLs, 14,247 of these cases were women (54%) and 12,294 were men (46%) reflecting the ratio of women to men found in the demographic data. All 5 COSLs have been functioning with few staff but well trained and experienced.

Strengthening the capacity of all actors: ensures effectiveness and adaptation to needs, appropriation, sustainability

Older people

Strengthening capacity

Local authorities, Services

Facilitators, Other actors

	Bolivia		Peru		Total by gender			
	Male	Female	Male	Female	Male	Female	Total	
Orientation	5,611	6,274	336	403	5,947	6,677	12,624	48
Documentation	4,172	5,097	36	42	4,208	5,139	9,347	35
Physical and psychological abuse	1,264	1,564	68	75	1,332	1,639	2,971	11
Other abuse	520	618	287	174	807	792	1,599	6
Total	11,567	13,553	727	694	12,294	14,247	26,541	
	46	54	51	49	46	54		

The COSLs distinguish between two kinds of cases: cases that require orientation and counselling, which are usually resolved in the first interview (they represent approximately half of the demands) and cases that require more in depth intervention from the team, such as further research, home visits and (re)conciliation meetings. The primary demand for socio-legal services in Bolivia was mostly associated with problems of identity documents, often as a result of errors in OP's existing documentation rather a lack of documentation. In Peru however, the main problem seems to be physical or psychological abuse and also more assistance was requested from the COSL for pension cases. Other figures include additional services provided through the centres eg: in the case of Sucre, as a municipal service, this centre has also performed other tasks such as registering OP on the SSPAM to the Health Scheme and Municipal Credential.

Impact and change in the lives of OP.- Although the problems presented by OP to the COSLs were generally solved and the OP could access to benefits, it was felt important to investigate and document whether OP had experienced positive changes in their lives in the long term, as a result of these services. The COSLs therefore carried out a series of focus group discussions and follow up interviews over the course of the project to capture the long term impact. A sample of stories and testimonies showed that effectively there has been an impact in their lives although not only or simply the one expected. E.g. self esteem and socialisation were impacts clearly perceived as a result of the project.

The work of the COSLS was and could not be limited to the attention of individual cases. In addition they performed two key tasks: a) disseminating information on the rights of Older People through written documentation and talks, b) targeting other professionals and institutions through direct training and through the development of specific materials on the methodologies used by the COSLs. The COSLs had also an important role promoting older people organisations. Two guidelines have been developed during the course of the project by the COSL teams - one in Bolivia (2005, to be revised in 2008) and one in Peru (2006, to be revised in 2007). These manuals have been designed for training technical staff from other institutions such as state institutions, and in particular, municipal staff in charge of organising operative services. They were designed drawing on the experience of the various COSL teams, in order to complement and aide their training activities. On a year basis, 34 workshops were held with 33 public institutions. This training covered existing legislation, best practice approaches for working with older people as well as the methodologies utilised by the COSLs. A very particular audience for this training has been the social services of smaller rural municipalities as an alternative to increase the capacity to deliver services of local governments.

A major impact has been the influence of these pilots: the Peruvian partner in Peru participated of development of the regulations and models for the CIAM while in Bolivia an agreement with the Ministry in charge of Social Affairs was made to develop a national frame work/programme (work done in 2009).

Discussion

In internal and external evaluations, the municipal component was considered to be the most successful in fulfilling its objectives. Such a range of unexpected, but positive, results were obtained. Amongst key learning, the need for a differentiated strategy for rural/small and urban/big municipalities was emphasised that means

flexibility and adaptability is the service provision. It was also reflected that it remains difficult to convince local authorities and donors of the protagonist role of OP in local development. Key milestones have been the establishment of focal points in the local governments for OP needs and the earmarking of budget lines for services to older people and/or projects established for older people. Another important success factor is the strength and capacity of the older people's organisation to continue to participate in the planning processes and push for their needs to be met. This aspect is greatly facilitated if the local OP organizations have been legally established.

The evaluation of the Sociolegal centres component, a main issue to prevent in the future concerned the difficulties experienced in incorporating the COSLAM into the municipal structure, thus its sustainability. With the exception of the COSLAM in Sucre, the process was difficult. Some alternatives have proven successful, such as the incorporation into the Municipal Sociolegal Services-SLIM in rural municipalities. These services at the beginning of its existence were directed to children abuses and women protection, but there are now directing themselves to have an extended coverage. For small local governments, to use already in place services or services that cover all the population range, makes sense in terms of costs, effectiveness and efficiency. On the other in big cities, the affluence of people in need of attention is too big to have only a "general" service. As conclusions of the evaluation recommendations include that a special attention should be put for more sustainability in:

- Make viable agreements with local governments, because this sets in motion a process for the authorities to appropriate the methodology and institutionalize the service.
- Assure the existence of municipal resolutions that guarantee the continuity of the service in the municipality.
- Present project to a wide range of institutions that can provide financing instead of depending on one donor.
- Support the continuing assistance for the elaboration and improvement of national policies, as an endorsement on the long term. Although not all laws supported by the COSLAM will automatically guarantee the continuity of this project, they do make certain that OP will have better access to services in the future.

The three strategies identified for replication of the COSL were:
- A systematic model of attention to OP needs, which provides basic elements for the implementation of

centres, assures comparativeness and quality standards.
- Strategic alliances with institutions and groups of OP, which allows for the strengthening of the role of the COSLAM
- Advocacy for the exercise and acknowledgment of OP rights. Capacity building and qualitative information of users can be used as input for advocacy in other situations.

As a whole, a very important factor for the success of this programme has been the unique combination of approaches, methodologies and skills as well as a careful sequence of events. The COSLAM component was crucial in providing a direct and very important service for older people and also generating important information on their needs and rights abuses. The organisational component was indispensable in ensuring a durable impact of the project by constituting solid and experienced organisations of older people, able to contribute to local and national development processes. The municipal component was key in ensuring this increased knowledge, capacity and expectations from older people were met with similar efforts from their authorities. The national level advocacy work, if often the least tangible and difficult to control and pin down, was important to ensure a multiplier effect from the local level work and to ensure learning and models were incorporated into policies and programmes with longer term and wider impact on the whole population of older people. Neither one of these components on its own would have achieved even half the results the project has. It is the careful combination and sequencing that has provided innovation in this project.

The question is: would have been so successful the programme in countries where no decentralisation or little decentralise exists?

I would like to conclude with an illustration of what can be achieved, with the example of the role of the national Association of OP in Bolivia ANAMBO, which has been strengthen through the programme (in particular through better grassroots rural organisations and through the training of its national leaders). In 2008 they have been invited to dialogue with the national government and they have been able to bring on the table clear recommendations, enough to convince the Government to decrease the age of the universal pension Renta Dignidad from 65 to 60 as well as increase the amount. But later on they have participated in another round table of negotiations that has followed up the implementation side and has taken decisions to improve coverage. As a result, a system through the

army (being the Army present in remote areas) has been implemented to deliver the Renta Dignidad to isolated people while investment was made in the computer system connected with satellite. Later on the same leaders have work to extend the use of biometric measures registration not only for elections but to the delivery of benefits.

Annexe

Casiano Amurrio

"Well, things have improved a little because we are getting results, results for all the older persons and for the future it promises even greater improvements for older persons, with the increase and better implementation of the social pension Renta Dignidad, let us say, with that prize that we have received from the World Bank, and more over, when the multiple activity centre is operational. I believe that we would not have much to envy of the other more developed countries, the life of older persons will improve."

Desiderio Prado

"Because the road that I am opening up, that is to say, the organisation, has desire. I have my desire, what a thing: It is for all, for them also provided one day they reach the age, 60 or 40, 55, 70 years. And will they not maybe and occupy use the same offices? They will use the same treatment. They will not always be young. I believe they will not always be these children these girls, never. We are in the race; we have a goal, to arrive at the same point. When the hour of death arrives, one dies. No? But, as I tell them, I will continue working."

Story of José – Lima, Peru

In August 2007, Ms Mercedes informed the Municipal service, where the COSL was located, that José, 90 years old and widower was abandoned by his children. She told them that he suffered a stroke some years ago and is still not well. Most of the time, he is in bed. He is without income or resources to access treatment or medicines.
When the social worker visited him, she found him in bed unable to stand. His son Homero and granddaughter Brenda were also present in the house and were able to confirm his story. He was treated at the time and prescribed physiotherapy but this treatment was stopped abruptly due to a lack of resources. Although he has severe physical limitations, he still has his mental faculties. He was emotionally affected and was moved by the visit, crying all the time. He was totally dependant on others and only able to move with help. He explained that he missed the meetings with his group Laderas Corazón (an association for older people) which he had founded. He was a very active president, achieving many things for older people. The social worker noticed he had problems with his ID as well.

The COSL liaised with a range of different services and managed to solve his ID problem and ensure that he could access physiotherapy through affiliation to the Peruvian Health Scheme SIS and gain possession of a wheelchair, which allowed him to move about independently and return to the meetings of the OP association.

Story of Adela Morales – Santa Cruz, Bolivia

Ms Adela Morales, 76 years old, was referred to the COSL in Santa Cruz by a friend. She came looking for advice on a debt problem.
"I asked the lawyer about a debt owed to me by my nephew who did not want to pay me back. With the lawyer's help we drew up a document that acknowledges the debt with a plan for repayment during 6 months. Everything was signed and made official. At the right time my money was paid back (a total of 2000 us$). Only the interest agreed is now due."
"I feel alleviated. I do not have to think about the problem anymore. I feel good when I go to the centre. I went there because I was looking for somebody to trust. There, I learnt about the laws and my rights."

Flora, Potosi

"I am Flora … I am 75 years old. I live on my own. I have 4 children but three of them live in Argentina and one in Trinidad (a city far from Potosi). Sometimes they phone me but they can not take care of me because they have their own family…. For me the COSLAM has been a blessing. I came to this office for help. I could not have my Bonosol and the bank sent me to the COSL. I had a problem of double registration of my birth certificate with different dates of birth, which is why I had to solve the problem in the Court of Justice. The COSL team took care of me. Now my documentation is in order and updated. I already had my Bonosol which is so much help for alimentation because I do not have any income. I thank the team for the grand task they perform for us, Older People."

Ayacucho case study:

In 2006, contacts were made between partners (Proceso Social in charge of the COSL in Lima and CCC-UNSCH in Ayacucho) after the law of OP was published and municipalities were obliged to implement social services for OP. After the normative to implement the law (2007), in particular the normative for the CIAM (municipal integral centre for OP), CCCUNSCH advocated for the opening of such a service in Ayacucho and convinced the municipality to receive training from Proceso Social in agreement with MIMDES (the ministry in charge). This was planned for 2007 but was finally achieved in January 2008. In April 2008, Ayacucho CIAM began operations.

