

# Migrant Workers at the Margins



## Access to Rights and Entitlements for Internal Migrants in India



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**Interstate Migration Alliance (IMA)** links workers' struggles in high migration and destination areas in India through a network of Migrant Rights Centres (MRCs). By 2016, the Society for Labour and Development (SLD) set up MRCs in Gurgaon, Haryana; Katihar, Bihar; Ranchi, Jharkhand; and Kanpur, Uttar Pradesh. This rural-urban approach aims to address rights abuses associated with uneven development, rural displacement, rising migration, urban poverty and concentration of migrant workers in informal sector labour.

The IMA website is in Hindi and English and provides free resources to help migrant workers in North India access rights and entitlements at all stages of their migration journey. The website also hosts open source training modules on rights at work and Lockstitch Lives – a 360-degree interactive documentary on marginalized workers in Gurgaon, in the southwest of New Delhi. With the MRCs as their nodal hubs, the IMA network facilitates cross learning between partners; and collaboration on the local, state, and national-level to inform just migration policy and practice.

<https://imaindia.info>



**Society for Labour and Development (SLD)**, founded 2006, is a Delhi-based labour rights organisation. SLD promotes equitable development by advocating for the social and economic well-being of workers, with a particular emphasis on women's and migrants' rights and cultural renewal among disenfranchised people. SLD works in the National Capital Region Territory, Haryana, Uttar Pradesh, Bihar, and Jharkhand.

<https://sldindia.org>



**Rosa Luxemburg Stiftung (RLS)** is a German-based foundation working in South Asia and other parts of the world on the subjects of critical social analysis and civic education. It promotes a sovereign, socialist, secular, and democratic social order, and aims to present members of society and decision-makers with alternative approaches to such an order. Research organisations, groups working for social emancipation, and social activists are supported in their initiatives to develop models that have the potential to deliver social and economic justice.

<https://www.rosalux.de/en/>

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## Abbreviations and acronyms

<b>AEPS</b>	Aadhaar Enabled Payment Systems
<b>APL</b>	Above Poverty Line
<b>BPL</b>	Below Poverty Line
<b>CEDAW</b>	Convention on Elimination of All Forms of Discrimination Against Women
<b>DBT</b>	Direct Benefit Transfer
<b>ICESCR</b>	International Covenant on Economic Social and Cultural Rights
<b>IMA</b>	Interstate Migration Alliance
<b>LPG</b>	Liquefied Petroleum Gas
<b>MGNREGA</b>	Mahatma Gandhi National Rural Employment Guarantee Act
<b>MRC</b>	Migrant Rights Centre
<b>NCEUS</b>	National Commission for Enterprises in the Unorganized Sector
<b>NCR</b>	National Capital Region
<b>NRI</b>	Non-Resident Indian
<b>NSSO</b>	National Sample Survey Organisation
<b>PAN</b>	Permanent Account Number
<b>PDS</b>	Public Distribution System
<b>PIL</b>	Public Interest Litigation
<b>RSBY</b>	Rashtriya Swasthya Bima Yojana
<b>RTI</b>	Right to Information
<b>SC</b>	Scheduled Caste
<b>SLD</b>	Society for Labour and Development
<b>SRS</b>	Statistical Random Sampling
<b>ST</b>	Scheduled Tribe
<b>UIDAI</b>	Unique Identification Authority of India
<b>UPA</b>	United Progressive Alliance
<b>WHO</b>	World Health Organisation

# Executive Summary

Identification, access to entitlements, and financial inclusion are key sites of negotiation in India's rapidly evolving governance landscape. Following demonetization and with the proliferation of Aadhaar biometric identification, the Government of India is increasingly tracking money and populations. By October 2017, the Hindu reported that the Aadhaar scheme initiated by the Unique Identification Authority of India (UIDAI) in 2010 — had enrolled more than 1 billion people.

Amidst these shift in identification and access pathways, this research seeks to understand how access to Aadhaar and voter ID for internal migrants impacts access pathways to fundamental rights and formal financial inclusion. We focus on the right to food and the right to health, as protected under India's Public Distribution System (PDS) and *Rashtriya Swasthya Bima Yojana* (RSBY) portable health insurance scheme. Address proof or confirmation of residence is required for access to a range of rights and entitlements, including PDS and RSBY. In order to obtain a PDS ration card, families must present address proof. RSBY enrolment is conditional upon inclusion in the BPL list at the place of residence. Although the Government of India is in the process of dismantling the RSBY portable health insurance scheme, this report considers access to RSBY due to its early claims to enhance portable access to health treatment for migrant workers and other mobile populations. Finally, we consider access to bank accounts and banking services as a marker of formal financial inclusion.

This research has two objectives: to provide up to date guidance for migrant workers and their allies on how to access entitlements and social welfare schemes as Aadhaar-based identification becomes increasingly mandatory; and to develop a robust evidentiary foundation for programmes and advocacy to support inclusion of migrant workers. Consistent with these objectives, we used quantitative and qualitative social science methodologies, including Participatory Action Research (PAR) approaches that emphasize community participation and action to address access barriers.

Areas and communities were identified for inclusion in this study based upon high levels of rural-urban and circular migration; presence of linked Migrant Rights Centres (MRCs) under the Interstate Migration Alliance (IMA); and feedback from IMA partners. Investigation of access pathways in high migration rural areas included data collection in Katihar and Purnea in Bihar; Latehar and Palamu in Jharkhand; and Kanpur and Kannauj in Uttar Pradesh. Investigation of access pathways in urban destination hubs focused on South West Delhi district, Delhi and Gurgaon, Haryana.

Quantitative data collection included interviews with 981 migrant and non-migrant workers on their experiences accessing rights and entitlements. 400 of the 981 respondents participated in surveys following know your rights workshops in large and small settings. This approach fosters two-way information exchange between respondents and researchers. Finally, quantitative findings were contextualized through more than 19 hours of focus group discussions and key informant interviews across five states in India, including with government officials, civil society organizations, and migrant workers.

## Overall findings

### Access to identification

Consistent with high rates of Aadhaar enrolment nationally, respondents reported a high level of Aadhaar enrolment. 936 out of 981 respondents (95%) reported holding Aadhaar cards. This high level of Aadhaar enrolment speaks to the capacity of the Government of India to facilitate rapid enrolment in government schemes, when enrolment is a priority. By contrast, only 831 out of 981 respondents (85%) reported holding voter identification cards. This discrepancy between Aadhaar enrolment and active voter identification status reflects persistent challenges among migrant workers in exercising their right to vote.

Since under Article 326 of the Indian Constitution, a citizen can exercise his/her right to vote only in the constituency where their voter identity card is registered, migrants who travel to different parts of the country in search of employment frequently do not get to exercise their constitutional right to vote. While in 2015, the Supreme Court of India, accepting Union Government recommendations, authorized Non-Resident Indians (NRIs) from outside India to cast their vote in elections, these franchise protections do not extend to internal migrants. Extension of absentee privileges to interstate migrant workers, moreover, has been opposed by the Election Commission (Gopal 2015; Choudhary 2015).

### Access to entitlements

Of the 936 individuals in the sample who had Aadhaar cards, 910 (or 97%) had been asked to show the card when attempting to obtain rights and entitlements.

In Katihar district, Bihar, and Palamu district, Jharkhand, respondents were asked to produce Aadhaar cards in order to access a wide range of services, including

PDS, MGNREGA, IAY, and bank accounts. In Purnea, Bihar; Latehar, Jharkhand; Kanpur and Kannauj in Uttar Pradesh; South West Delhi district, Delhi; and Gurgaon, Haryana, respondents reported that they were most frequently asked to produce an Aadhaar card when opening a bank account and accessing bank services.

Contrasting with the high levels of Aadhaar enrolment among study respondents (95%), only 689 out of 981 (70%) individuals in the sample held a ration card to facilitate access to PDS. Moreover, among the 698 respondents who reported holding a ration card, only 457 (66%) reported ability to consistently access ration cards where they are registered. No migrant respondents interviewed in South West Delhi district, Delhi or Gurgaon district, Haryana, held PDS cards.

Field investigation indicated that access to PDS depends upon three factors: (1) inclusion in APL, BPL, and Antodhaya lists to facilitate PDS enrollment; (2) accurate Aadhaar enrollment; and (3) access to an operative Aadhaar verification machine. In study areas, respondents reported a range of challenges in accessing rations. These include mismatched spelling between PDS and Aadhaar enrollment; and challenges in biometric authentication ranging from unrecognized fingerprints among workers and failed iris-based identification among people with cataracts. While the first of these factors, inclusion in PDS enrollment, predates the introduction of Aadhaar, accurate Aadhaar enrollment and technical verification challenges introduce yet another barrier to accessing rights and entitlements.

Respondents also reported particularly low levels of enrolment in the RSBY portable health insurance scheme. Only 61 of 391 female respondents (16%) reported enrolment in RSBY, while just 100 of 590 male respondents (17%) reported enrolment. Notably, 19% of individuals without RSBY health enrolment reported trying to enroll and having their applications rejected. Compared to the high level of Aadhaar enrolment among migrant workers achieved by the Government of India, the low level of RSBY enrolment among study respondents suggests a lack of priority afforded to extending portable health benefits.

Among migrant respondents who held RSBY cards, enrollment did not necessarily facilitate access to medical benefits. Instead, respondents reported excessive charges on their cards from both hospitals and local officials, including panchayat authorities.

## Formal financial inclusion

At the time of interview, respondents reported a high level of enrolment in banking services, with 889 out of 981 respondents (91%) holding bank accounts. The vast majority of respondents who held bank accounts—815 out of 889 (92%)—reported holding *vyaktigat* (personal) accounts. The remaining 74 individuals with bank accounts (8%) reported holding *sanyukt* (joint) accounts. Despite high levels of enrolment in banking services, use of Micro ATM services based on the Aadhaar Enabled Payment Systems (AEPS) remains comparatively low. Designed to facilitate access to banking services in areas where banks and ATMs are not readily available, AEPS allows users to authenticate using their Aadhaar ID and withdraw cash from agents. Among the 613 individuals who reported holding bank accounts in Katihar and Purnea in Bihar; Latehar and Palamu in Jharkhand; and Kanpur and Kannauj in Uttar Pradesh, 241 respondents (39%) reported using Micro ATM services.

Our findings suggest that for workers who migrate for employment within India, shifting processes for accessing identification, entitlements, and financial inclusion may pose benefits as well as challenges. Increased enrolment in banking services, precipitated by demonetization and facilitated by Aadhaar enrolment—on one hand—has the potential to advance formality for migrant workers who may have previously had trouble accessing identification and financial inclusion. At best, formal financial inclusion may contribute to transparency, accountability, and monitoring of wages and other benefits.