Introductory Note WG 1b:

Barriers to access

Piush Anthony, Social Policy Specialist, UNICEF–Hyderabad and Chennai Field Office, Hyderabad, India

In most developing countries, social protection policies so far have been identified with ex-post measures as responses to crises (for example, economic and financial crisis occurred in the early 1990s in Asia and the most recent global crisis). Most of the developing countries lack ex-ante measures to address risks and vulnerabilities of poor owing to their chronic poverty and absence of basic capabilities.

In India, most of the workforce is in the informal (unorganised) sector and they face various types of risks and vulnerabilities due to their 'work status' (income/ employment security) as well as due to conditions of living including poor shelter, water, sanitation, and bouts of hunger and food insecurity. They are also least able to participate in market driven social security measures (for example, private health insurance or private pensions) and face difficulties in participating in the contributory schemes of social security.

Even some of the rudimentary social security schemes implemented by various welfare boards of informal workers tend to have limited coverage and scope. This warrants a fresh-look at the endemic nature of poverty and vulnerability of informal sector workers and ways of addressing social protection from a developmental perspective.

Programmes like public distribution, school meal programmes, social assistance schemes, assistance for education and health etc are recognised for creating entitlements for basic social protection. Public works programmes (like NREGA) are also aimed at creating income security and there by reducing household vulnerability. However, several such schemes and programmes are mired with series of barriers for participation by the most vulnerable and needy population. It is important to identify the various dimensions of barriers to extend social protection for all.

While supply constraints are often identified as sources of barriers for extension of social protection, demand side factors also play an important role in ensuring access by all. The interplay between demand and supply need to be understood from the policy perspective especially in relation to design of the programme, access conditions, targeting criteria (or universal access) and costs associated with delivery of social protection programmes.

It is often argued that programmes that create entitlements and universal access are preferred in developing countries as they minimise targeting errors that otherwise creep into social protection schemes. However, it would be of policy interest to investigate barriers for participation even in such universal schemes like universal education, universal health and universal public works schemes. Such barriers may come into the programmes by way of design, vested interests as well as the capacities of implementing agency/ bureaucracy. There is a need to identify these barriers and address them through design and other needed policy corrections.

The key questions at this juncture would be:
- How do we unpack the elements of access to schemes (information, awareness, easy systems and processes, social and economic discrimination-both benign and deliberate)?
- What are the inclusion and exclusion errors of the existing programmes?
- What are the risks and vulnerabilities that are not covered in the existing programmes for informal workers?
- Is there any other vulnerable groups that are left from accessing the basic social protection (migrant families, children)
- What are the three notable gaps between demand and supply of social protection schemes?
  → Universalisation versus targeting of social protection schemes: What have been the experiences and lessons?
  → What are the sources of barriers for extension of social protection? (ex. Public finance, social exclusion, design and implementation apparatus) and how they can be overcome?
  → What are the specific factors which constitute a barrier to conceptualizing an integrated and comprehensive social protection scheme?
  → What are the ways and means to integrate a social protection perspective into policy-making?

- Are the main differences, if any, between developed and developing countries in their approach to social protection policy-making?

How can engendering access to social protection and creating child sensitive social protection policies be achieved?

Topic 2: Delivery systems: Good practices and how they work

Introductory Note WG 2a:
Public Service Delivery Systems: Good Practices and How they Work
Gopakumar Thampi, Chief Operating Officer, Affiliated Network for Social Accountability – South Asia Region and Global, Institute of Governance Studies, BRAC University, Dhaka, Bangalore

"It was once said that the moral test of Government is how that Government treats those who are in the dawn of life, the children; those who are in the twilight of life, the elderly; and those who are in the shadows of life, the sick, the needy and the handicapped".
Hubert H. Humphrey

A well-functioning social protection policy is an important element of a country's strategy to reduce poverty and vulnerability. More importantly, it is an instrument which addresses the risks of efficiency without equity in the growth paradigm, through state provision of basic social and economic services or through redistributive policies. Many social protection programs in developing countries in South Asia continued as part of post-independence welfarist traditions or been introduced as part of political opportunism, and ex-post responses to emergencies/disasters or donor-driven demands. There is however a pressing need to systematize and unify these efforts in a manner which will not only cover those in the formal sector or those addressing special categories like the socially handicapped and destitute, but also, the vast majority of waged and self-employed workers in the informal sector who fall between these two categories.

A quick review of literature on social protection policies and strategies, especially those reflecting innovation and new thinking, highlights trends that are bound to shape and influence the contours of emerging discourses and practices[1]:

- Economic and social globalization and their impact on the labor market, the informalization of work, increase of international migrations, global health risks and the 'digital explosion' have profoundly modified the nature and dynamics of poverty and social exclusion over time, above and beyond chronic poverty and social exclusion.
- There is a pressing need for social protection systems to strengthen their links with mechanisms that prevent and combat poverty and social exclusion; a possibility reiterated by the expectations of its contribu-

tions to the realization of the Millennium Development Goals (MDGs).
- New models of social protection strategies like Conditional Cash Transfers (CCTs) are reflecting a new thinking on the rationale for social protection, which re-examines the presumed trade-off between equity and efficiency by considering the long-term social and economic costs of uninsured risks and unmitigated inequalities.
- Systemic challenges continue to pose ideological ambiguities like the separation and contradiction between social protection for the most vulnerable and the general process of universalization. Emergence of growing evidences that point to an urgent need for social protection programs to move from a state based approach (focusing on public actors) to a governance and rights based one.

Given this enabling and challenging backdrop, what constitutes the essential criteria for a well targeted and implemented social protection policy? Since social protection programs when viewed as 'tangibles' translate into public services, we place this probe in the domain of public service delivery to explore potential enablers and draw parallels for strengthening the design and implementation of social protection policies and programs.

What constitutes an effective public service delivery? In general, drawing upon successful initiatives from India and elsewhere, effective delivery of public services need to incorporate five critical elements:
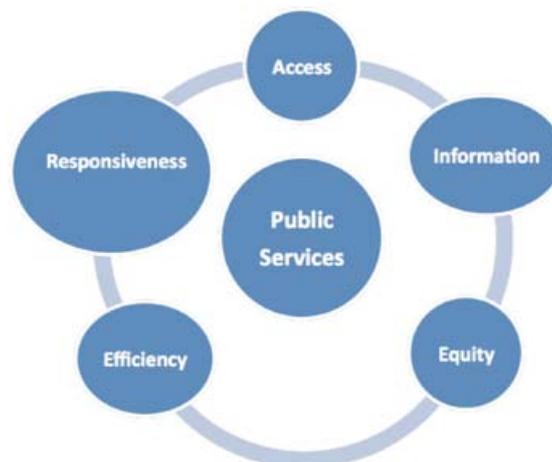
---

[1] Social protection and inclusion: Experiences and policy issues. International Labor Organization, 2006. Geneva

1. **Access**: The ease with which citizens can avail the facilities, entitlements, or rights provided by government is the starting point for an effective public service delivery system. It is only when a government matches its pronouncements and offers with ease of access to the people who are entitled to services or other benefits that we can call the agency's conduct citizen centric.

2. **Information**: A well functioning service delivery system provides adequate information and knowledge to the citizens about the way it functions and how they can interact with its numerous agencies. Access to information empowers citizens to influence policy, allocation of public resources, and monitoring of performance, and to access the services and rights to which they are entitled. It calls for greater transparency on the part of government, an attribute that is diluted when an executive centric approach prevails.

3. **Equity**: Governments serve large and diverse populations. Equity and fairness therefore become key issues in their access to the benefits, services and rights offered by government. When there is discrimination in terms of the access to or delivery of these entitlements, principles of good governance are compromised. The equity criterion applies equally to the policy arena too. When policy making is influenced unduly by some sections at the cost of others, there is a clear violation of this criterion. Thus equity has both inter-personal and inter-group dimensions.

4. **Efficiency**: Entitlements and rights of people must be delivered at the least cost in terms of resources, consistent with agreed upon standards of quality and reliability. This applies in particular to the wide range of public services and benefits for which people depend on government. The absence of standards and norms for access and delivery are serious barriers to the pursuit of efficiency. Even in respect of policy making, if participation of citizens is made more cumbersome or costly, it cannot be regarded as a good practice.

5. **Responsiveness**: A major problem that citizens encounter in their interactions with government agencies is the latter's relative inability to resolve the difficulties that arise, specially with respect to service provision and protection of rights. Often problems arise because of a lack of efficient mechanisms for grievance redress. It may also reflect an attitudinal problem on the part of officials who consider themselves as dispensers of favours to the people. The monopoly power of government in many areas exac-

erbates this mindset. When this happens, most people tend to conclude that government is unresponsive to their needs.

The five elements described above could also be considered as cornerstones in designing and implementing social protection programs. However, it is useful to keep at the back of the mind the caveat that the mix and match of these criteria will vary depending on the nature, scope, context and mandate of the program. But, an attempt can be made to pull in these elements under together under a framework and group them into three functionally distinct areas:

1. **Designing the building blocks for a social protection program**: Drawing upon emergent trends from the public service delivery domain, we propose three key themes that we believe captures realistic expectations regarding the effects and effectiveness of social protection policy:

1.1 **Balancing protection and promotion**: Although the raison d'être of social protection began with the idea of protecting vulnerable groups from shocks and crises of their normal existence, it quickly evolved to acknowledging the need for promoting measures to provide pathways out of poverty. Given the magnitude of poverty in South Asian contexts and risks associated with liberalization and globalization, it is imperative for social protection policies to move beyond simple ex-post initiatives, i.e. addressing insecurities in income and consumption to ex-ante initiatives, i.e. building assets and livelihoods and developing infrastructure and human capital. The concept of graduation, or moving people from dependency to an independent, productive livelihood is thus one of the central elements in the social protection agenda.

1.2 **Bringing 'rights' into social protection**: Social protection is a universally recognized human right. Effective social protection policies enshrine and operationalize this right within the legal and administrative framework through stating specific rights explicitly and putting in place effective grievance and audit mechanisms, thereby strengthening the social contract between the state and its citizens. This serves a dual purpose. It opens up avenues for social mobilization by strengthening the capacity of vulnerable groups to negotiate their interests and claim their legally constituted entitlements. It also ensures the accountability of the institutional system by forcing it to take responsibility for its decisions and actions. This has become a key component

of the discourse on rethinking social protection policies. Instituting rights has the potential impact of overcoming structural barriers and power asymmetries in a society, thereby serving the interests of longer term socio-economic impact.

1.3 **Contextualizing social protection:** A successful social protection policy cannot only be judged by how well its objectives have been met during implementation. Rather, the interventions should be embedded within its political, economic, social, cultural and geographic context to maximize impact. The design of programmes must be informed by a thorough assessment of the demand and supply situation. On the one hand, proper identification and prioritization of needs of different vulnerable groups need to be taken into account. On the other, the roles and capabilities of different service providers and institutional actors in responding to these demands - through available resources and incentives - must also determine the feasibility of a program. Social protection programs that are unable to innovate and adapt to the local context will most likely fail to make a lasting impact.

2. **Building ownership & Framing incentives for partnerships and innovations:** Actions on both demand and supply sides are required to make social protection policies more citizen centric. Dissemination of information on services and their standards, for example, will empower the people to access services and demand greater accountability from service providers. Reform of internal systems using new technologies may improve the responsiveness of service providers from the supply side. Partnerships with non-governmental bodies can also lead to greater responsiveness of service providers, and impact on both demand and supply sides. We present below some concrete possibilities in this regard:

2.1 **Ownership of the intervention:** The nature of initiation of a social protection program can have far-reaching impacts on its progress and eventual impact. Many successful programs have been seen to enjoy broad-based support from political leadership right from its inception, thereby ensuring the commitment of bureaucrats to see through proper implementation. There is a risk of social policies being used to support the agenda of a particular political regime but there are also incentives in furthering a long term economic agenda. But ownership must also be secured through civil society and other non-state actors, who play a key role in mobi-

lizing and educating the beneficiaries about the procedures and entitlements of the program.

2.2 **Investing on the providers:** 'Any social protection intervention is likely to be only as good as the people who design and implement it', quotes a report from Social Protection in Asia. Involving the relevant actors who are responsible for planning local, needs-based works and also investing in them in terms of technical skills, incentive/reward structures and work facilities associated with the program are crucial to ensure proper implementation.

2.3 **Building partnerships:** In developing country contexts, issues such as affordability, manpower availability, geographic access and cultural diversity determine the feasibility of social protection programs. Good practices even in the Indian context show programs that have been jointly managed or financed by the government and a range of other stakeholders such as NGO's, trade unions, private sector and beneficiaries themselves. These measures not only reduce the fiscal and administrative burden on the state, but through increased spaces for participation of other stakeholders, also encourage innovation by experimenting with alternative delivery patterns. However, care must be taken on selecting partners and drafting the terms of references.

3. **Strengthening Oversight & Accountability:** Proactive (suo moto) information disclosure, effective grievance redress mechanisms and strong oversight and accountability systems are critical for the effective implementation of a social protection program.

3.1 **Proactive information disclosure:** The essential information that citizens need to access services and ensure that they receive the benefits or services they are entitled to is an aspect to which all governments need to pay special attention. The conditions and terms for getting access to services, the standards of quality and reliability of the services and remedies available if the delivery is deficient constitute the basic information that all citizens need. It is this information that they can use to hold the service provider accountable in the final analysis.

3.2 **Grievance redress mechanisms:** Effective and transparent complaints handling mechanisms need to be put in place to enable beneficiaries to resolve their problems with both access and service provision. Here, it is important to emphasise that new technologies can be of great assistance in both the design and implementation of redress mechanisms. Greater simplicity, transparency and accountabil-

ity can be achieved through the use of these technologies. Even outsourcing of complaints handling through call centers or having toll free telephone lines may be efficient ways to deal with this issue, especially for the disadvantaged segments who may not have access to cutting edge technologies.

3.3 Strengthening accountability mechanisms: Incorporating rights into social protection policies and programs is a key instrument through which to empower citizens by giving them a statutory and justiciable right to a particular service, of a particular quality within a particular period of time. Civil society in India has increasingly begun to bring the language of rights into the public domain which in many cases has culminated into legislations like the Right to Work, Right to Food and Right to Education. Cross-cutting these rights has been another powerful legislation - the Right to Information which has enabled people to gain access to government records and question the government, which has great potential to check corruption and improve the efficiency of social protection programs. Another mechanism is to create watchdogs of public services such as offices of the public ombudsperson to channel and resolve grievances of the public.

3.4 Monitoring and Evaluation: The importance of a monitoring and evaluation system, whether internal or external to the state, cannot be emphasized enough in measuring progress and bringing accountability and transparency in social protection programs. This can take several forms – establishing minimum acceptable standards of service delivery or entitlements; assessing the relevance and impact of spending priorities; tracking leakages in government funds or verifying whether funds have been

spent in appropriate ways. Tools and approaches to assess service provision such as public hearings, social audits and public expenditure tracking surveys are increasingly beginning to be used by citizens and in some cases the government. A good case in point is the Asian Development Bank's Social Protection Index (SPI) is a new approach to measuring effects and outcomes of social protection programs in countries. This methodology assesses social protection by a set of four indicators: expenditure on social protection as a share of gross domestic product (GDP), coverage in terms of reaching priority groups, distributional effects in terms of a poverty-targeting indicator, and impact in terms of per capita social protection expenditure on the poor in relation to the poverty line.[2] Figure 1 shows a comparison of the SPI in selected south Asian countries. Although this a national level measure that allows cross-country comparisons, similar approaches can be adapted and applied to social protection programs within a country.

Apart from the formal monitoring and evaluation processes, third party interventions by local community groups can bring in added value. There are a number of demand-side generated tools like social audits, citizen report cards, community score cards and public expenditure tracking surveys that are now widely recognized as potent and complimentary oversight and accountability approaches.

In general, the paper as it stands give the solutions that have to be developed in the working greoups, the paper is not posing questions but giving answers. I feel this is the "wrong" approach.
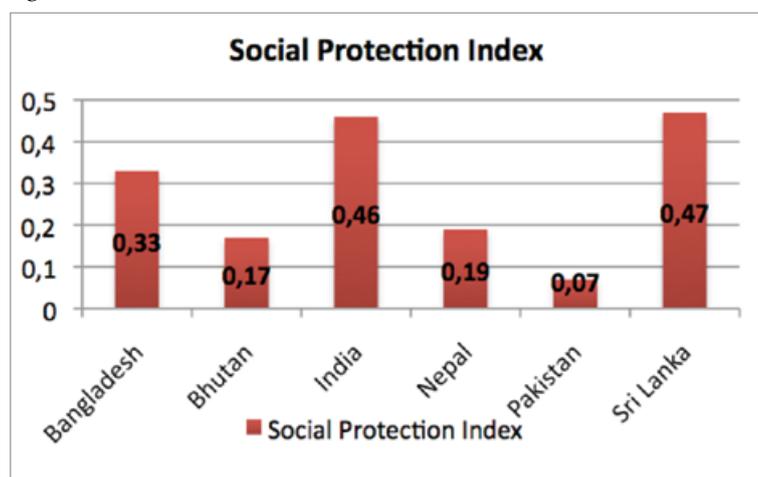
What we would like to have as an input for a working group is either the presentation of an concrete example of a scheme and how it works with what results/ problems, etc. Based on it the group work looks into issues and patterns producing these results and discusses how to improve. or we have a kind of good practice and discuss based on that issues to be considered for other schemes in terms of success factors.

The paper now is a normative papers which does not stimulate a discussion, but gives a theoretical framework without testing this framework with a real example.

In my point of view we need to go "the other way round."

Guiding questions for the working group
- What lessons can be draw from current experiences of programs like NREGA in terms of design elements and delivery mechanisms?

Figure 1

Social Protection Index

(Bar chart showing Social Protection Index values: Bangladesh 0,33; Bhutan 0,17; India 0,46; Nepal 0,19; Pakistan 0,07; Sri Lanka 0,47)

---

[2] For more information see http://www.adb.org/Documents/Books/Social-Protection/Volume2/Part4.pdf

- What elements contribute to transparency & accountability in existing programs?
- How can these elements be strengthened?
- What lessons can we draw from the attempts to institutionalize innovations like social audits within programs like NREGA?

Introductory Note WG 2b:

Building Social security systems: A case for decentralisation

T.R. Raghunandan, Former Joint Secretary of the Ministry of Panchayati Raj, Government of India

Two critical requirements for good social security system
- Scale is important, the larger the numbers covered, the more stable the system;
- Data is critical both for risk appraisal and administration

The background
- Karnataka on a path of carrying decentralisation forward;
- Current focus on further decentralisation to Grama Panchayats;
- Landmark reform happening in legislation, fiscal, administrative and planning decentralisation in last two years.
- Strengthening participatory democracy by not merely treating citizens as customers of services, but as effective participants in democratic processes to make democracy more meaningful and relevant for themselves.
- Strengthen Grama Sabhas and make them effective instruments of local decision-making,
- Concentration on improving the quality of governance, determination of local priorities and better targeting of social and general services being provided at Grama Panchayat level.

Key reforms
- Setting up of empowered Ward Sabhas and Grama Sabhas;
- Unique satellite based capacity building programme for Grama Panchayat members under way;
- Belur Declaration aimed at further strengthening of Grama Panchayats

Current challenges and concerns
Can Grama Panchayats handle effectively their enhanced responsibilities?
Answer: devolution of responsibilities is by itself the best capacity building programme

Imperative for MPHS arises from recent empowering legislation….
- Ward Sabha to identify and select all beneficiaries in order of priority in accordance with concerned scheme guidelines and submit to the Grama Panchayat;
- Grama Panchayat to place the beneficiary lists sent by the Ward Sabhas before the Grama Sabha;
- Grama Sabha to make the final selection and prioritisation;
- Such selection and prioritisation to be mandatory at all levels of Government

Current challenges in empowering Grama Sabhas
- Trust reposed in the Ward Sabha and Grama Sabha is immense; will these institutions function responsibly and effectively?
- Legal position apart, misgivings exist on taking participatory democracy to the Grama Sabha level because we fear that people may not always take informed decisions.
- Government has primary responsibility to provide Ward Sabhas and Grama Sabhas with reliable data about themselves to enable them to make good decisions in accordance with the law.

The Multi-Purpose Household Survey of Rural Citizens
- Will enable Grama Sabhas to take better informed decisions about themselves;
- It will be an important step towards more effective local targeting;
- Its success will encourage more departments to entrust responsibilities to Grama Panchayats and Grama Sabhas.

The prelude…
- Current Status
  → Citizen data exists in most departments – but in handwritten form

- → Department data that is available in electronic form cannot be easily correlated
- BPL cards computerization has been completed by F & CS department
- 10 Pilot districts were selected for MPHS pilot – Identified BPL families only
  - → Sulya – 98%, Karkala – 90% and NR Pura 75% coverage
  - → Hoskote identified for APL + BPL survey

The Hoskote Experiment
- The largest FPS by cards was selected
- Voters list was taken as the basis and a database analysis was carried out:
  - → Number of families with APL cards
  - → Number of families with BPL cards
- Astonishing results emerged
  - → Close to 100% match on BPL cards
  - → Very low (< 20%) match on APL cards
  - → Fake data of family members
- It was decided to do a field survey to validate the findings

BPL Cards – Hoskote findings
- Almost all families have been issued BPL cards
- If the BPL criterion is applied many families are not eligible
  - → Visibly comfortable living
  - → Most have TVs, some two wheelers
  - → Few have more than 2 Acres of land as per the Bhoomi database of that village
- Only very visibly rich families have not been issued BPL cards

APL card – Hoskote findings
- APL database is not computerized
- Very few deletions have been done over the years
- The head of the family in the card find their place in the voters list and exist
- The family members as listed in the register are fictitious
- Most APL cards were not with beneficiary but with FPS owners

Interesting results from the pilot
- The Electoral Rolls seems to be reasonably accurate
- The number of Ration Cards were more than the number of families as computed from the Election Database by over 25%
- Citizens are willing to pay upto Rs. 20/- to undertake the digital photography process.