However, respondents also reported that consolidation of income within bank accounts may have negative implications for women workers due to the practice among men of taking ATM cards from their wives. In such instances, women may in fact have less control over their earnings than they would have had if paid in cash.

Biometric tracking of populations and technocratic approaches to addressing systemic patterns of exclusion on the other hand, as many civil society voices warn bear hazards. The emerging Aadhaar regime has been challenged on the grounds that it is coercive, violates the constitutional right to privacy, and in its application has functioned to exclude beneficiaries who were able to access social welfare provisions according to previous access parameters.

As the debate around Aadhaar unfolds, this study seeks to provide a robust evidentiary foundation to inform these critical conversations.

# Background and context

## Migration for employment

In the last two decades, employment in agricultural sectors in India has declined and the Indian economy has transformed to facilitate global labour extraction concentrated in urban industrial hubs. Parallel to the explosive development of urban economic hubs since the mid-1980s, India has also witnessed the inability of smaller towns and cities to attract investment, stymying growth in these areas. The imbalance in economic growth, fuelled by the concentration of economic activity in megacities has been understood as a form of regionally exclusionary urbanization (Kundu 2003; Chandrasekhar and Ghosh 2012). These uneven development patterns precipitate increasing levels of migration from rural to urban areas.

According to the 2011 Census of India, moreover, nearly 43% of India's working age population is concentrated in eight states, where income per capita is low, and social and physical infrastructure remains poor. These states include Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand (Mistri 2015). Migration from these and other key source areas for rural-urban migration—including Andhra Pradesh, Tamil Nadu, and the Northeastern states—is precipitated by both increased opportunities for employment in urban industrial centres; and disruption of livelihoods and food security in high migration sending areas (Jagori 2016). Factors precipitating migration may include conflict-related displacement, development driven displacement, public divestment from social protection, agricultural decline, natural resource erosion, natural disasters and household-level economic and social distress (Deshingkar and Akter 2009).

In 2008, India's National Sample Survey Organisation (NSSO) estimated that nearly 29% percent of India's total population is comprised of internal migrants (NSSO 2010). By 2011, India's Census reported that urban population growth exceeded rural population growth for the first time since independence (MoHA 2011). Due to shortcomings in accounting for internal migrants in the official data for destination areas, these figures are likely to be gross underestimates (UNESCO 2013). While there is no official or conclusive data on inter-state migration within India, according to one estimate, between 30 and 50 million people in India who appear in official data to be residing in places of origin are also engaged in circular migration (Srivastava 2011).

## Unorganized sector employment

Due to the systematic erosion of labour standards and promotion of trade liberalization, international competition, and privatization, workers who migrate for employment enter markets where formal employment models are in rapid decline (Silliman Bhattacharjee 2016). Upon arrival in destination areas, workers from marginalized communities most typically find employment in the informal sector, where employer-employee relations lack clear contractual delineations.

The informal sector, moreover, remains largely non-unionized or unorganized. In India's contemporary labour market, the boundaries between the organized and unorganized sectors are eroding as precarious employment relationships increase within organized sectors, the public sector, and the economy as a whole. Together informality and lack of unionization conspire to undermine rights at work.

The proportion of informal or precariously employed workers in the organized sector rose to 51 percent in 2009-2010. By 2009-2010, without accounting for unorganized workers within the public sector, 92 percent of all workers in the organized and unorganized sectors were effectively in informal employment. Put another way: more than 400 million workers in India are employed with low wages, little job security and no entitlement to state protection of their rights at work (Kompier 2014). In 2004-2005, 95 percent of Scheduled Caste and Scheduled Tribe workers were employed in the unorganized sector. This situation has not fundamentally changed in the last decade (Mangubhai 2014; Sengupta, Kannan and Raveendran 2008).

## Unorganized work within the organized sector

Casualization and contractualization of the Indian labour force is well underway in the organized manufacturing sector. In 2009-10, in factories employing more than 5,000 workers, almost half of the workers were employed through contractors and not directly by the establishments where they worked. According to the NSSO, in 2011-2012, contract workers amounted to about 25 percent of all workers in establishments employing between 100 and 5,000 workers. More than 80 percent of all workers in the organized manufacturing sector had no written contracts or contracts that were valid for less than a year (Sridhar 2014). This trend toward casualization and contractualization has put a large section of the labour force outside the purview of India's labour protections.

For instance, within the garment sector, hiring workers on a regular contract is on decline. 60 percent of the garment workforce in India is composed of unorganized workers, employed as casual and contract workers. Around 80 percent of the workers employed in this sector are women. Garment sector workers have been recognized by the National Commission for Enterprises in the Unorganized Sector (NCEUS) as "informal workers in the formal sector." This designation appropriately accounts for the range of unorganized sector roles garment workers fill, including home-based work, daily wage work, and contractual labour in small production units. Within the textile industry, this trend has been most apparent in the ready-made garment industry—a leading destination for outsourcing by multinational enterprises for the past two decades. Workers employed in "fixed-tenure employment" are also outside of the ambit of protection of section V-B of the Industrial Disputes Act, 1947. As reported by V. Sridhar in context of the auto manufacturing industry, when business ebbs, they are the first to lose their jobs (Sridhar 2014).

Proliferation of unorganized work within the organized sector has led to a sharp increase in the number of workers engaged in work that was once protected. Common employment practices to transform protected work into precarious work include use of short-term contracts, casualization, labour supply agencies, and employment of foreign and domestic migrant workers. These employment strategies are also used to restrict collective bargaining and reduce the bargaining power of unions. As a result, jobs that were once associated with regulated wages and labour standards governing paid leave, maternity benefits, workplace safety, retirement, and other non-wage benefits are now uncertain, unpredictable, and risky for workers.

## Access to rights and entitlements for migrant workers

Within deregulated housing zones in Gurgaon and South West Delhi, there is little if any accountability among landholders to provide formal lease agreements to tenants within slums and tenement housing—a required legal dimension for accessing residency-based civic amenities. Without formal tenancy agreements, migrant workers in the NCR can become functionally undocumented within their native country.

Proof of identity and residence are required to obtain formal financial inclusion, exercise the right to vote, and access a range of rights and entitlements, including the Targeted Public Distribution System (PDS)—a food security program for below poverty line (BPL)

households. In order to access these citizenship rights, migrants are required to show residence in the state where an individual is currently located. Identity and residence proof from migration sending areas are not portable for the purpose of accessing rights and entitlements in the Delhi NCR and other destinations.

At the time of writing, available forms of identity and address proof within India include Aadhaar cards and voter identification cards. These state-sanctioned, formal markers of citizenship condition access to state resources. Both of these forms of identity proof include documentation of residency, but only allow the applicant to provide one residential address. Accordingly, these forms of identification can be used to access entitlements in only one state, presenting barriers to access for workers who migrate for employment.

This research seeks to understand how migration processes inform access to rights and entitlements for workers who migrate for employment within India, with a focus on the right to food and the right to health, as protected under India's Public Distribution System and *Rashtriya Swasthya Bima Yojana* (RSBY) portable health insurance scheme. Accordingly, this section begins with a discussion of access to proof of residence, including Aadhaar cards and voter identification.

## Proof of residence

Currently available forms of identity proof that also serve as address proof include Aadhaar cards, voter identification cards, and passports. However, despite efforts by the Government of India to increase the number of passport facilities and their operation speed, according to 2017 data from the Ministry of External Affairs (MEA), only 6.8 crore out of India's population of 132 crore (around 5%) hold a valid passport. Moreover, in order to get a passport, a person must show either an Aadhaar card or voter identity card (Business Today 2017). SLD experience working with migrant workers suggests that few if any internal migrants hold passports.

For access to PDS and RSBY, proof of address can also be confirmed by a recent electric or water bill, a receipt of property tax paid in the current year, or documentation of an LPG connection (Table 1). Migrant workers may face particular challenges in producing residence proof due to patterns of migration including multiple and shifting residences; and the routine practice of withholding formal lease agreements by landlords in urban destination areas. Furthermore, workers in informal housing settlements often lack water, electricity, and LPG connections, or do not hold independent access to these resources.

Entitlement	Description	Requirements
Food rations distributed by the Public Distribution System (PDS)	A ration Card is a document issued under an order or authority of the State Government, as per the Public Distribution System, for the purchase of essential commodities from fair price shops. State Governments issue distinctive ration Cards to Above Poverty Line, Below Poverty Line and <i>Antyodaya</i> families.	<ul style="list-style-type: none"> <li>Passport-sized photographs of the head of your family attested by a gazetted officer/MLA/MP/Municipal Councillor.</li> <li>Address Proof (any one): Aadhar, voter ID card, recent electric or water bill, receipt of property tax paid in the current year, LPG connection which should be in the name of the head of the family, PAN card, passport.</li> <li>Proof of date of birth: Birth Certificate or class 10 pass certificate</li> </ul>
Portable health insurance under the <i>Rashtriya Swasthya Bima Yojana</i> (RSBY)	RSBY has two objectives: (1) to provide financial protection against catastrophic health costs by reducing out of pocket expenditure; and (2) to improve access to quality health care for below poverty line (BPL) households and other vulnerable groups in the unorganized sector, including building and other construction workers registered with Welfare Boards; MGNREGA workers; licensed railway porters; street vendors; <i>beedi</i> workers; domestic workers; sanitation workers; mine workers; rickshaw pullers; rag pickers; and taxi and auto drivers.	<ul style="list-style-type: none"> <li>An eligible family has to visit the enrolment stations which are set up at local centres, i.e. government schools in each village.</li> <li>An enrolment schedule for each village along with dates is prepared by the insurance company with the help of the district level officials.</li> <li>As per the schedule, the BPL list is posted in each village at enrolment station and prominent places prior to the enrolment. The date and location of the enrolment in the village is to be publicised in advance.</li> <li>The identity of the household is confirmed by the authorised official.</li> <li>The applicant at the enrolment station has to provide one photograph of the head of the household, one photograph of the family and fingerprint of each of five members of a listed beneficiary household at the enrolment centres.</li> </ul>

**Table 1: Requirements for access the Public Distribution System (PDS) and Rashtriya Swasthya Bima Yojana (RSBY)**

## Aadhaar

The Aadhaar card was launched by the United Progressive Alliance government in 2009, and is currently maintained by the Unique Identification Authority of India (UIDAI), established in 2009 (Yadav 2016). The stated objective of this central government agency is to collect biometric and demographic data of all Indian residents. This information is stored in a centralized database that assigns each registered citizen with a unique 12-digit number called the Aadhaar. In 2010, UIDAI initiated Aadhaar enrolment, including collecting biometric data and issuing Aadhaar numbers.

There are two ways for residents to enroll in Aadhaar: they must either produce two existing valid forms of identification; or for those unable to produce such an ID, their identity can be verified through an “introducer

system.” Results of a Right to Information (RTI) petition filed by Scroll.in show that until 2016, of the 105.1 crore residents enrolled in the scheme, only 8,47,366—or 0.08%—got Aadhaar through the “introducer system.” Over 99.99% had to show two pre-existing IDs to obtain an Aadhaar (Chari, Yadav, and Chowdhury 2017).

Aadhaar first gained a foothold as a mechanism of delivering social services in 2011, when then Finance Minister, Pranab Mukherjee, piloted using Aadhaar for Direct Benefit Transfers (DBT) in lieu of previous kerosene and fertiliser subsidy distribution models. Aadhaar was also piloted as a delivery mechanism for MGNREGA payments in Jharkhand. However, these pilot projects faced challenges in reaching scale due to poor internet connectivity and fingerprint failure that undermined Aadhaar authentication. Despite these shortcomings, the government rolled out DBT transfers in 43 districts

(Rajshekhar 2016). By 2012, India’s Central Government began making Aadhaar enrollment a mandatory prerequisite to receive many government services.

According to government reports, these challenges are not isolated to DBT and MGNREGA pilots. In Andhra Pradesh, the first state to start using Aadhaar authentication as a means of verification to access the ration system, government officials reported that Aadhaar authentication did not work for 4%-5% of all beneficiaries. In Rajasthan, the second state to start use of Aadhaar authentication at all ration shops, the Principal Secretary of the Food and Civil Supplies Department reported that 63% of beneficiaries were able to collect their grains after Aadhaar authentication as per data from August (Yadav and Rao 2016).

In March 2016, the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Bill, 2016 was introduced and passed as a money bill—thereby requiring passage in only the Lok Sabha. By October 14, 2017, The Hindu reported that the Aadhaar card scheme had enrolled more than 1 billion people (Hindu 2017).

Since February 2017, the Ministries of Social Justice and Empowerment, Human Resource Development, Health and Family Welfare, Labour and Employment, and Women and Child Development have sent at least 14 notifications requiring Aadhaar cards. These include access to a range of social benefit schemes, including: mid-day meals for school children, food assistance under the Public Distribution Scheme (PDS), work guarantees under the National Rural Employment Guarantee Act (NREGA), the National Social Assistance Programme, *Jan Dhan Yojana*, and for LPG subsidies. Most recently, the Department of Telecom (DOT) has issued a notification for mandatory linking of mobile numbers with Aadhaar cards.

Beneficiaries of these schemes include children between 6 and 14 years old, persons with disabilities who wish to apply for scholarships and other government support, low literacy workers, and health workers (Chari, Yadav, and Chowdhury 2017). Widespread application of Aadhaar-based identity proof as an authenticating mechanism has, however, raised concerns about whether Aadhaar identification can meet the needs of a range of social service beneficiaries. For instance, as early as 2016, critics raised the need for provisions addressing how persons with disabilities should enroll and use biometric identification parameters given potential limitations in mobility. More generally, civil society voices questioned how individuals should

monitor their biometric identification status in light of emerging stories that Aadhaar numbers were being deleted without notification to previously enrolled individuals (Yadav 2016).

While Aadhaar is increasingly mandated by Government of India Ministries and Departments, this mandate has been challenged by the Indian judiciary. As early as 2012, Aadhaar faced challenges at the High Court level for violating fundamental rights of equality and privacy. In 2014, the Supreme Court revoked agency orders making Aadhaar verification mandatory for access to social welfare schemes. The Supreme Court also prohibited information sharing between the UIDAI and other agencies without individual consent. In August 2015, furthermore, a three-judge bench of the Supreme Court ordered that no one should be denied benefits due to lack of an Aadhaar card. The three-judge bench referred challenges to Aadhaar based on violations of the right to privacy to a constitutional bench (Reuters 2017).

The Government of India has promoted the Aadhaar card with a range of rationales, including that enrolment will promote access to welfare, serve as a portable mechanism which can be used by a resident in any part of the country to verify their identity on the basis of his/her biometric and demographic information, and enable government service administrators to link databases that track accesses to rights and entitlements. Aadhaar has also been critiqued from a variety of perspectives by civil society organizations.

## Aadhaar-based exclusion

On September 28, 2017, eleven-year-old Santoshi Kumari from Simdega, Jharkhand, reportedly died of starvation. Her family had allegedly not been able to access PDS distributions since January 2017 because their ration card was not linked to their Aadhaar numbers. According to the Scroll.in Identity Project series, across states the poor are struggling to authenticate themselves by scanning their fingerprints at ration shops.

For instance, in Jharkhand, independent researchers and student volunteers have conducted case studies to identify particular barriers to Aadhaar enrolment (Pachisia 2017). These include barriers to authentication among:

- persons who report inability to enroll in Aadhaar;
- persons with disabilities who are unable to travel to verification stations and physically authenticate themselves;
- family members of migrant workers where the migrant family member is the only person listed on

- the ration card;
- persons whose fingerprints are not legible on biometric scanners;
- persons who establish one-time passwords to override fingerprint illegibility and face inability to authenticate using this password;
- persons whose UID numbers are not linked to their ration cards; and
- persons who report persistent corruption among ration distribution channels, where ration cards contain entries documenting grain distribution that alleged recipients report they have not received.

In such instances, people are unable to access grain entitlements under the National Food Security Act (Pachisia 2017). Such mechanisms, however, are yet to be put in place.

Architect of the Aadhaar scheme, Nandan Nilekani has said that from a policy perspective, it has to be clear that nobody should be denied an entitlement due to lack of access to Aadhaar technology. A robust system, he argues will have the ability to save biometric data if there is no connectivity—accordingly, an overriding capability must be granted to the service provider. He suggests a well-designed override with fraud analytics (Business Line 2017). Such mechanisms, however, are yet to be put in place.

### Identity for non-nationals

Within the Northeast states of Meghalaya and Assam, Aadhaar has also been critiqued for providing access to identify for migrant workers from Bangladesh and Nepal who are able to use this form of identity to open bank accounts and access other resources that require valid proof of identity (Saikia 2017). This critique emerges alongside a longstanding attempt to deny citizenship rights to Bengali Muslims in Assam, including many who migrated well before 1947 from Mymensingh in what is now Bangladesh.

In Assam, in January 2017, the Bharatiya Janata Party (BJP)-led government has ordered a ban on Aadhaar enrolment until the state finishes updating its National Register of Citizens—a register which aims to be an inventory of all legal citizens of Assam but has not been updated since 1951 (Saikia 2017).

### Aadhar, privacy, and data leaks

At the time of writing, India’s Supreme Court is in the process of deliberating on the constitutional parameters of information collection with regard to privacy under the Aadhaar regime. The Court has already called upon the government to limit the uses of the Aadhaar number.

Despite this caution, clause 57 of The Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 expressly permits individuals and companies to draw on information within the Aadhaar system for a range of purposes, including commercial purposes. This potential use of the Aadhaar system for private individual identity verification has raised privacy and data security concerns among civil society stakeholders (Ramanathan 2016). Critics argue that absent a comprehensive law on privacy, the information being collected under Aadhaar, combined with the scale of the programme, has serious implications for misuse of personal information, tracking, and surveillance (Yadav 2015).

Privacy concerns are exacerbated by research indicating that parallel databases currently store and leak identification data from the Aadhaar database. Absent proper oversight, these data leaks undermine the security of the Aadhaar database which currently contains the biometric data of over one billion Indians. Furthermore, the Aadhaar Act lacks a provision requiring individuals to be notified in case of a security breach pertaining to their information. The Scroll.in Identity Project series, moreover, reports that the UIDA refused to share data on the number of security breaches and intrusion attempts faced by the Central Identities Data Repository and other databases, despite formal information requests by Scroll.in journalists under the Right to Information Act, 2005. These requests were rejected on the grounds that such information compromises national security and state interests under section 8(1)(a) of the Right to Information Act (Yadav 2017).

### Coercion

In Meghalaya, more than 100 people have joined an initiative to opt out of Aadhaar on the grounds that they were coerced into getting the biometric-based unique identification number despite Supreme Court directives that Aadhaar cannot be made mandatory to access government welfare benefits (Saikia 2017).



**Taking fingerprints for Aadhaar, a 12-digit unique number which the Unique Identification Authority of India (UIDAI) aims to issue for all residents in India. The number is stored in a centralized database and linked to the basic demographics and biometric information – photograph, ten fingerprints and iris of each individual.**

**Table 2: The road to Aadhaar, 2008-present**

Year	Establishment of the Aadhaar regime	Aadhaar in the courts	Resources and social benefit schemes requiring Aadhaar authentication
2009	Establishment of the Unique Identification Authority of India (UIDAI) with Nandan Nilekani as chairman.		
2010	UIDAI initiates Aadhaar enrolment, including collecting biometric data and issuing Aadhaar numbers.		
2011	Number of Aadhaar holders crosses 100 million.		Aadhaar piloted for Direct Benefit Transfers (DBT) in lieu of previous kerosene and fertiliser subsidy distribution models
2012		Former High Court judge files a petition arguing that Aadhaar violates fundamental rights of equality and privacy.	
2013	Number of Aadhaar holders crosses 510 million.	September: Supreme Court passes an interim order stating that no person should suffer for not having an Aadhaar card.	
2014		March: Supreme Court (1) revokes orders made by agencies requiring Aadhaar for access to welfare schemes; (2) prohibits UIDAI from sharing information from Aadhaar database with any agency without individual consent.	
2015		3-judge Supreme Court bench orders that no one should be denied benefits for lack of an Aadhaar card. Right to privacy questions referred to a constitutional bench.	Voluntary Aadhaar authentication for the following schemes: <ul style="list-style-type: none"> <li>• MGNREGA</li> <li>• pensions under the National Social Assistance Programme</li> <li>• Jan Dhan Yojana</li> <li>• Provident Funds</li> </ul>
2016	<p><b>February:</b> Number of Aadhaar holders crosses 980 million.</p> <p><b>March:</b> Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Bill, 2016 was introduced and passed as a money bill in the Lok Sabha.</p> <p><b>September:</b> Aadhaar database holds demographic and biometric information for more than 105 crore people- 80% of India's population.</p>	<p><b>October:</b> Supreme Court issues interim order reiterating that Aadhaar cannot be made mandatory.</p>	<p>India Stack created to enable individuals to store and share personal data including bank statements, tax filings, and employment records via Aadhaar using a fingerprint and iris scan.</p> <p><b>October:</b> Ministry of Petroleum and Natural Gas: <ul style="list-style-type: none"> <li>• Aadhaar required for LPG cylinders in all states except Assam, Jammu and Kashmir, and Meghalaya.</li> </ul> </p>