Conclusions from the pilot: the down side
- Current databases are highly inaccurate
- People have no stake in data
- People fudge data in the expectation that "if we ask for 100, we will get 10

Conclusions from the pilot: the glimmer of hope
- This underscores the need for us to have an MPHS;
- The pilot shows that the process is replicable.

Designing a GP level citizens survey
- Discussions conducted with several stakeholders, such as Grama Panchayat members, training resource persons, NGOs and field level officers;

10 Pilot Taluks - Analysis

Name of the Taluk	APL	Green Card	AAY	Total	Houses as per Voter list	Variation
Karkala	22550	14273		36823	37517	694
NRPura	3026	9575	970	13171	14296	1125
Alur	4243	12867		17110	12505	-4605
Mandya	53832	44341	3479	101652	40819	-60833
Maddur	30550	39560	2704	75518	36455	-39063
Nanjangudu	19540	62303	-	81843	83848	2005
K R Nagar	23470	33798	-	57268	38983	-18285
Shidlaghatta	4193	25059	-	29252	31313	2061
Hosakote	14204	35670	984	50858	49854	-1004
Sulya	14224	13149	-	27373	42784	15411

- Surveys conducted by "Concerned for Working Children", an NGO, studied closely,
- Discussions held with Grama Panchayat members on satellite to elicit responses to the idea.

What the consultations revealed...
- Grama Panchayat members were largely enthusiastic about the survey;
- Several initiatives by Grama Panchayats were already underway; (Maravanthe Panchayat, Udipi district)
- If the forms were sensitively designed, even illiterates and neo-literates could undertake a competent survey
(Example: surveys conducted by Children on child labour)

The philosophy underlying the new idea...
- Information is basic tool for strategic planning, but relevant information is rarely available;
- Secondary data is almost always out of date and is merely a description of past trends;
- The field reality is dynamic and constantly changing;
- What we need is specifics with names and faces, not statistics;
- We need it here and now.

What happens when the subjects of research become researchers…
- The CWC experience
- Children felt the need to collect information about their own villages ;
- Children sought help on designing a survey that they could use;
- Children carried out the surveys;
- Children began to act on their findings even before the data was correlated;
- Children generated data, used it to transform their lives and kept updating it;
- Grama Panchayats saw children as a source of valuable information.

The basic framework of the new idea...
- The survey must be cost-effective; (within Rs. 5.05 crores available for BPL survey)
- It should be immediately useful to the people and the Grama Panchayat, even without computerisation;
- no need for unnecessary high technology;
- Grama Panchayat members will supervise and manage survey and can even conduct it themselves;
- Grama Panchayats will own the data.
- Data collection is a process, not an event;
- Chasing 100 percent accuracy at one go is futile;

- A basic framework should be developed and local initiatives and add-ons should be encouraged; Grama Panchayats should be encouraged to undertake interventions even as the survey throws up results.

Issue of ownership of data
- Fundamental principle: Grama Panchayat will own data for the following reasons;
- Everybody ultimately is a member of some Grama Sabha;
- Grama Panchayats play crucial role in verification;
- Grama Panchayats will take on responsibility of updation.
- Decentralisation to Grama Panchayats will be strengthened because every department will have to transact and interact with the Grama Panchayat regarding functions transferred to them.

The Kerala Kudumbashree experiment
- Kudumbashree is a multi faceted women based participatory poverty eradication Programme jointly initiated by Government of Kerala and NABARD.
- It is implemented by Community Based Organizations(CBOs) of Poor women in co-operation with Panchayati Raj Institutions.

Mission of Kudumbashree
"To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Governments, by facilitating organisation of poor for combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically".

The Process
Spotting the poor families – The 9 Point "Risk Index"
- Living in a substandard house or hut
- No access to sanitary latrines
- No access to safe drinking water(150 Mts)
- Getting only 2 meals a day or less
- Having children below 5 years of age
- Having no or only one earning member
- Belonging to socially disadvantaged groups
- Having an illiterate adult member
- Having alcoholics or drug addicts
A family having at least four of the above factors is classified as a 'Family at Risk' or a 'Poor Family'

Revised Risk Parameters (Urban Areas):
- No Land /Less than 5 cents of Land
- No house/Dilapidated House
- No Sanitary Latrine
- No access to safe drinking water within 150 meters

- Women headed house hold/ Presence of a widow, divorcee / abandoned lady / unwed mother
- No regularly employed person in the family
- Socially Disadvantaged Groups(SC/ST)
- Presence of Mentally or physically challenged person / Chronically ill member in the family
- Families without colour TV

A family having at least four of the above factors is classified as a 'Family at Risk' or a 'Poor Family'

Relevance & Significance of 9 point index
- Simplicity
- An inclusive definition
- Do not depend much on income
- Easily understood parameters
- Survey by community
- Various manifestation of deprivation are included
- Large possible combinations of Poverty – 9c4 Combinations – 126 possible ways of finding a poor family
- It facilitates rational grading of poor families
- It suggests possible corrective steps

Community Based Organisation (CBOs)
- Neighbourhood Group (NHG)
- Area Development Society (ADS)
- Community Development Society (CDS)

The focus is on …
- Human Resource Development
- Community Health
- Education
- 'Balasabha'- Children's NHG
- Basic Minimum Need Infrastructure Development
- Micro Finance
- Destitute Identification Rehabilitation & Monitoring (DIRM)
- Lease Land Farming
- Micro Housing
- Micro Enterprise Development

'Bala Sabha' - Children's NHG (Urban Area)
Preventing the Intergenerational Transmission of Poverty
- An informal forum of children for improving creativity and talents
- 120,000 students in 6,000 Bala Sabhas (age group of 10-15)
- 480 volunteers for nurturing Bala Sabha
- Thrift crossed INR 1.2 million(5 months)
- Weekly meetings at common place

Destitute Rehabilitation
- A special programme to address the problems of poorest among the poor

- 1st Phase -101 GPs
- II nd Phase - 68 GPs
- 13928 Families identified
- Rehabilitation Plan for 41.26 crores
- Online monitoring system

Who is a Destitute?
- They are poorest of the poor.
- They are the outliers of the development scenario in the negative extreme.
- They live at the margins of the economy, society and polity.
- They do not have a "voice" or the power of "choice".
- They are not a constituency or vote bank.
- They face the worst forms of deprivation and lack of access to the basic minimum services.
- They are exposed to all forms of vulnerability and do not have any safety net against risks.
- Their income is below subsistence and they are dependent.
- They are faceless, powerless & lack capabilities
- Not aware of their entitlements
- They cannot compete nor bargain.
- Severity of destitution is by unfavourable physical, gender or caste status.

Disability being a women, being a widow, physically or mentally challenged, belonging to a Scheduled Caste or Tribe can singly or in combination aggravate the suffering.

Factors that contribute Destitution
- Break down of joint family system
- Changes in the Value system of the society
- Ill health
- Illiteracy
- Lack of income
- Social isolation
- Defects of social security system

How they can be identified?
1. Kutcha House
2. No access to safe drinking water
3. No access to sanitary latrine
4. Illiterate adult in the family
5. Family having not more than one earning member
6. Family getting barely two meals a day or less
7. Presence of children below 5 years in the family
8. Alcoholic or drug addict in the family
9. Scheduled Caste or Scheduled Tribe family

Any family which satisfies 7 - 9 points may be worst affected Risk Family. If they have …

If they have any of the following factors they are in Destitution

- No landed property to create dwelling place (living in poromboke land, forest land, side bunds of canal and paddy fields etc)
- Spending the night time in public places, streets or in the verandas of shops for sleeping.
- Families led by unwed mothers, single parent or those separated women living in distress
- Families led by young widows whom are economically poor or having women who had passed the age of marriage and remains unmarried.
- Families having members who are subjected to severe, chronic and incurable diseases or physically and mentally challenged.
- Families having no healthy member to win bread for the family
- Beggars who resort beggary as a vocation.
- Women subjected to atrocities

The Neighborhood Groups can be entrusted with the task of identification.

Package of care services

- Food security
- Health
- Old age
- Pension
- Education
- Lack of assets like shelter & land
- Drinking water & sanitation
- Lack of income & employment
- Social isolation

Holistic approach is required to solve the problem

Socio-economic security?

- To prevent the process of destitution
- To protect & nurture the destitute (identified by the local bodies)

Here is a Destitute …

- No land
- No Shelter
- No Job
- Illiterate
- Paralyzed & Non mobile son
- No income
- A widow

Anti poverty sub plan

- Aims at total development of panchayat
- Absolute poverty reduction within a time frame
- Participatory poverty assessment by the poor
- Various needs of the poor identified & addressed
- A mass movement in the LSGI
- Enables participation various agencies & deparetments
- Effective convergence of services and resources

Could we build a GP managed social security model?

- We could further fine tune MPHS on Kudumbashree lines,
- We could build Kudumbashree type linkages between CBOs and GPs,
- GP could be delegated the mandate to maintain essential records such as birth and death,
- The default approach could be through converging at the GP level
- We could adopt the anti-poverty sub plan concept at the GP level, of which social security is an essential part

Mindset change required…

- Try not to work either above, or below the GP,
- To treat GPs not as agents for implementation, but as the implementers,
- Encourage GPs to work below them rather than we doing it,
- To ourselves move away from micro-management, to capacity building, facilitation and building networks

"The success of democracy depends not only on the institutional forms that are adopted, but also on the vigour of practice. The political challenge for people around the world today is not just to replace authoritarian regimes with democratic ones. Beyond this, it is to make democracy work for ordinary people."