Year	Establishment of the Aadhaar regime	Aadhaar in the courts	Resources and social benefit schemes requiring Aadhaar authentication
2017	<p><b>October 14<sup>th</sup>:</b> The Hindu reports that the Aadhaar card scheme has enrolled more than 1 billion people</p>	<p><b>August:</b> Supreme Court rules that the right to privacy is a fundamental right, a potential setback to mandated Aadhaar enrollment and use.</p>	<p>Aadhaar made mandatory to file income tax returns</p> <p><b>February</b></p> <p><b>9<sup>th</sup>:</b> Ministry of Health and Family Affairs</p> <ul style="list-style-type: none"> <li>• Janani Suraksha Yojana</li> </ul> <p><b>21<sup>st</sup>:</b> Human Resource Development</p> <ul style="list-style-type: none"> <li>• Support to NGOs/Institutions/SRCs for Adult Education and Skill Development</li> </ul> <p><b>23<sup>rd</sup>:</b> Women and Child Development</p> <ul style="list-style-type: none"> <li>• Ujjwala Scheme under the Protection and Empowerment of Women Scheme</li> <li>• Swadhar Greh Scheme</li> </ul> <p><b>25<sup>th</sup>:</b> Women and Child Development</p> <ul style="list-style-type: none"> <li>• Support to Training and Employment Programme</li> </ul> <p><b>27<sup>th</sup>:</b> Labour and Employment</p> <ul style="list-style-type: none"> <li>• National Career Services</li> </ul> <p><b>28<sup>th</sup>:</b> Ministry of Human Resource Development</p> <ul style="list-style-type: none"> <li>• Mid-day Meals Scheme (MDMS)</li> </ul> <p><b>March</b></p> <p><b>2<sup>nd</sup>:</b> Health and Family Welfare</p> <ul style="list-style-type: none"> <li>• National Health Mission</li> <li>• Human Resource Development</li> <li>• Sarva Shiksha Abhiyan</li> </ul> <p><b>3<sup>st</sup>:</b> Human Resource Development</p> <ul style="list-style-type: none"> <li>• Saakshar Bharat Ministry of Social Justice and Empowerment</li> <li>• National Action Plan for Skill Training of Persons with Disabilities,</li> <li>• Central Sector Scholarship Schemes,</li> <li>• Scheme for Assistance to Disabled Persons for Purchases and, or, Fitting of Aids and Appliances</li> </ul> <p><b>31<sup>st</sup>:</b> Ministry of Rural Development</p> <ul style="list-style-type: none"> <li>• Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)</li> </ul> <p><b>June 1<sup>st</sup>:</b></p> <ul style="list-style-type: none"> <li>• Transfers over Rs. 50,000 require Aadhaar and PAN authentication</li> </ul> <p><b>30<sup>th</sup>:</b> Ministry of Consumer Affairs</p> <ul style="list-style-type: none"> <li>• Public Distribution System</li> </ul> <p><b>December</b></p> <p><b>31<sup>st</sup>:</b> Jan Dhan Yojana Bank Account</p>





**Black marks on fingers signal that the person has cast a vote, but since a person can only vote in the constituency where their voter identity card is registered, many migrants who travel to different parts of the country in search of employment do not get to exercise their constitutional right to vote.**

### Voter ID

Voter Identification cards are also geographically limited as a means of securing access to rights and entitlements. Since access to many rights and entitlements is conditioned upon showing residence in the state where an individual is currently located, these forms of identity and residence proof may not facilitate access to rights and entitlements in migration destination areas.

According to Article 326 of the Indian Constitution, a citizen can exercise his/her right to vote only in his/her constituency. Since a person can only vote in the constituency where their voter identity card is registered, migrants who travel to different parts of the country in search of employment do not get to exercise their constitutional right to vote.

In 2015, the Supreme Court of India, accepting Union government recommendations, authorized Non-Resident Indians (NRIs) from outside India to cast their vote in elections. NRI votes can be cast either through electronic ballots or by nominees residing in India. Corresponding

with this decision, the Registration of Electors Rules, 1960 were amended to include NRI or “Overseas electors.”

The Communist Party of India (Marxist) in their recommendations to the Committee for Exploring Feasibility of Alternative Options for Voting by Overseas Electors stated that “Any special facilities to overseas electors will have to be extended to domestic electors who may temporarily migrate other parts of the country in search of work. Denying this to domestic electors would amount to discrimination which should be avoided.” Despite Public Interest Litigation (PIL) filed in January 2015 calling for the extension of similar privileges to interstate migrants, such initiatives have been opposed by the Election Commission (Gopal 2015; Choudhary 2015).

## Access to rights and entitlements: right to food and right to health

### Right to Food

The right to food is protected under article 25 of the Universal Declaration of Human Rights and as part of the right to an adequate standard of living under article 11 of the International Covenant on Economic, Social and Cultural Rights.

On July 3, 2013, India passed the National Food Security Act (“Right to Food Act”), aimed at addressing endemic hunger. Expanding existing food security schemes within the country, the National Food Security Act guarantees the right to five kilograms per person per month of subsidized wheat, rice, and coarse cereal.

The right to food is operationalised through the Targeted Public Distribution System (TPDS) that provides grains at subsidised rates. The Centre and State governments share responsibility to maintain TPDS functioning. India’s Central Government is responsible for procuring food grains from farmers and allocating food grains to all states on the basis of the number of poor in each state. The Centre then transports the grains to the central depots in every state. States are responsible for identifying the number of poor households and delivering grains to fair price ration shops. Ration cards facilitate access to essential food commodities at subsidised rates from designated PDS fair price shops.

State governments issue ration cards according to per capita or monthly income. There are three types of ration cards available:

- **Antyodaya** Ration Cards are available to households with an income of less than Rs. 250 per capita per month;
- **Below Poverty Line (BPL)** Ration Cards are available to households that fulfil the eligibility criteria for being classified as being below the poverty line;
- **Above Poverty Line Ration (APL)** Cards are available to all households regardless of monthly income.

Antyodaya, BPL, and APL classification is carried out at the state level. Families designated BPL and **Antyodaya** receive a ration card entitling them to particular forms of social support. Common criteria for obtaining ration cards across India, however, include surrender and

cancellation of any previous ration card issued in that person’s name in any other state; and residence proof in the area where rations are sought.

The criteria for accessing ration cards presents structural impediments to access for inter-state migrants who travel for employment between and among states at seasonal or other intervals:

- first, they are only eligible to hold a ration card in one state;
- second, they are only able to hold a ration card in the state where they can establish proof of residence; and
- third, classifications —identifying households eligible for social support, including through PDS and other services—are not portable across state jurisdictions.

As a result, migrant households must choose where to access rations. Migrant workers who migrate for employment and leave their families for extended periods of time must choose between maintaining access to rations for the family or for the migrating worker. Alternately, families who migrate together—often changing locations to follow available employment—can only access rations in one state, most often the state of origin. In short, these challenges functionally restrict access to food security for migrant households.

### Right to Health

The International Covenant on Economic, Social, and Cultural Rights (ICESCR) recognizes the right of everyone to the enjoyment of the highest attainable standard of physical and mental health. Signatories to the ICESCR must undertake steps to progressively achieve “equal and timely” access to health services, including: access to basic preventive, curative, and rehabilitative health and mental health services; health education; the provision of essential drugs; and regular screening and appropriate treatment of prevalent diseases, illnesses, injuries, and disabilities, preferably at the community level.

States parties to the ICESCR, moreover, must ensure access to health facilities, goods, and services without discrimination of any kind on the prohibited grounds, and with particular regard for the needs of vulnerable or

marginalized populations. The right of everyone to public health, medical care, social security, and social services is also incorporated under CERD and CEDAW.

The right to health requires equal opportunity to access the highest level of health attainable. Accessibility requires physical accessibility, affordability, and access to information concerning health issues.

While the right to health is not included as a Fundamental Right under the Constitution of India, the Directive Principles of State Policy include directives calling upon the states to improve health conditions:

- Article 39(e) pertains to protecting the health and strength of workers, men, and women;
- Article 41 calls for the state, within the limits of its economic capacity and development, to make effective provisions for public assistance, including securing the right to public assistance in cases of old age, sickness, and disablement; and
- Article 42 calls upon the states to ensure maternity relief.

Estimates of India's central health expenditure as percentage of GDP varies from 1%-4.7%. According to World Health Organisation (WHO) Global Health Expenditure estimates in 2015, India's central health expenditure as percentage of GDP is 4.7% (WHO 2015). This figure roughly corresponds with National Health Accounts Estimates for India in 2013-2014, which estimate total health expenditure as percentage of GDP as 4.02%. These figures are, however, out of step with health expenditure numbers released by India's Ministry of Finance, that report health expenditure as percentage of GDP in 2013-2014 as 1.2%, and 2014-2015 and 2015-2016 as 1.3% (GOI Press Information Bureau 2016).

Due to the high level of private expenditure required to secure health services, health care remains unaffordable for a vast majority of Indians. As reported by the Index Mundi data portal, in 2014, the government's health expenditure as percentage of total health expenditure in India was 30.04%.

According to the 71st household survey on "Key Indicators of Social Consumption in India: Health" by the National Sample Survey Organisation (NSSO), 72% of ailments in rural areas and 79% of ailments in urban areas are untreated.

#### *Rashtriya Swasthya Bima Yojana (RSBY)*

In 2008, the Ministry of Labour and Employment launched the *Rashtriya Swasthya Bima Yojana (RSBY)*. The aim of RSBY was to provide BPL families and a defined list of workers from the unorganised sector with health insurance. Beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000 per annum. This scheme was transferred to the Ministry of Health and Family Welfare in 2015. However, by the time of writing in 2017, RSBY is slowly being wound up by slowing down issuance of fresh tenders with insurance companies under the scheme. The universal health insurance scheme that will subsume RSBY is yet to be announced, but is expected by some as early as the Union Budget 2018 (Saraswathy 2017).

With the aim of informing access to health services for migrant workers as anticipated policies are released, this study considers access to RSBY as an indication of health insurance saturation among migrant workers. RSBY is a particularly interesting barometer of access to health services because this scheme, at the time of inception, uniquely aimed to facilitate portable health insurance. The only criterion for portability is that the beneficiary family had to be enrolled in the scheme in any one place in India. A beneficiary enrolled in a particular district could use his/her smart card in any RSBY empaneled hospital across India, including public and private hospitals. Cards could also be split for migrant workers to carry a share of the coverage with them separately. These provisions ostensibly facilitate access to health care for migrant workers.

## Access to bank accounts and formal financial inclusion

On the evening of November 8, 2016 the Prime Minister of India, Narendra Modi announced an initiative to demonetize the economy of India by banning notes of Rs.500 and Rs.1000. According to the Royal Bank of India (RBI) Annual Report for the financial year 2015-2016, Rs. 500 and Rs. 1,000 notes represented 86% of currency in circulation at the time. Demonetization was presented as an initiative to address corruption and tax evasion by bringing black money out of circulation.

This initiative had particular consequences for informal sector migrant workers, many of whom operated in a cash economy without bank accounts. Due to the removal of high volumes of cash from circulation, workers in the cash economy lost employment. Suhasini Ali, of the All India Democratic Women's Association (AIDWA) has described the impact of demonetization upon migrant workers as "reverse migration" since significant numbers of workers returned to migration source areas due to this plunge in employment (Hindu 2016).

For some workers, lack of formal identification prevented them from opening bank accounts and contributed to a large unbanked population. Rigorous promotion of Aadhaar registration and mobile penetration by the GOI has been justified in part as a means of expanding formal financial inclusion.

Consistent with this articulated objective, Aadhaar has been linked to a range of banking and finance related schemes and programmes;

- Aadhaar Payment Bridge links Aadhaar numbers to primary bank accounts to facilitate deposit of welfare entitlements.
- Aadhaar Enabled Payment System (AEPS) is designed to facilitate access to banking services in areas where banks and ATMs are not readily available. Users can allegedly authenticate using their fingerprint and Aadhaar number in order to withdraw and deposit cash from agents.
- India Stack was created to enable individuals to store and share personal data including bank statements, tax filings, and employment records via Aadhaar using a fingerprint and iris scan (Wadhwa 2017).

On June 1, 2017 the GOI made it mandatory to link Aadhaar numbers with bank accounts through a notification amending the Prevention of Money Laundering Act (Jain 2017).

## Research questions

### 1. Do Aadhaar cards facilitate access to rights and entitlements for workers who migrate for employment within India?

- Do migrant respondents hold Aadhaar cards in target districts?
- If yes, what policy-level measures and practices have facilitated access to Aadhaar enrolment?
- If no, what are the barriers to accessing Aadhaar enrolment for migrant workers?
- Within the sample surveyed, does Aadhaar enrolment differ for men and women?
- Does Aadhaar enrolment differ for migrant workers from Scheduled Caste, Scheduled Tribe and Muslim communities?
- Is inclusion in schemes in target research areas tied to Aadhaar enrolment?
- Do migrant respondents use Aadhaar cards to access rights, entitlements, and formal financial inclusion?
- Are migrant respondents without Aadhaar cards prevented from accessing rights, entitlements and formal financial inclusion?

### 2. Does smart-card portability under the RSBY scheme facilitate access to health care for workers who migrate for employment within India?

- Are migrant respondents in source and destination areas enrolled in the RSBY?
- Do enrolment patterns differ for men and women?

- Do enrolment patterns differ for migrant workers from Scheduled Caste, Scheduled Tribe and Muslim communities?
- Are enrolled migrant workers able to access benefits under this scheme? If yes, what benefits do they access?
- If no, what are the barriers to accessing benefits under this scheme?

### 3. Are migrant workers able to access the Public Distribution System (PDS)?

- Do migrant households hold ration cards?
- If yes, do they hold ration cards in high migration source areas or in destination areas?
- Are migrant households holding ration cards able to access grain?
- If yes, what programmes and policies facilitate access?
- If no, what are the barriers migrant families face in accessing grain rations?

### 4. Are migrant workers able to access formal banking services?

- Do migrant respondents hold a bank account?
- Does access to a bank account differ by gender?
- Does access to a bank account differ for migrant workers from Scheduled Caste, Scheduled Tribe and Muslim communities?
- What programmes and policies facilitate access to bank accounts? What are the barriers migrant families face in accessing bank accounts?

Building upon research conducted by the Interstate Migration Alliance in November 2016, this research seeks to understand how migration processes inform access to rights and entitlements for workers who migrate for employment within India; and to use this information to expand access to rights and entitlements for migrant workers through a multifaceted approach that incorporates training on rights and entitlements for migrant workers as well as district, state, and national level advocacy.

Consistent with these objectives, this study employed quantitative and qualitative social science methodologies as well as Participatory Action Research (PAR) approaches that emphasize community participation and action to address barriers to accessing rights and entitlements.

## Primary data

In order to account for the experience of rural-urban migrants, primary data collection involved investigation of access pathways in both high migration rural areas and urban destination hubs.

### Research phase 1

During research phase 1, the team sought to identify high migration districts, blocks, and villages within target states for further investigation. High migration source states were identified for inclusion in this study based upon three criteria:

- high levels of rural-urban and circular migration;
- presence of linked Migrant Rights Centres (MRCs) under the Interstate Migration Alliance; and
- feedback from Interstate Migration Alliance partners on March 25, 2017 in Ranchi, Jharkhand; March 26, 2017 in Katihar, Bihar; and March 27, 2017 in Kanpur Uttar Pradesh; and July 26, 2017 in Delhi, NCR.

On the basis of this criteria, the following areas were identified as sites for further investigation (Table 3):

- Bihar, Katihar and Purnea districts
- Jharkhand, Latehar and Palamu districts
- Uttar Pradesh, Kanpur and Kannauj districts
- Delhi, South West district (Kapashera)
- Haryana, Gurgaon-Dundahera, Manesar, Sikanderpur towns

During research phase 1 preliminary site investigation, researchers created district level profiles for each selected research area. These profiles included information gathered from focus group discussions with Interstate Migration Alliance partners, field visits to selected research areas, and both group and one on one discussions with migrant workers and government stakeholders. For each district, preliminary site investigation sought to determine whether both women and men migrate for employment; common sectors in which migrant workers seek employment; patterns of seasonal migration; the age range among migrant workers; and whether family migration is common in this area.

### Research phase 2

Research phase 2 aims to capture whether migrant workers in study locations have access to rights, entitlements, and formal banking processes. Due to a lack of disaggregated data on internal migration by location from government data sources, a sampling frame enumerating all migrant workers within study locations is difficult, if not impossible to obtain. Accordingly, an attempt at statistical random sampling (SRS) based upon government sampling frames risks systematic divergence from the target population of workers who migrate across state lines for employment.

Due to these significant challenges posed by using SRS methods, this study used a quota sampling approach

**Table 3: High migration and urban destination areas identified for research following preliminary site investigations**

State	District
<b>High migration rural areas</b>	
Bihar	Katihar and Purnea districts
Jharkhand	Latehar and Palamu districts
Uttar Pradesh	Kanpur and Kannauj districts
<b>Urban destination hubs</b>	
Delhi	South West district (Kapashera)
Haryana	Gurgaon-Dundahera, Manesar, Sikanderpur towns

which emphasized results that represent a diverse population of internal migrant workers from target source and destination areas, including migrant men and women from Dalit, Tribal, Muslim, OBC, and communities considered high caste.

In order to not only document barriers to accessing rights and entitlements, but also to inform excluded migrant workers about their rights, Phase 2 data collection took place as part of a series of cascading participant workshops on rights and entitlements. Interstate Migration Alliance partners were trained to provide workshops on access to rights and entitlements using ICT-enabled animated training modules (available at [imaIndia.info](http://imaIndia.info)). At the conclusion of the workshop, participants answered a short survey including basic identifying information, and whether they have access to Aadhaar cards, health insurance under RSBY, and ration cards. Participants were selected based upon interest in participating in a workshop on rights and entitlements and pursuing access to associated resources.

Research Phase 2 surveyed 981 migrant and non-migrant workers on their experiences accessing rights and entitlements. Of the 981 workers surveyed, 400 respondents also received trainings on access to rights and entitlements.

Researchers did not attempt to distinguish between seasonal, circular or other patterns of migration.

Distribution of migrants and non-migrants by location and community identity are presented in Tables 4.1-2.4. Surveys were conducted in Hindi. Survey interactions lasted from 15- 20 minutes.



**Participatory Action Research: Migrant workers in Jharkhand receive training on rights and entitlements using tablet-based animated training modules.**

Table 4.1: Bihar distribution of respondents by gender, social group, and migration status				
	Female migrants	Male migrants	Female non-migrants	Male non- migrants
<b>Bihar</b>				
Katihar district				
OBC	8	11	x	x
Muslim	18	15	x	x
SC	21	19	x	x
ST	1	1	x	x
Considered upper caste	6	10	x	x
	54 (53%)	48 (47%)	Respondent total: 102	
Purnea district				
OBC	15	23	x	x
Muslim	13	14	x	x
SC	21	21	x	x
ST	0	1	x	x
Considered upper caste	6	7	x	x
	55 (45%)	66 (55%)	Respondent total: 121	

Table 4.2: Jharkhand distribution of respondents by gender, social group, and migration status				
	Female migrants	Male migrants	Female non-migrants	Male non-migrants
<b>Jharkhand</b>				
Latehar district				
Muslim	13	14	x	x
SC	17	24	x	x
ST	24	18	x	x
	54 (49%)	56 (51%)	Respondent total: 110	
Palamu district				
Muslim	17	18	x	x
SC	17	21	x	x
ST	20	25	x	x
	54 (46%)	64 (54%)	Respondent total: 118	

Table 4.3: Uttar Pradesh distribution of respondents by gender, social group, and migration status				
	Female migrants	Male migrants	Female non-migrants	Male non-migrants
<b>Uttar Pradesh</b>				
Kanpur district				
OBC	2	11	x	x
Muslim	19	12	x	x
SC	6	12	x	x
ST	0	28	x	x
Considered upper caste	16	27	x	x
	43 (53%)	90 (47%)	Respondent total: 133	
Kannauj district				
OBC	13	20	x	x
Muslim	8	11	x	x
SC	18	30	x	x
ST	1	1	x	x
Considered upper caste	3	7	x	x
	43 (38%)	69 (62%)	Respondent total: 112	

### Research phase 3

In research phase 3, researchers used qualitative field methods to identify the specific barriers migrant workers encounter as they seek to access rights and entitlements. Researchers conducted case studies on access to Aadhaar cards, RSBY, PDS and formal banking facilities in each location. Case studies included:

- ethnographic observation of administrative and private agencies tasked with facilitating access;
- semi-structured interviews with migrant workers on their experiences in access to rights and entitlements;
- interviews with local officials tasked with facilitating access to rights and entitlements; local bank officials in target areas; representatives from civil society organization, trade unions, and workers collectives; and other relevant stakeholders.

Each case study sought to identify gaps in existing policies that function to exclude migrant workers from relief; gaps in policy implementations; and informal processes of exclusion, such as inability to obtain lease agreements from landlords in destination areas, etc.

During phase 3 research, focus group discussions (FGDs) including mixed groups of participants lasted up to 2 hours. Interviews with stakeholders lasted from 20 to 30 minutes.