Amartya Sen

Topic 3: Awareness creation and empowerment

Introductory Note WG 3a:
Shiv Kumar Narayanan, Director and Founder Member Catalyst Management Services Private Limited, Bangalore, Karnataka – India

Introductory Note WG 3b:
Ravinder Kumar, Director, Vrutti Livelihoods Resource Centre, Delhi, India

Awareness to Empowerment: Exploring Pragmatic Approaches for providing social protection to unorganised workers
Perspective Paper
N.Shiv Kumar and Ravinder Kumar, Catalysts Group

Understanding Social Protection for the Unorganised Workers in India

Social protection is designed to reduce poverty, inequality, vulnerability and multi-dimensional deprivation of specific population groups. Social protection to unorganised workers is absolutely important is any scheme of things for poverty alleviation (and achieving MDGs) as they constitute 84 percent of producers in agriculture sector and 89 percent of enterprises in non-farm sector[3]. Social protection needs for the unorganised workers are food security, nutritional security, health security, housing security, employment security, income security, life and accident security, and old age security. Numerous frameworks are being used to understand the social protection needs for the unorganised workers. Instrumentalist approach emphasises that extreme poverty, inequality and vulnerability will make the achievement of development targets dysfunctional and therefore putting in place risk management mechanisms is essential. This will compensate for incomplete or missing insurance (and other) markets, until a time when private insurance can play a more prominent role. Activist approach views the persistence of extreme poverty, inequality and vulnerability, as symptoms of social injustice and structural inequality and sees social protection as a right of citizenship. This paper suggests a pragmatist or empowerment based approach which can be seen as series of steps undertaken to reduce vulnerability and improve capability of unorganised workers. The focus is on a prioritized set of interventions based on what resources are available. This approach concerns with broader notions of capability development and therefore does not focus on the timeframe for which social pro-

tection to a particular segment is to be provided (instrumentalist want 'for the time being, till markets takes over', while activists want social protection for ever). This approach talks about three sets of interventions:

- Reduce Vulnerability - Employment generation, efficient labour markets, social assistance schemes
- Protect - from Risk exposure - Social insurance
- Enhance capacity to Protect themselves - micro and area based schemes, child protection

Unorganised Workers' Social Security Act came into force in May 2009, which makes it mandatory for the state to provide social security benefits for unorganised workers. However implementation of the Act continues to see great challenges. The history of social protection is also replete with examples of failure of schemes to reach and benefit the intended target groups e.g. Government launched the 'Unorganised Sector Workers' Social Security Scheme, 2004' on pilot basis in 50 districts. The scheme provided three benefits such as, old age pension, medical insurance and accidental insurance. However, the scheme was not found viable as it had no statutory backing, it was voluntary in nature and the contribution from the employers was not forthcoming. Moreover, given the size of the unorganised sector, the magnitude of the problem is huge and the resource requirements are quite large. Similarly 'The Building and other Construction Workers (Regulation of Employment and conditions of Service) Act 1996' was introduced in the month of August, 1996. Fourteen years have passed by and till now many states have not constituted Welfare boards and collected the Cess. Clearly very slow response of the state coupled with almost complete lack of awareness and access of unor-

---

[3] Social protection and inclusion: Experiences and policy issues. International Labor Organization, 2006. Geneva2 For more information see http://www.adb.org/Documents/Books/Social-Protection/Volume2/Part4.pdf3 Source: Challenges of Employment in India - NATIONAL COMMISSION FOR ENTERPRISES IN THE UNORGANISED SECTOR

ganised workers to the programmes meant for them are big gaps in realisation of empowerment goals of social protection programmes in the country.

The social protection aims to address basic (food, shelter, health, education etc.) and income (employment, capital, demand, skill, legal protection) related insecurities. The sources of these insecurities are structural as well as natural, economic shocks. Therefore the social protection response need to be multi-dimensional, which can address these insecurities and long term structural issues. This leads us to examine the following question:

a) Is the current response to the problem multi-dimensional? Are Governments and implementers thinking far too little on demand and focusing too much on supply?

Lessons from What is Working and What is not:
Some lessons can be learnt from what is working in the current context. Mahatma Gandhi National Rural Employment Guarantee Scheme (MG NREGS) has mandated to provide 100 days of employment per year per family in most areas of the country. There are significant benefits being reported in NREGS addressing labour market constraints and influencing labour rates positively. The scheme has also led to financial inclusion of vast majority of unorganised workers (about 5 crore bank accounts were opened under the scheme). Similarly an agriculture department scheme of Kisan Credit Cards is reducing cost of credit for productive purpose for large number of farmers. Fair trade and global supply chain linkages wherever happening is improving the lot of producer groups. Inclusive institutional arrangements of Village Poverty Reduction Committees in Tamil Nadu are leading to prioritisation and inclusion of marginalised for providing the benefit of government schemes. District administration (especially by District Collectors) led drives are able to influence /streamlining scheme implementation. Howsoever limited, social pressures are leading to improved provisions of service delivery.

However vast swathe of the country continues to witness failure of social protection programmes. Large scale leakage and inappropriate targeting are reported on a daily basis. Social assistance and social insurance schemes are not reaching the intended beneficiaries. No systematic monitoring of access to social protection is being done. Little flexibility in scheme implementation is excluding many deserving people. Under the Unorganised Workers Act, State governments are required to frame State Rules, constitute a State Social Security Board and register the workers. There has been no initiative on the registration of unorganised workers. There

is not much to report at the State level. Similarly there are many examples of schemes which do not get implemented. Union Finance Minister in his Budget Speech 2004-05 had announced various measures for the up gradation of 500 ITIs in the country. Subsequently, this was reduced to 100 ITIs. Finally, the scheme was terminated in March 2009. The States utilised only 40 per cent of the money allotted to this scheme. Employment exchanges have not changed at all in terms of providing quality guidance on talent assessment, employment counselling, vocational guidance and training-related information to the jobseekers, or in imparting timely and reliable labour market information. There are a large numbers of vacancies in these employment exchanges since years. Their interaction and networking with the industry is dismal, and their success rate in getting employment is still less than 10 per cent. Governance remains the main challenge. Panchayats have a well defined role but not funds or functionaries to deliver on that role. Planning at various levels remains seriously flawed. Vested interest tends to garner away the benefits. The enabling conditions for unorganised workers to demand their rights are clearly not there. In addition to this, we witness all too often limited capacity of civil society in demand generation. This leads us to examine many issues related to accountability and delivery systems:

b) Empowerment is sometimes long and complex process requiring time, skill and patience – Do vertical delivery systems of the government have the capacity to do that?

c) Without a strong database and cohort, how can the Government ensure that there is focus on those who have not accessed and those who have multiple access or duplicate access?

Proven Models, strategies for Scale up

Progressive realisation of human rights and capabilities are dependent on effective social protection. Many possible options and strategies can improve implementation of social protection measures for the unorganised workers. Social protection necessarily needs social accountability to be ensured. This can partly be done through better demand generation and collective social pressure on the public institutions for improving their delivery. This led us to examine the following:

d) The role of social accountability mechanisms, their functioning and the effect on empowerment – grievance redressal and dis-incentivising local inefficiencies and corruption.

e) How are systems of grievance redressal and facilitation working? In addition, do we need a system of local level ombudsman or other systems?

Technology can also be used for targeting and scaling up. Unique Identification Number (aadhar) initiative of the Government of India provides some ray of hope. We therefore need to examine:

f) Formal workers (India's 7 % of workers) can be reached through formal routes; the diverse and spread out nature of informal workers calls for comprehensive and innovative systems to reach informal workers on a sustained basis. Do we need technology solutions for achieving the desired level of reach and access?

Right to Information (RTI) can be a potent tool in delivery of social protection for addressing exclusion, power structures etc. We need to examine:

g) With the focus and obsession of the implementers on the targets (read numbers) how does the focus on quality of implementation, exclusion, power structures and other issues be addressed through RTI and other civil society led initiatives?

Finally the issue of diverse schemes, different departments, and diverse procedures makes it difficult for the unorganised workers to get information and access to schemes meant for them. Therefore we need to examine:

h) Do the information campaigns on the SP schemes and entitlements for informal workers use the right medium? Does it take into account the special requirements such as illiteracy, mobility, migration, marginalization, etc?

i) How can single window approaches work?

The 9 questions raised by this perspective paper will be discussed in the Social Protection Workshop at Bangalore on 18th Nov.2010. Based on the insights so gained, the paper will be completed, providing some options to the policy makers and implementers to improve their social protection efforts through pragmatic approaches of awareness to empowerment.

Topic 4: Role of IT in facilitating delivery

Introductory Note WG 4a:
Parminder Singh, Director, IT for Change, Bangalore, Karnataka – India

Introductory Note WG 4b:
Gurumurthy Kasinath, Director, IT for Change, Bangalore, Karnataka – India

ICTs in Social Protection Systems in India – Matching strategic choices against technical options
Note by IT for Change

Social protection requires a complex governance system. Reaching a variety of services in a possibly flexible and context specific manner to a very large number of people spread across huge geographies and large number of social groups, who often need to be 'identified' through complex and multiple criteria, has its obvious challenges. On the other side, people and communities need to be aware of these services and their entitlements, and engage with them. Theoretically, more complex are the requirements of a system, more net benefit application of ICTs can bring to it. Practically, however, it may not be easy to find the best manner and the best design for employing ICTs in complex systems like that of social protection. One, ICTs and their actual use and impact change too fast to be easily mastered by those involved in designing governance systems. Secondly, application of ICTs very often have very unpredictable consequences, specific to the context, which could be both positive and negative.

The impacts of ICTs, as general purpose and 'constitutive' technologies, can cumulatively be rather far-reaching and induce mission-creeps. In such a socially and politically important area like social protection, technology induced mission creeps, especially when they become evident only once they are systemically entrenched, can be very problematic if taking place in socio-politically undesirable directions. The paradox with use of ICTs is: it is difficult to plan too much too early, and, at the same time, it is not desirable to leave holistic system design planning to too late. However, this much should be evident that one needs to look beyond the clear and obvious benefits of use of ICTs like reduced response time, increased transparency, better workflow and more informed decision making, or even the larger generic areas like better identification and transaction authentication, shared databases and workflow tracking. The overall objectives of the social protection program and the real on-the-ground impacts being obtained need to be the main drivers and markers of IT in social protection programs.

A discussion on use of ICTs in social protection can be done at three levels; tactical, strategic and transformational.

Tactical use of ICTs in social protection

The advantage of using ICTs tactically in social protection programs is that one has things under control; only some parts of the program or the system are exposed to ICT use, and here too mostly there is some inbuilt redundancy and non-ICT back ups may remain in place. It also helps accumulate valuable learning about how ICTs work and contribute in different situations.

In planning such uses, there is often a tendency to think in technical categories like smart cards, mobiles, GIS, MIS and shared databases, and now perhaps also Web 2 and cloud computing. We suggest that ICT use is seem in terms system functionalities involved, which comes from an understanding of general techno-social possibilities that are presented. Some of these categories are listed below.

Identity and transaction authentication

ICTs based solutions like smart cards and networked UIDs (Unique Identification) are being used to ensure that the person obtaining social protection service is the same as who is entitled to it. Such technologies can not only authenticate identity but also transactions, attesting to the proximity of the two. The transactions can also be digitally stored and be viewed synchronously or asynchronously by anyone authorised to so.

These systems are end-to-end digital. However, other systems, which are now very prevalent in almost all states, like using single window to deliver caste, income etc certificates instantly or in very much reduced time by referring to digital data available at multiple points

also do such authentication service. The same single window systems digitally record transactions like submission of an application, which can have important accountability enforcing impact.

Process transparency and accountability enforcement

Digital recording of transactions and making the process visible to the higher management, and possibly to the beneficiary or even to the general public, enforces accountability on government workers. Almost all government departments have Citizen Charters with service delivery performance parametres since more than a decade now. These can become really meaningful with widespread availability of such digital data.

Mobiles are increasingly being used to provide sms-based transaction authentication and the progress on individual cases. Apart from the accountability factor, this can save much trouble of having to go again and again to inquire about the stage of the process of, say, a social protection scheme application. examples.

Web- and mobile based technologies for end-to-end process view are rather easily available almost everywhere today. The only limitation is the readiness of the Indian governance system to take on such a degree of transparency and accountability.

Decision support systems

Comprehensive digital household data over a large number of variables has enabled state governments of West Bengal and Gujarat to go beyond district wise quota based scheme fund allocation to that based on actual numbers. While increasing and better targeting coverage, it has also helped remove the interference of local politicians in benefit allocation. In West Bengal this comprehensive data helped devise a new scheme covering destitutes by selectively using fields of existing database without having to do specific data collection again. This digital database can be dynamically accessed and updated from panchayat levels, allowing more frequent auditing by the community and effecting necessary changes.

Empowering the frontline workers

In many developed countries (for ex, UK and Denmark) ICTs in the public sector have been used effectively for empowering the frontline worker, by increasing decision making support, reducing reporting

requirements through automation and regular capacity building systems. An empowered frontline worker can be one of the biggest assets for effective delivery of social protection. Unfortunately, in India the accent is often on dis-intermediating the frontline worker rather than empowering her. Health Information Systems Project did some very useful pilots in Andhra Pradesh and Karnataka for digitally empowering health field workers using PDAs. Satellite based two way communication programs are being used in may states to do regular capacity building of panchayat functionaries.

Single window delivery

Single window delivery of services have been mentioned above with regard to certificates etc is now done at many collectorate or taluk offices. Community level IT enabled centres for a more comprehensive range of public services have been tried in many states. Government of India's Common Service Centres (CSC) scheme is well on its way to set up a CSC in each panchayat in India. Most of the state government pilots and schemes have used village level entrepreneurs being supported by a district level government agency. However, the CSC model is based on corporate entity supported village franchisees. The effort is to provide not only a technical infrastructure – state data centre and statewide area networks – but also an organisational system that can neutrally deliver a host of governance and business services. Such common points-of-presence for many government agencies both decrease the cost of reaching communities and can professionalise citizen-state interaction while reducing the burden on the citizen to 'find the services', apart from accountability enforcing aspects mentioned earlier.

Community monitoring

Social audit is increasingly a mandated part of most government schemes. Effective social audits require easy and ongoing availability of all required public data. Experience of use of digital data in social auditing of NREGA in Andhra Pradesh has shown that it can completely transform the rapidity and scale of social auditing.

Building awareness and 'rights consciousness':
Call centres work to provide relatively standardised information on demand. Computers at village kiosks managed by volunteers or NGO workers are used in numerous places to provide information on government schemes on demand, in a context specific way, as well as by pro-actively going door to door. People do

not respond well to public information packaged in standard formats at state capitals. They require a linguistic and cultural localness, with information provided in context of things, people and places they can relate to and possibly recognise. Further, this information needs to enter their local public discourse in which they themselves participate, for them to internalise a rich awareness and build a sense of rights vis a vis social protection schemes. Effective use of community radios and community videos has shown great potential in this regard, and government departments may be well-advised to spend their publicity budgets through such decentralised strategies of awareness generation and demand building.

Support for community self help and co-production: ICTs are being used to strengthen self-help groups (their accounting systems, peer to peer networking possibilities etc) which can not only help directly in service delivery but also awareness generation, seeking accountability and general social mobilisation. In Kerala, e-Krishi initiative has bene able to provide a systematic agriculture produce sale support system, apart from providing other agro-services. Farmers clubs have been formed around eKrishi centres. Labournet provides a digital platform for unorganised workers to access employment opportunities, and other benefits. Digital community data developed by Abhiyan collective in Gujarat was used by state authorities to distribute benefits under a new scheme for which government data was not available.

Strategic choices in ICTs use for social protection

Most of the above uses of ICTs in time tend to creep beyond their initial objectives. If a frontline worker is using a PDA for decision support, soon there can be the temptation to track her movements and interactions for enforcing accountability. IT-enabled single window service delivery outsourced to the private sector may soon tend towards a mix of services and activities that are most profitable to the business partner rather than that most required by the marginalised groups. Using ICTs in social protection programs often implicates much larger strategic choices then may be immediately evident. It is best to be cognisant of these strategic implications of different kinds of ICT use, make them explicit to all stakeholders, and follow a deliberate path of designing ICT based social protection programs as per the articulated socio-political imperatives.

There can be a tendency to see ICT based designs as 'neutrally' efficiency-inducing in all systems on all fronts, and thus best led by techno-manegerial teams

focussing on technology expertise and project management issues. The fact however is that ICT based new systems can have a number of very different paths and outcomes, which are specific to both the context and the chosen system designs. Appropriate social-political leadership in designing new ICT enabled social protection systems, as per specific outcomes that are sought, is therefore very important. While actual strategic alternatives/ choices very much depend on specific contexts, we discuss below a couple of possible binaries to make our point.

Individualised and remote managed versus collectivist and community based social protection schemes

Using HH data, collected and operated on at the community or lower government levels, was well suited both to the methods and purpose of most social protection efforts till now India. Digital means enable accurate biometric identification of individuals and remote recording of transactions. Does this mean that we should move towards more individualised and remote managed schemes? This is a strategic choice to be made specifically in each context, deciding on how much to move between the two poles of the presented binary. While digital authentication can enforce transparency and accountability and thus reduce leakage, the ultimate guarantee of these outcomes is an conscious, active and responsible community. ICTs can as well be used to strengthen community level collective engagements in a manner that does not compromise transparency, while it can greatly enhance both accountability and flexibility. However, techno-centric conceptions of new schemes are likely to tend towards individualised and remote managed social protection over such alternative possibilities, which are more complex to design and realise. Such new program designs require a socio-political leadership that makes the strategic choices before technology based processes are planned. For instance, the 'ICT-induced efficiency pull' in the implementation of the Social Security for Unorganised Workers Scheme can be expected to work towards great emphasis on UID based smart card systems, elaborate MISes etc, which are no doubt required. However, this should not be at the cost of the reducing attention on use of ICTs for more complex community level activities around worker facilitation centres, their co-location with other community service provision facilities, community based strategies of awareness generation, accountability, developing rights consciousness which while increases demand also increases community responsibility to act against leakages, fraud etc.

Targeted versus universal coverage

Similarly, ICTs enable very effective targeting. However, does that by itself mean governments shift to targeted social protection? Maybe so, if the main justification of those seeking universal coverage has been of ineffective targeting (though remote managed ICTs systems can decrease flexibility and thus become less adaptive to people coming in and falling out of criteria ranges). However, if their main reason concern wider ecology of issues – like food prices, continuation of effective public health system etc, they need to addressed differently, and corresponding strategic choices made on how and for what purpose digital means of identification will be employed; and what other uses of ICTs are possible.

Standardised versus flexible schemes

Many separate workers welfare boards attend to the needs of different kinds of unorganised labour, like beedi workers, silk weavers, miners etc. However, they have had limited effectiveness in providing effective social protection. Should large standardised programs like new Social Security for Unorganised Workers Scheme entirely or considerably subsume these sector specific initiative? More effective the implementation of such larger standard scheme becomes, greater will be such a danger. Can ICTs not be used to make these boards more effective by subsuming standard social protection covers like health insurance and old age pension under the larger scheme while they use ICTs creatively to develop sector specific workers' support and protection programs. Keeping a balance between the two kinds of protection is important, but it can come under strain from 'ICT's efficiency pull'.

Similar standardisation versus flexibility issues arise vis a vis local community based flexibility as also with cash transfer based versus more comprehensive (but more difficult to service) social protection schemes. As mentioned earlier, ICTs can be as useful in managing flexibilities as it is for standardisation, but such more complex and contextually situated solution require different kinds of approaches.

Public versus private production and delivery

ICTs enable better monitoring of private delivery partners, for instance the requirements of real time transaction recording in the private hospitals in the RSBY scheme? Does it mean that the state should take a policy decision to go for private delivery of services whenever possible? As discussed earlier, ICTs can also be used to empower frontline government workers. What part of service production and delivery has to be outsourced to private parties, where the frontline government workers has to be empowered using ICTs, and what kind of community based models will be employed is again a context and objectives specific strategic decision.

Nature of state-citizen relationship

With the emergence of the digital state, some very basic question are being asked about the new social compact that underpins the state. On one hand, ICTs can extend citizenship to the hitherto excluded – many forest dwelling communities participated enthusiastically in the Brazil's digital census, because 'they wanted to be counted so that they are not left behind'. At the same time there is the fear of an intrusive state, which has too much data about its citizens. How to manage these issues and how far to go between digitally active and inclusive citizenship and protecting privacy is a conscious decision every political community has to take. It is best to keep these issues open and debate them and come up with clear political positions, instead of hiding them under technical layers. If so done, a lot of political opposition to use of ICTs in social protection schemes can be addressed.

Transformational use ICTs for social protection

We have seen in the last section how a technocratic 'solution' which is presented as 'neutrally' efficiency promoting can by default lead to some kinds of strategic choices over others. Promotion of such solutions often accentuate ideological divides, which, quite expectedly, are rife in the very politicised area of social protection. This may be the reason of considerable scepticism that many civil society actors and others within governments have expressed about many new uses of ICTs that are being planned in the area of social protection. On the other hand, an imaginative and socio-politically driven design of IT use in social protection area, with strategic objectives and expected outcomes made clear and

explicit rather than allow default or purposive mission creeps, can in fact help bridge many ideological divides in this area.

A transformative use of ICTs for social protection schemes will built on the considerable knowledge that we now have on how different ICTs operate and contribute in different contexts. This knowledge should inform comprehensive designs of new social protection schemes taking into account all the major strategic choices involved in use of ICTs. This will balance, as required, issues like individual based versus collective approaches and standardisation aspects with flexibility related ones. It is likely to mesh community level supply side dynamics with demand side ones through new ICT based community institutions and processes (common ICT based service centres that also employ community computing/radio/video possibilities), seek community level convergences with other social service initiatives, look at shared databases, also those co-produced along with communities, and choose appropriately among government worker, CBOs and private sector based delivery mechanisms. Such a comprehensive ICT enabled design of social protection programs have the potential to considerably raise their overall effectiveness, over all parametres.

The main institutional requirement for such an approach is that ICT based designs of social protection schemes are led by socio-political leadership which addresses issues with foresight, especially vis a vis the strong phenomenon of 'ICT efficiency pull'. Even if some of the approaches on the face look less efficient and measurable, and more difficult in terms of process designs, such a leadership looks at the larger social cost-benefit equation. After taking basic strategic decisions, it has then to be decided how common technical infrastructures like UID, common citizen portal being developed by Ministry of IT, GoI, and the CSC infrastructure has to be strategically leveraged. However, such infrastructure should not, by itself, be allowed to dictate the direction of new program designs, as may often happen.