### Secondary data

Primary data has been contextualized through secondary research. Secondary sources include media reports from target areas; official records, including data from government ministries; reports from national and international organizations addressing labour migration; and books, journals and periodicals.

## Assumptions, challenges, limitations, and strategies

### Internal and external validity

This hybrid research design, grounded in the documentation of the lived experiences of respondents, has significant external validity. However, internal validity—or the ability to draw causal conclusions on the basis of study findings—is limited since selection of study respondents did not seek to establish a representative sample.

### Respondent identification and engagement

Researchers faced particular challenges in engaging non-migrant interview respondents. Potential respondents indicated unwillingness to answer survey questions on the basis that interview findings would be unlikely to benefit them.

Based upon SLD’s experience researching the experiences of migrant workers in India, we anticipated that in both high migration source and destination areas, we would be likely to confront significant challenges in

engaging migrant women workers. Challenges associated with interviewing women who migrate for employment included the stigma associated with migration for employment that leads many women to conceal their experiences. Women, furthermore, may be even more reluctant to speak about their experiences in the presence of male family members.

We noticed early on that challenges in engaging with women migrant workers may have been heightened by a majority male presence among data collectors. Accordingly, in subsequent data collection, a woman member of the IMA accompanied field researchers to improve engagement with women respondents. In order to support engagement among women respondents, we also requested to speak with women respondents privately—away from male family members. These strategies significantly improved quality of engagement.

Finally, researchers reported that during phase 3 research, government actors reported only positive aspects and gains in access to rights and entitlements across areas.

**Table 4.4: National Capital Region distribution of respondents by gender, social group, and migration status**

	Female migrants	Male migrants	Female non-migrants	Male non-migrants
<b>National Capital Region (Haryana and Delhi)</b>				
South West district, Delhi (Kapashera)				
OBC	3	7	10	17
Muslim	9	9	0	0
SC	4	5	8	4
ST	7	6	1	13
Considered upper caste	2	5	0	6
	25 (44%)	32 (56%)	19 (32%)	40 (68%)
	Migrant respondents: 57 (49%)		Non-migrant respondents: 59 (51%)	
	Respondent total: 116			
Gurgaon district, Haryana (Dundahera, Manesar, and Sikanderpur towns)				
OBC	6	14	5	29
Muslim	1	13	1	2
SC	6	20	2	16
ST	11	9	5	13
Considered upper caste	4	6	3	5
	28 (31%)	62 (69%)	16 (20%)	65 (80%)
	Migrant respondents: 90 (53%)		Non-migrant respondents: 81 (47%)	
	Respondent total: 171			

## Overall Findings

This study, including the perspectives and experiences of migrants and non-migrants in high migration sending areas as well as the Delhi, National Capital Region (NCR) provides insight into the impact of migration processes upon access to rights and entitlements. The systematic exclusion of migration workers from access to rights and entitlements in the NCR is visible in the differential access afforded migrants and non-migrants in South West Delhi and Gurgaon districts. Comparison between access patterns for migrants in high migration sending areas and in the Delhi, NCR, furthermore, reveals the impact of migration processes upon the rights of internal migrants.

### Comparative access to rights and entitlements between migrant and non-migrants in the NCR

India's Delhi-National Capital Region (NCR)- the most populated city in the country is a spectacular manifestation of imbalanced economic growth within India (Kundu 2003). India's central government and the Delhi and Haryana government have shaped the contours of this urban landscape with a focus on promoting manufacturing and service industries through export-oriented policies, facilitated entry of foreign direct investment, and deregulation of urban spaces.

Through multiple levels of policy making—beginning at the center and refracted through state governments, decentralized urban local bodies and local politicians—land use in the NCR has been deregulated through measures including repeal of land ceiling laws that aimed to limit monopolistic land accumulation; and modifications in rent control protections that once protected lower income housing. While migrant settlements once took hold on public or rent controlled lands, migrant workers are relegated to an ever-receding periphery.

Large populations of migrants live and work in the adjacent districts of Gurgaon in the state of Haryana and South West Delhi in Delhi. Data collection in these districts of the NCR included interviews with 147 migrants and 140 non-migrants.

With the exception of Aadhaar enrolment—where migrants reported a 97% enrolment that is almost in line with the 99% enrolment among non-migrants—migrant workers reported significantly higher exclusion from access to rights and entitlements within the NCR.

Only 6% of migrants, compared with 96% of non-migrants, held voter identification cards permitting them to vote in the NCR. No migrant workers held ration cards or accessed rations in the NCR, compared to 79% of non-migrants who held ration cards and 57% that reported consistent access to rations in the NCR.

Interestingly, only 4% of migrants reported access to RSBY, compared to 19% of non-migrants who reported enrolment in this scheme. These findings are particularly striking since RSBY portable health insurance was promoted as a means of extending access to health benefits for migrant workers.

When compared to access to food security and health benefits among migrants, migrant respondents reported a relatively high level of access to bank accounts—92% compared to 100% access by non-migrants.

Table 5.1: Comparative access to rights and entitlements between migrant and non-migrants in the NCR		
	Migrants	Non-migrants
<b>Respondents by district</b>		
South West Delhi district (Kapashera)	57	59
Gurgaon district (Dundahera, Sikanderpur, Manesar)	90	81
<b>Access to proof of ID</b>		
Aadhaar	97%	99%
Voter ID registered in the NCR	6%	96%
<b>Access to PDS</b>		
Access to ration cards registered in the NCR	0	79%
Consistent access to rations among respondents who hold both ration cards and Aadhaar cards in the NCR	0	57%
<b>Access to health services</b>		
Access to RSBY	4%	19%
<b>Formal financial inclusion</b>		
Access to bank accounts	92%	100%

### Comparative access to rights and entitlements between migrants in sending areas and in the NCR

Comparison between access patterns for migrants in high migration sending areas and in the Delhi, NCR, furthermore, reveals the impact of migration processes upon the rights of internal migrants (Table 5.2). Rates of Aadhaar and bank enrolment either remained stable or improved among migrants in the NCR when compared to migration sending areas. By contrast, rates of access to voter identification at the place of interview, food rations, and health benefits decrease significantly for migrants in the NCR when compared to sending areas.

Across sending areas and in the NCR, migrants reported a high level of Aadhaar enrolment at above 90%. Migrants interviewed in Bihar reported the highest level of Aadhaar enrolment (99%), followed by the NCR (97%), Uttar Pradesh (94%), and Jharkhand (90%). This trajectory suggests that migrants from Jharkhand and Uttar Pradesh increase likelihood of Aadhaar enrollment, whether by necessity or opportunity, upon travel to the NCR.

Similarly, migrants reported high levels of access to bank accounts in the NCR (92%), Bihar (94%), and Uttar Pradesh (92%). By contrast, migrants in Jharkhand reported a comparatively low level of access to bank accounts (80%). This suggests that migrants from Jharkhand have an increased likelihood of obtaining a bank account, whether by necessity or opportunity, upon reaching the NCR.

Contrasting with increased or constant rates of Aadhaar and bank enrolment in the NCR, respondents reported a tremendous decrease in voter registration in the NCR when compared to migration sending areas. Voter registration rates among respondents who identify as migrants—including inter-state and intra-state migrants—surveyed in Bihar (96%), Jharkhand (77%), and Uttar Pradesh (77%) stand in stark contrast to the 6% of migrants registered to vote in the NCR. Migrants may choose to maintain voter registration in migration sending areas that they identify as home. However, given that citizens in India can only exercise their right to vote in the constituency where their voter identity card is registered; and that there are currently no provisions for voting in absentia for internal migrants, these

findings raise critical questions about the rate of defacto disenfranchisement among migrant workers. Whether or not migrants interviewed in the NCR are able to exercise their right to vote in sending states, 94% of those surveyed were unable to vote in elections in the NCR. This lack of political representation among migrants in the NCR corresponds with their complete absence from policy and planning in this urban industrial hub.

Like enfranchisement, this study suggests that access to food distribution and health benefits is entirely or nearly entirely foreclosed to migrants in the NCR. Access to PDS in this study was considered in two dimensions: access to ration cards, and consistent access to rations among migrants who hold the ration cards and Aadhaar identification required to actually secure grains. The second dimension, actual access, is of course conditioned upon the first dimension being fulfilled.

No respondents in the NCR reported holding ration cards registered in the NCR, foreclosing access to food rations entirely. However, it is worth noting that 51% of migrants in the NCR reported holding ration cards in home states. While some migrants reported maintaining ration cards in home states in order to maintain access to grain subsidies for their families, others reported being afraid to enroll in the NCR based upon concern that they may both lose rations in their home states and fail to successfully enroll in the NCR.

By contrast, migrants reported significantly higher rates of access to ration cards in Bihar (93%), Jharkhand (89%), and Uttar Pradesh (33%). Respondents in Bihar who held ration cards and Aadhaar cards also reported a relatively high rate of ability to access rations consistently (89%). By contrast, although Jharkhand has a comparatively high level of PDS enrolment (89%), only 39% of respondents holding both ration cards and Aadhaar cards reported being consistently able to access grains. In an inverse relationship, while only 33% of migrant respondents reported holding ration cards in Uttar Pradesh, 70% of those who held both ration cards and Aadhaar cards reported consistent ability to access grain. The extremely low level of access to ration cards in Kanpur and Kanauj Uttar Pradesh; and the significant barriers to consistently accessing rations among migrants who hold ration cards and Aadhaar cards in Jharkhand signal important areas for further research.

Table 5.2: Comparative access to rights and entitlements between migrants in sending areas and in the NCR				
	NCR	Bihar	Jharkhand	Uttar Pradesh
<b>Access to proof of ID</b>				
Aadhaar	97%	99%	90%	94%
Voter ID registered at place of interview	6%	96%	77%	77%
<b>Access to PDS</b>				
Access to ration cards registered at place of interview	0	93%	89%	33%
Consistent access to rations among respondents who hold both ration cards and Aadhaar cards at location	0	89%	39%	70%
<b>Access to health services</b>				
Access to RSBY	4%	46%	6%	11%
<b>Formal financial inclusion</b>				
Access to bank accounts	92%	94%	80%	92%

Like access to food security rations, access to RSBY portable health benefits was the lowest among migrants in the NCR (4%)—although access to RSBY among respondents in Jharkhand was also low (6%). However, migrants in Bihar reported a startling enrolment level at 46% and migrants in Uttar Pradesh reported almost three times the enrolment of migrants in the NCR (11%).

The extremely high level of RSBY enrolment among migrant respondents in Bihar raises questions for further research as to why this programme took hold in these areas. Insight into the comparative success of RSBY in Bihar stands to inform future measures to extend portable health insurance to internal migrants.

## Recommendations

The recommendations detailed below do not aim for quick results. Instead, they recognize that strong interventions are based upon realistic, locally grounded needs assessment and long-term investment in sustainable change. Such sustained focus requires investment in building the capacity of migrant organizations and networks to engage in long term change processes, including through adapting and responding to changing circumstances as needed.

### Address disenfranchisement of internal migrants

- Extend absentee voting privileges, like those enjoyed by Non-Resident-Indians to internal migrants.

### Facilitate access to fair housing

- Take affirmative steps to address abusive housing practices in the NCR and other urban areas that deny migrants proof of residence and access to basic civic amenities. These steps should include holding officials accountable for properly enforcing housing standards.

### Facilitate access to information

- Foster awareness among migrant workers on their rights and entitlements, including pathways to accessing civic entitlements.
- Run state-level help lines to be used by internal migrants to report abusive housing practices and obtain assistance in accessing rights and entitlements.
- Sensitize local officials to barriers to accessing rights and entitlements for migrant workers.
- Establish a transparent, centralized, easy-to-use online database accessible through mobile phones that all eligible individuals can access to independently track the status of their applications for all relevant government schemes.

### Ensure that Aadhar identification does not prevent migrant workers from accessing entitlements

- Revise mandatory Aadhar enrolment requirements for receiving government subsidies, benefits, and services. Do not further mandate Aadhar authentication requirements.
- Current Aadhaar-based technologies for accessing rights, entitlements and services rely upon (1) one or more members of the household to have an Aahar number correctly seeded in databases, such as the PDS database; and (2) successful operation of multiple fragile technology systems, including

the POS machine, the biometrics, the Internet connection, remote servers, and often other elements such as the local mobile network. These layers of access requirements may be unreliable in rural areas. Accordingly, pursue verification alternatives to facilitate access to critical resources in rural areas.

### Defend the right to privacy

- Repeal clause 57 of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and prohibit individuals and companies from drawing upon information within the Aadhar system for commercial and other unauthorized purposes.

### Secure the right to health for migrant communities

- Ensure that the universal health insurance scheme anticipated in the Union Budget 2018 includes accessible, portable benefits for migrants.

### Secure the right to food for migrant and other communities

- Enhance access to PDS by assessing PDS coverage and identifying barriers to accessible, regular distribution. In particular, consider the impact of privatization of PDS shops and the efficacy of current operating relationships between transport and distribution stakeholders.

### Promote transparent, accountable, and equitable financial inclusion

- Facilitate transparent, accountable banking services for people who have enrolled in Jan Dhan Yojna.
- Research the impact of formal financial inclusion on regularizing wages.
- Research the impact of formal financial inclusion on control of financial resources and decision making among women.

### Promote the leadership of migrant communities

- Support migrants and their collectives to be at the forefront of the struggle for migrant workers' rights.

### Take coordinated action to address exclusion of internal migrants from rights and entitlements

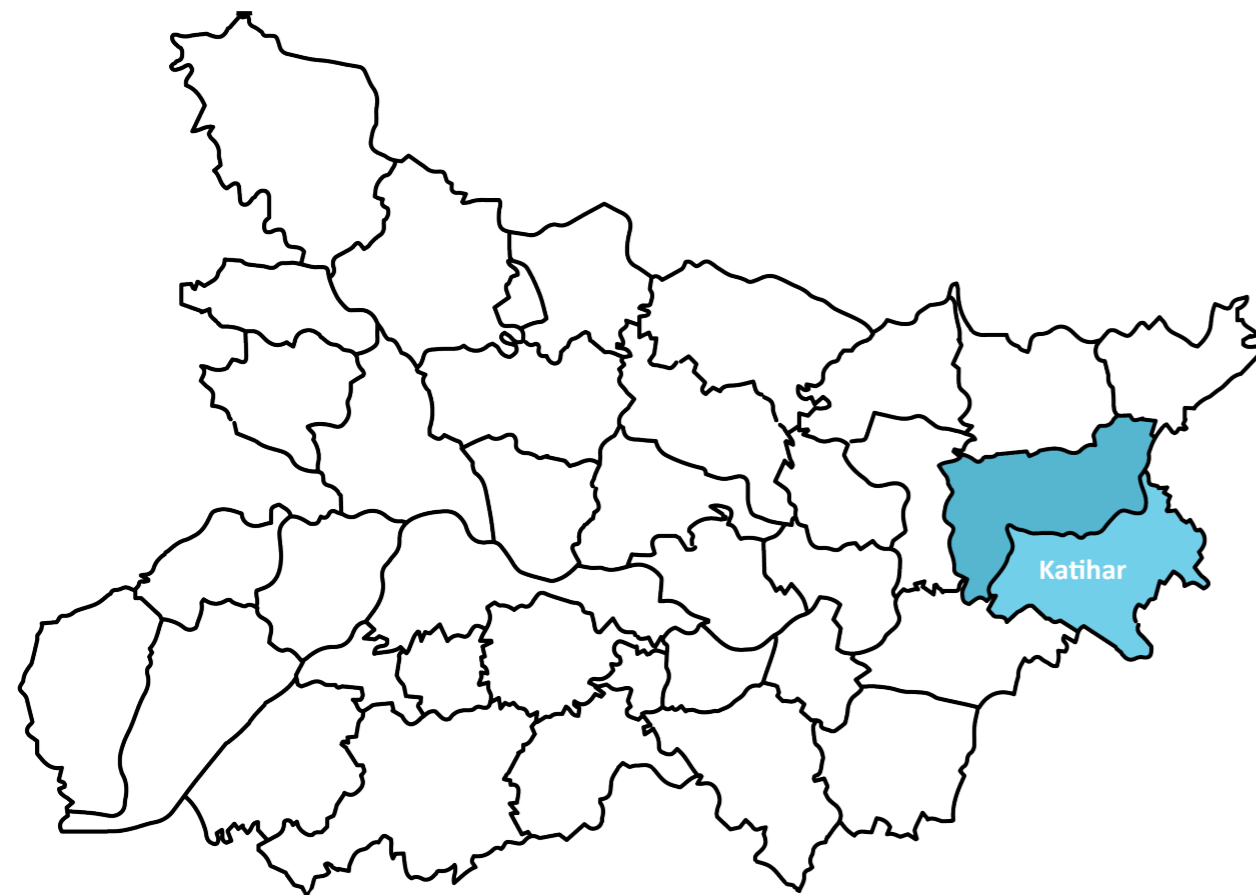
- Coordinate action between all concerned ministries and government stakeholders, including but not limited to the Ministries of Social Justice and Empowerment, Drinking Water and Sanitation, Rural Development, Housing and Urban Poverty Alleviation, Urban Development, Women and Child Development, and Labour.

# Appendix I: Findings in high migration rural areas

## Bihar

**Table 6: Bihar comparative findings by district (Katihar, Purnea)**

	Katihar	Purnea
<b>Access to proof of ID</b>		
Aadhaar	99%	99%
Voter ID	92%	99%
<b>Access to PDS</b>		
Access to ration cards	91%	95%
Consistent access to rations among respondents who hold both ration cards and Aadhaar cards	85%	92%
<b>Access to health services</b>		
Access to RSBY	37%	53%
<b>Formal financial inclusion</b>		
Access to bank accounts	94%	93%



## Katihar

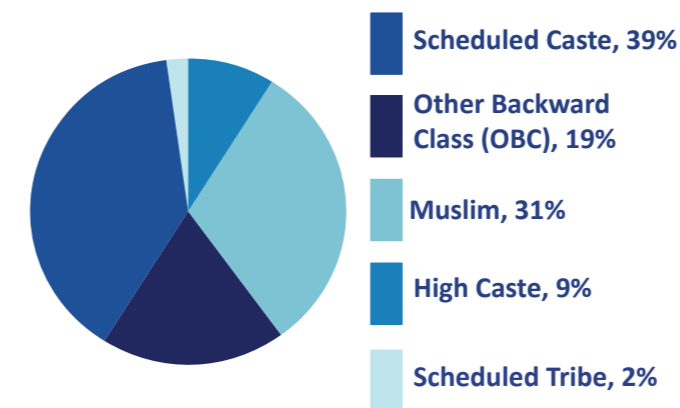
### Respondent profiles

Data collection phase 2 survey respondents included 102 participants from Katihar, 54 female (53%) and 48 male respondents (47%).

### Demographic profile

Respondents in Katihar included women and men who self-identified as from Scheduled Castes (39%), Scheduled Tribes (2%), Other Backward Classes (19%), groups considered High Caste (9%) and Muslims (31%) (Chart 1)

**Chart 1: Katihar respondent group identity breakdown**



### Employment and wage profile

Migrant respondents reported employment in garment production (16.5%), other production (43%), and household (21.5%), agricultural (15%) and domestic work (4%) (Table 7).

**Table 7: Katihar respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture	6	9	15
Domestic work	4	0	4
Garment production	16	1	17
Household	19	3	22
Other production	9	35	44
Grand Total	54	48	102

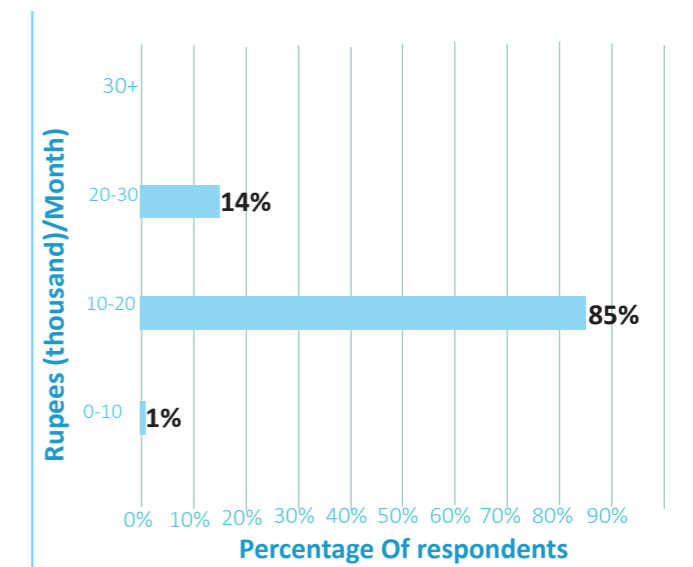
In total, production in the garment and other production sectors employed the highest number of individuals (59.5%) across both female and male respondents.

25.5% of respondents reported working within the informal sector, in household and domestic work. Female respondents accounted for the vast majority of respondents working in household and domestic work.

With regards to female respondents, household and garment sectors made up the majority (65%) sectors of work. 73% of respondents came from the production sector, including garment and other reported production.