Technology decisions and processes should remain subordinate to strategic and substantive ones. ICTs can indeed be employed for very different purposes, for instance to drive standardisation as much as they can be used to promote flexibility. There are no automatic choices though, each choice comes with its strategic implications.

0

1

2

3

A1

A2

Annex 2: List of Participants
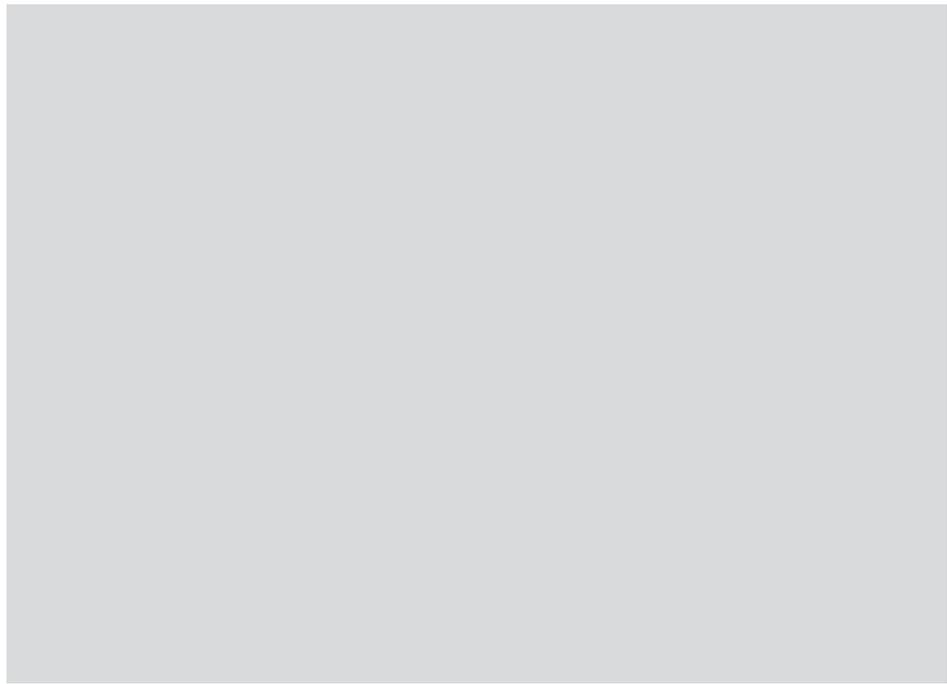
Speaker and input givers

Dr. Piush Antony
Social Policy Specialist
UNICEF-Hyderabad and Chennai
Field Office
Hyderabad Field Office, H.No. 3-6-15/2, M.No 865,
Street No. 19, Himat Nagar
Hyderabad 500 029
India
Phone +91 40 23227226
pantony@unicef.org

Shri Prabhat C. Chaturvedi
Secretary
Ministry of Labour and Employment,
Government of India
Shram Shakti Bhawan, Rafi Marg
110011 New Delhi
India

Mr. Nikhil Dey
Founder Member, MKSS, Right to Information and
NREGA activist
MKSS
Rajasthan
India
Phone +9414004180
nikhildey@gmail.com

Dr. Catherine Dusseau de Ibarra
Regional Health Adviser
HelpAge International, LARDC
Calle Vincentti 576, Sopocachi
La Paz
Bolivia
Phone +591 2 70553053
cdusseau@helpagela.org

Shri B.N. Bache Gowda
Minister of Labour
Government of Karnataka
Bangalore
Karnataka-India

Mr. Thomas Hochgesang
Social Policy Advisor
Deutsche Gesellschaft für
Technische Zusammenarbeit (GTZ) GmbH
Kompetenzfeld Soziale Sicherheit
Postfach 5180
65726 Eschborn
Germany
Phone +49 6196 79 1433
Fax +49 6196 79 80 1433
thomas.hochgesang@gtz.de

Prof. K.P. Kannan
Former Director
Centre for Development Studies
Ulloor, Thrivandrum-695 011
Thiruvananthapuram
India
Phone +914712448881
kannankp123@gmail.com

Shri Mallikarjun Kharge
Union Minister of Labour and Employment
Government of India
Shram Shakti Bhawan, Rafi Marg
New Delhi-110001
India

Mr. Gurumurthy Kasinath
Director
IT for Change
393, 17th Main Road, 35th Cross,
Jayanagar 4th 'T' Block
Bangalore
India
Phone +9845437730
guru@itforchange.net

Mr. Ravinder Kumar
Director
Vrutti Livelihoods Resource Centre
34, 2nd Floor, NRI Complex, G.K.-4
New Dehli 110019
India
Phone +91140519857
ravi@cms-india.org

Mr. Quang Tuan Luu

Director

Centre for Information, Strategic Analysis and Fore-
casting/Institute of Labour Science and Social Affairs

Number 2, Dinh Le, Hoan Kiem

Hanoi

Vietnam

tuanlq@ilssa.org.vn

Mr. Shiv Kumar Narayanan

Director

Catalyst Management Services Private Limited

19,1st Main,1st Cross Aswathnagar, RMV 2nd Stage

Bangalore-560094

India

Phone +919342468300/ 9845068300

shiv@cms-india.org

Mr. T.R. Raghunandan

Consultant, former Indian Administrative Service
(IAS), Joint Secretary of the Ministry of Panchayati Raj

Bangalore

India

trraghu@yahoo.com

Shri S.V. Ranganath

Chief Secretary

Government of Karnataka

Bangalore

Karnataka-India

Dr. N.C. Saxena

Retd. IAS, Member National Advisory Council

Delhi

India

Phone +9811486773

naresh.saxena@gmail.com

Mr. Michael Schmidt

M.A. Administrative Sciences

Federal Ministry of Labour and Social Affairs (BMAS)

Rochusstraße 1

53123 Bonn

Germany

Phone +49 228 527-1076, +49 177 7664706

Fax+49 228 992572955

michael.schmidt@bmas.bund.de

Mr. Parminder Singh

Director

IT for Change

393, 17th Main Road, 35th Cross, Jayanagar 4th 'T'
Block

Bangalore

India

Phone +91 80 2665 4134/2653 6890

parminder@itforchange.net

Dr. Gopakumar Thampi

Chief Operating Officer, Affiliated Network for Social
Accountability – South Asia Region & Global,

Institute of Governance Studies, BRAC University,
Dhaka

66 Mohakhali

Dhaka 1212

Bangladesh

Phone +88028824051-4

gopakumar@bracu.ac.bd, gopathampi@gmail.com

Shri Ramesh B. Zalki

Indian Administrative Service (IAS) Secretary, Depart-
ment of Labour, Government of Karnataka

Bangalore 560085

Karnataka-India

Speaker and input givers

Dr. M.A. Balasubramanya

CEO

Swami Vivekananda Youth Mouvement

Saragur, H.D. Kote Taluk

Karnataka State

India

Mr. Amit Chakravarthy

National Institute of Smart Governance

YSR Bhavan, Financial District, Nanakramguda,

Rajendra Nagar

Hyderabad-500 032

India

Phone+914066545352

Fax +914066545300

amit.chakravarty@nisg.org

Mr. George Cheriyan
Director
Consumer Unity & Trust Society
(CUTS International)
D-217, Bhaskar Marg
Jaipur, Rajastan
India
Phone +919829285930
Fax +911414015395
gc@cuts.org

Ms. Mangala Daithankar
Secretary
Social Action for Association and Development
(SAAD)
A-4 Shanti Garden, Anand Nagar, Sinhagad Road
Pune 411051
India
Phone +9822024349
vasudeosaad@dataone.in

Dr. N. Devadasan
Director
Institute of Public Health
250, 2nd C Main, Girinagar 1st Phase
Bangalore-560085
India
Phone +9448491355
deva@iphindia.org, deva@devadsan.com

Ms. Munyema Hasan
Coordinator - Knowledge Management and
Learning
Affiliated Network On Social Accountability
(ANSA)
40/6 North Avenue, Gulshan 2
Dhaka 1212
Bangladesh
munyema@gmail.com

Dr. Mahaveer Jain
Senior Fellow
V.V. Giri National Labour Institute (Ministry of
Labour and Employment, Government of India)
Sector-24, Noida-201301, Uttar Pradesh
India
Phone +91 120 2411536
mahaveerjain2007@gmail.com

Ms. M. S. Jayalakshmi
Grameena Mahila Okkuta (GMO)
No.202, Ramaiah Mansion, 2nd Main, Pai Layout,
Benniganahalli Post, Old Madras Road
Bangalore-560016
India
grameenamahila@yahoo.co.in,
msjayalakshmi@yahoo.co.in

Ms. Ute Jugert
Programme Manager/Adviser
Deutsche Gesellschaft für Technische Zusammenarbeit
(GTZ) GmbH
Social Security Benefits for Unorganised Workers
74/1/4/2, 2nd Main, 8th Block Jayanagar
Bangalore - 560082
India
Phone +91 8026647272 to 75
Fax +91 8026647276
Ute.Jugert@gtz.de

Ms. Johanna Knoess
Policy Advisor
Deutsche Gesellschaft für
Technische Zusammenarbeit (GTZ) GmbH
Wisma Bakrie 2, 6th Floor,
Jl.H.R. Rasuna Said Kav. B 2
Jakarta 12920
Indonesia
Phone +62 21 2358 7111
Fax: +62 21 2358 7110
Johanna.knoess@gtz.de,
Wolfgang.Hannig@gtz.de

Ms. Brigitte Koller-Keller
Chief Technical Advisor for the Support to
Poverty Reduction Project
Deutsche Gesellschaft für
Technische Zusammenarbeit (GTZ) GmbH
c/o GTZ Office Hanoi, 6th Floor, Hanoi Towers, 49,
Hai Ba Trung Street
Hanoi
Vietnam
Phone +84 439 34 4951
Fax +84 439 344950
brigitte.koller@gtz.de, gtz-vietnam@gtz.de

Mr. Abdul Latif
Manager of Institutional Relations
PT Jamsotek (Persero)
Jl. Gatot Subroto Kav. 79
12930 Jakarta Selatan
India
isnavodiar.jatmiko@jamsostek.co.id

Dr. F.X. Leslie
Director - Program, Academic and Research
Vivekanand Institute for Leadership Development
CA-2, KIADB Housing Layout, Ring Road,
Hebbal Mysore-570016
India
Phone +91 821 2415412, 9901675858
drleslie.suresh@gmail.com

Mr. Mohan Madhizhagan M.
Inclusive Development Officer
CBM South Asia Regional Office
140, "Commerce Cube", 2nd Floor, 5th Main,
Puttannachetty Road, Chamarajpet
Bangalore 560 018
India
Phone +918026673566
Fax +918026673611
madhi@cbmsaros.org

Dr. Antonis Malagardis
Programme Manager
Deutsche Gesellschaft für
Technische Zusammenarbeit (GTZ) GmbH
Microinsurance Innovations Program for
Social Security
GTZ-MIPSS Office, Insurance Commission
Complex, 1071 United Nations Avenue, Ermita
Manila 1000
Philippines
Phone +6323531044-45
Fax +63 2353 1043
antonis.malagardis@gtz.de

Ms. R. Manjula
CDD
Institute of Social and Economic Change
Dr V VK R V Rao Road, Nagarabhavi,
Bangalore-72
India
Phone +080 23215468
manjula@isec.ac.in

Mr. Rajendra Meher
Secretary cum CEO
Youth Council for Development Alternatives -YCDA
Baunsuni
Orissa
India
Phone +919437194954
ycdaboudh@yahoo.co.in

Dr. Matthias Meissner
CIM-Expert in Social Protection
Institue of Labour Science and Social Affairs (ILSSA),
Hanoi, Vietnam
No. 2 Dinh Le, Hoan Kiem District
Hanoi
Vietnam
matthias.meissner@cimonline.de

Ms. Geeta Menon
Executive Secretary
Stree Jagruti Samiti Domestic Workers Rights Union
1863, South End C Cross, Jayanagar 9th Block
Bangalore 560069
India
Phone +9845445408
Mahila_21@yahoo.co.in,
mahila_21@yahoo.com

Mr. Claude Meyer
Social Health Insurance Component Leader
GTZ - Microinsurance Innovations Program for Social
Security (MIPSS)
19/F, RM. 1907 Citystate Centre Blog - Shaw Building
Pasig City
Philippines
Phone +63 2 6361387
shyne0511@yahoo.com,
remedios.garvida@gtz.de

Ms. Aarti Mohan
Director
Sattva Media and Consulting Pvt.Ltd
444, 13 th Cross, 5th Main, Indiranagar 2nd Stage
Bangalore 560038
Phone +919845498045
aarti.mohan@thealternative.in

Mr. Bibhu Kalyan Mohanty
Executive Director
Sambandh
2926/5198, Jayadev Nagar, Lewis Road,
Bhubaneswar-751002
Orissa
India
Phone +91 674
Fax +67424355502436660
sambandhindia@gmail.com

Mr. Pakkiri Samy Nagaiah
General Secretary
National Centre for Labour (NCL)
No. 1115, 1st stage, BTM Layout
Bangalore-560029
India
Phone +91 26681244
Fax +91 26789216
npsamy@2002@yahoo.com,
ruth.manorama@gmail.com

Ms. Nga Nguyen Thi
Social Protection Coordinator
Deutsche Gesellschaft für Technische Zusammenarbeit
(GTZ) GmbH
2 Dinh le street
Hanoi
Vietnam
Phone +84 4 393 65 360-362 (#16)
Nga.nguyen@gtz.de

Ms. Preeti Oza
Senior Project Manager
Prayas Centre for Labor Research and Action PCLRA)
285, Shankar Colony (above Vinayak Services) Purana
Fatehpura, Udaipur
Rajastan 313004
India
Phone +294 2450279
preet28@yahoo.com

Mr. Sridhar Pabbisetty
Programm Lead-Social Enterprises
CHF International
#11, Cormwell Road, Langford Gardens
Bangalore-560025
Phone +91 9379060666
spabbisetty@india.chfinternational.org

Ms. Shilpa Pandya
Chief Operating Officer (COO)
National Insurance Vimo SEWA Cooperative Ltd.
Chanda Niwas, Opp. Karnavati Hospital,
Nr. Town Hall, Ellisbridge
Ahmedabad 380 006
India
Phone +917926580530
Fax +917926580508
vimo@sewass.org

Ms. V. Prameela
Secretary
SAMPARK
No. 80, Shree Nilaya, 2nd Main Road, 1st Block
Koramangala,
Bangalore 560034
India
Phone +91 80 25530196
Fax +9844153203
prameela@sampark.org

Mr. Vikram Rai
CEO
Sattva Media and Consulting Pvt. Limited
444, 13th Cross, 5th Main, Indiranagar 2nd Stage
Bangalore 560038
India
Phone +9198455901929
vikram@sattva.co.in

Mr. Ambarish Rai
Senior Leader of Social Security
Centre of Education and Communication
173 -A, Khirki Village, Malviya Nagar
New Dehli 110017
India
Phone +911129541858
amb1857@yahoo.com

Mr. Rolf Saligmann
Consul
Consulate General of the Republic of Germany
P.O. Box 5126
Bangalore 560001
India
l-vz1@banga.auswaertiges-amt.de

Mr. Haritha Sarma

Executive Director
Human and Institution Development Forum
26, Jayasree Nilaya, Kanakapura Road
Bangalore 560004
India
Phone +9980532410
haritha@hidforum.org

Dr. Felix Schmidt

Resident Representative
Friedrich Ebert Stiftung (FES)
India Office
K - 70B Hauz Khas Enclave
New Delhi
India
Phone +911126561361/ 62/63
Fax +911126564691
felix.schmidt@fesindia.org

Ms. Bettina Schmidt

CIM Integrated Expert
CBM South Asia
Regional Office South
140, "Commerce Cube", 2nd Floor, 5th Main, Puttan-
nachetty Road, Chamarajpet
Bangalore 560018
India
Phone +080-2667 3566
bettina@cbmsaros.org

Mr. Joshua Adam Seidman-Zager

Labour Policy Analyst, Consultant
Deutsche Gesellschaft für Technische Zusammenarbeit
(GTZ) GmbH
Social Protection Programme
Wisma Bakire 2, 6th Floor,
Jl.H.R. Rasuna Said Kav. B 2
Jakarta 12920
Indonesia
jseidmanzager@gmail.com

Ms. Namerta Sharma

National Programme Coordinator
Deutsche Gesellschaft für Technische Zusammenarbeit
(GTZ) GmbH
Social Security Benefits for Unorganised Workers
74/1/4/2, 2nd Main, 8th Block Jayanagar
Bangalore - 560082
India
Phone +91 8026647272 to 75
Fax +91 8026647276
Namerta.Sharma@gtz.de

Ms. Rashmi Singh

Mission Director
Samajik Suvidha Sangam, Mission Convergence,
GNCTD
Room No. 403 & 404, B-Wing, 4th Level,
Delhi Secretariat, I. P. Estate
New Delhi - 110002
India
rashmi.nct@gmail.com

Ms. Vandana Singh

Finance Advisor
Samajik Suvidha Sangam, Mission Convergence
Room No. 403 & 404, B-Wing, 4th Level,
Delhi Secretariat, I. P. Estate
New Delhi
India
finadv.sss@gmail.com

Mr. D.M. Sridhar

Governing Board Member
Gramina Abhivruddhi Matthu Adhyayaana Kendra
Trust (GRAMA)
2nd Cross, VP Extension, Chitradurga
577501 Chitradurga
Karnataka, India
Phone +81 94231539
gramaindia@yahoo.co.in

Mr. Johann Peter Steinmann

Principal Adviser/Sector Coordinator Health
Deutsche Gesellschaft für Technische Zusammenarbeit
(GTZ) GmbH
Health Sector Support Pakistan
F 6/2, Street 27, House 50-A
Islamabad
Pakistan
jp.steinmann@gtz.de

Mr. Rajen Varada
CEO
MAYA LabourNet
25/1-4, 9th Cross, J.P. Nagar-2nd Phase
Bangalore 560076
India
Phone +91 80-45504550
rvarada@labournet.in

Dr. Gayathri Vasudevan
Advisor
MAYA LabourNet
No 25/1-4, 9th Cross, JP Nagar 2nd Phase
Bangalore 560076
India
Phone +91 80 44504450
Fax +9448395256
gayathri@labournet.in

Mr. Dharendra Wardhana
Planer
National Development Planning Agency
Jalan Taman Suropati No. 2
Jakarta 10310
Indonesia

Mr. Alfredas Zabieta
Social Protection Adviser for Central Asia
Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH
GTZ Health System Development Project
220, Bokonbaeva Str.
720017 Bishkek
Kyrgyztan
alfredas.zabieta@gtz.de

Project Coordination

InWEnt– Internationale Weiterbildung und Entwicklung gmbH, Capacity International, India

Dr. Jagabandhu Acharya
Head
InWEnt - Internationale Weiterbildung und Entwicklung gmbH, Capacity International, Germany
Regional Office New Delhi
21 Jor Bagh
Neu Delhi 110 003
India
Phone +91 11 24603832-209
Fax +91 11 24645675
j.acharya@inwent.org.in

Ms. C.K. Jalajakshi
Programme Coordinator InWEnt
InWEnt - Internationale Weiterbildung und Entwicklung gmbH, Capacity International, Germany
74/1 and 74/2, 2nd Main Road, 8th Block Jayanagar
560082 Bangalore
India
Phone +91 80 26647272
Fax +91 80 26647276
jalajakshi.ck@inwent.org.in

InWEnt– Internationale Weiterbildung und Entwicklung gmbH, Capacity International, Germany

Dr. Barbara Kloss-Quiroga
Senior Project Manager
InWEnt - Internationale Weiterbildung und Entwicklung gmbH, Capacity International, Germany
Division 2.01 "Economic Policy/ Good Governance"
Stresemannstraße 92
10963 Berlin
Germany
Phone +49 30 43 996 - 256
Fax +49 30 43 996 - 336
barbara.kloss-quiroga@inwent.org

Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, India

Mr. Jean-Olivier Schmidt
Programme Director
Deutsche Gesellschaft für
Technische Zusammenarbeit (GTZ) GmbH
Social Security Benefits for Unorganised Workers
74/1/4/2, 2nd Main, 8th Block Jayanagar
Bangalore - 560082
India
Phone +91 8026647272 to 75
Fax +91 8026647276
jean-olivier.schmidt@gtz.de

Ms. Revathi Jayaram
Senior Project Officer
Deutsche Gesellschaft für
Technische Zusammenarbeit (GTZ) GmbH
India
revathi.jayaram@gtz.de

Dr. Birgit Niebuhr
Consultant for Organisational Development
and Public Health
Rottweiler Str. 8-10
14612 Falkensee
Germany
Phone +49 3322 213 890
Fax +49 3322213 921
niebuhr.berlin@gmx.de

Ms. Nicole Fritsch
Documenter
August Bebel Str. 61
4275 Leipzig
Germany
Phone +49 341 3919531
nicole.fritsch@gmx.de

Ms. Ulrike Wirth
Photographer
Königsbrücker Strasse 58
01099 Dresden
Germany
Phone +49 163.370 99 13
Fax +49 351.899 60 553
u.wirth@gmx.net

Ms. Annette Hornung-Pickert
g+h communication
Leibnizstr. 28
10625 Berlin
Germany
Phone +49 30 23624603
Fax +49 3023624604
ahornung@gundh.com

Regional Conference on Delivering Social
Protection to Unorganized Workers