Among study respondents interviewed in Katihar, 85% reported earning between Rs. 10,000 and Rs. 20,000 each month, 14% reported earning between Rs. 20,000 and Rs. 30,000 each month, and 1% reported earning less than Rs. 10,000 per month (Chart 2).

**Chart 2: Katihar, distribution of monthly income (Rs.) among respondents**



## Findings

### Access to proof of identification

In Katihar, 101 of the 102 respondents (99%) surveyed reported holding Aadhaar cards.

By contrast, in Katihar, only 94 of the 102 respondents surveyed (92%) reported holding voter ID cards.

- Out of the 8 respondents who reported that they did not hold a voter ID card, 6 of them self-identified as SC (75%) and 2 identified as OBC (25%).
- Out of the 8 respondents without a voter ID card, 7 reported attaining a level of education below class eight.
- All respondents that did not hold a voter ID card reported earning less than Rs. 20,000 per month.



## Access to Public Distribution System (PDS)

### Access to ration cards

In Katihar, 93 out of 102 respondents (91%) surveyed reported holding ration cards. All 93 respondents had ration cards registered in Bihar. Of the 93 respondents who reported holding ration cards:

- 16 reported holding APL cards (17.2%),
- 71 reported holding BPL cards (76.3%), and
- 6 reported holding Antyodaya cards (6.5%).

Of the 9 respondents who don't hold ration cards:

- 7 self-identified as SC (78%), one self-identified as Muslim, and one self-identified as from a group considered High Caste.
- Of the respondents who reported they did not have a ration card, 6 reported earning less than Rs. 15,000 per month (66%).

### Access to rations at location of registration

Of the 93 respondents who reported holding ration cards in Katihar, at the time of survey, 92 respondents also held Aadhaar cards (99%). Among respondents who at the time of survey held both ration and Aadhaar cards, all of them reported being asked for an Aadhaar card in order to receive food rations. 80 of the 93 respondents (86%) reported being prevented from accessing food rations at some point because they did not have an Aadhaar card.

However, at the time of survey, of the 92 respondents who reported holding both ration cards and Aadhaar cards:

- 78 (85%) reported having consistent access to rations, and
- 14 (15%) reported that they are not able to consistently access rations.

Of the 14 respondents who reported they are not able to consistently access rations, 12 reported challenges in accessing PDS prior to having an Aadhaar. Interestingly, even after obtaining an Aadhaar card, these same 14 individuals report inconsistent access to rations where registered. For these 14 individuals, our data suggests that having an Aadhaar card did not eliminate barriers to accessing food rations.

Of the 14 respondents who reported they are not able to consistently access rations:

- 10 out of the 14 reported an education level below class eight. All 14 respondents have an education level at or below middle school.
- 9 of the 14 respondents without consistent access to

rations held either BPL cards (7) or Antyodaya cards (2).

- 8 out of the 14 (57%) respondents self-identified as from a marginalized group, including SC (4), Muslim (3), or ST (1).

### Access to RSBY

In Katihar, 38 out of 102 respondents reported enrolment in the RSBY health scheme. Out of the 64 respondents who were not enrolled in RSBY, 51 reported trying to enrol and having their applications rejected (80%). Respondents who reported trying to enrol and having their applications rejected self-identified as from groups considered high caste (6), Muslim (14), OBC (12), and SC (18), ST (1).

### Access to bank accounts

Of the 102 respondents in Katihar, all respondents reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 102 respondents, 82 reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, 102 respondents in Katihar, 96 (94%) reported that they held a bank account and six reported that they did not hold a bank account (6%).

Out of the 96 respondents:

- 22 respondents reported holding a sanyukt (joint) bank account, and
- 74 respondents reported holding a vyaktigat (personal) account.

At the time of interview, each of the six respondents without a bank account reported that they hold an Aadhaar card but still do not have a bank account. Among the six respondents that did not hold a bank account, five respondents reported that they were asked for an Aadhaar card in order to open a bank account and were prevented from opening a bank account prior to having an Aadhaar card on the grounds that they did not have an Aadhaar card.

- All respondents without bank accounts reported an education level below class eight.
- Out of the 6 respondents that reported not having a bank account, 5 self-identified as being from a marginalized community (4 SC and 1 Muslim).

## Purnia

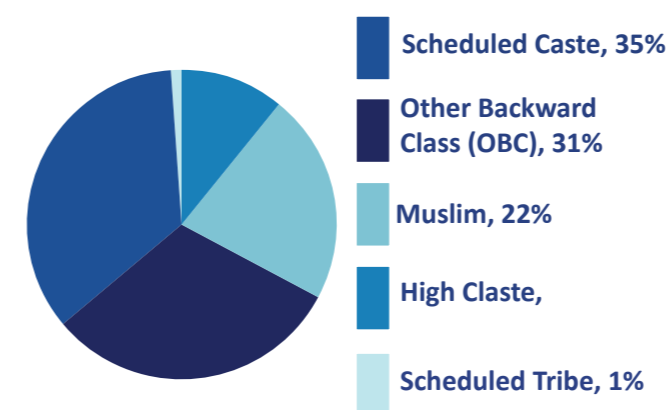
### Respondent profile

Data collection phase 2 survey respondents included 121 participants from Purnia, 55 female (45.5%) and 66 male respondents (54.5%).

### Demographic profile

Respondents in Purnia included women and men who self-identified as from Scheduled Castes (35%), Scheduled Tribes (1%), Other Backward Classes (31%), groups considered High Caste (11%) and Muslims (22%) (Chart 3).

**Chart 3: Purnia respondent group identity breakdown**  
Employment and wage profile



### Employment and wage profile

Migrant respondents reported employment in production (58%), garment production (12%), and household (15%), agricultural (10%) and domestic work (3%) and other (2%). (Table 8)

**Table 8: Purnia respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture	8	4	12
Domestic work	2	2	4
Garment production	12	3	15
Household	15	3	18
Production	18	52	70
Other	0	2	2
Grand Total	55	66	121

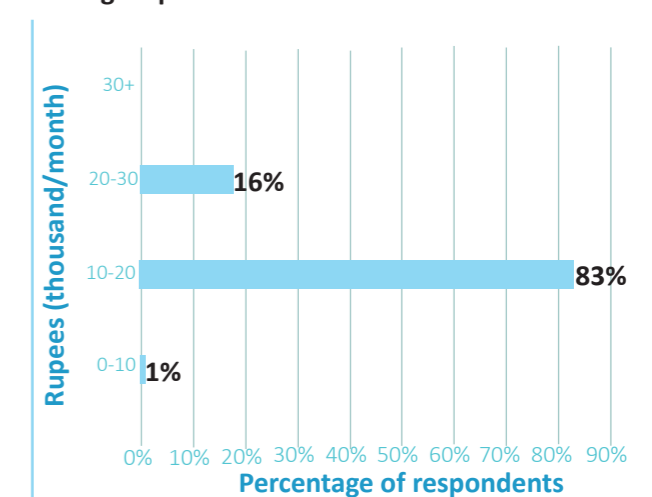
In total, production in the garment and other sectors employed the highest number of individuals (70%) across both female and male respondents.

18% of respondents reported working within the informal sector, in household and domestic work. Female respondents accounted for the vast majority of respondents (77%) working in household and domestic work.

With regards to female respondents, household and production (including garment) work made up the majority (85%) of work.

Among study respondents interviewed in Purnia, 83% reported earning between Rs. 10,000 and Rs. 20,000 each month, 16% reported earning between Rs. 20,000 and Rs. 30,000 each month, and 1% reported earning less than Rs. 10,000 per month (Chart 4)

**Chart 4: Katihar, distribution of monthly income (Rs.) among respondents**



## Findings

### Access to proof of identification

In Purnia, 120 out of 121 respondents surveyed reported holding Aadhaar cards. 120 of the 121 respondents surveyed also reported holding voter ID cards.

### Access to Public Distribution System (PDS)

#### Access to ration cards

In Purnia, 115 out of 121 respondents (95%) surveyed reported holding ration cards. Of the 115 with ration cards, 113 respondents had ration cards registered in Bihar.

Of the 115 respondents who reported holding ration cards:

- 10 reported holding APL cards (9%),
- 99 reported holding BPL cards (86%), and
- 6 reported holding Antyodaya cards (5%).

The 6 respondents who don't hold ration cards, include respondents who self-identified as Muslim (1), OBC (2), SC (1), and from a group considered High Caste (2).

#### Access to rations at location of registration

Of the 115 respondents who reported holding ration cards in Purnia, at the time of survey, 114 respondents also held Aadhaar cards (99%). Among respondents who at the time of survey held both ration and Aadhaar cards, 113 reported being asked for an Aadhaar card in order to receive food rations. 112 of the 115 respondents (97%) reported being prevented from accessing food rations at some point because they did not have an Aadhaar card.

However, at the time of survey, of the 114 respondents who reported holding both ration cards and Aadhaar cards:

- 94 (82%) reported having consistent access to rations and
- 20 (18%) reported that they are not able to consistently access rations.

Of the 20 respondents who reported they are not able to consistently access rations, 19 reported challenges in accessing PDS prior to having an Aadhaar. Interestingly, even after obtaining an Aadhaar card, these same 19 individuals report inconsistent access to rations where registered. For these 19 individuals, our data suggests that having an Aadhaar card did not eliminate barriers to accessing food rations.

Of the 20 respondents who reported they are not able to consistently access rations:

- 16 out of the 20 reported an education level below class eight. All 20 respondents have an education level at or below middle school.
- All 20 respondents without consistent access to rations held BPL cards (20).
- 14 out of the 20 (70%) respondents without consistent access to rations self-identified as from a marginalized group, including SC (8) and Muslim (6).

#### Access to RSBY

In Purnia, 64 out of 121 respondents reported enrolment in the RSBY health scheme. Out of the 57 respondents who were not enrolled in RSBY, 38 reported trying to enrol and having their applications rejected (70%). Respondents who reported trying to enrol and having their applications rejected self-identified as High (8), Muslim (7), OBC (12), and SC (11).

#### Access to bank accounts

Of the 121 respondents in Katihar, 120 respondents reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 121 respondents, 107 reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 121 respondents in Katihar:

- 112 (93%) reported that they held a bank account, and
- 9 reported that they did not hold a bank account (7%).

Out of the 112 respondents with bank accounts:

- 22 respondents reported holding a *sanyukt* (joint) bank account, and
- 90 reported holding a *vyaktigat* (personal) account.

At the time of interview, each of the nine respondents without a bank account reported that they held an Aadhaar card but still do not have a bank account. Among the nine respondents that did not hold a bank account, six respondents reported that they were asked for an Aadhaar card in order to open a bank account and were prevented from opening a bank account prior to having an Aadhaar card on the grounds that they did not have an Aadhaar card.

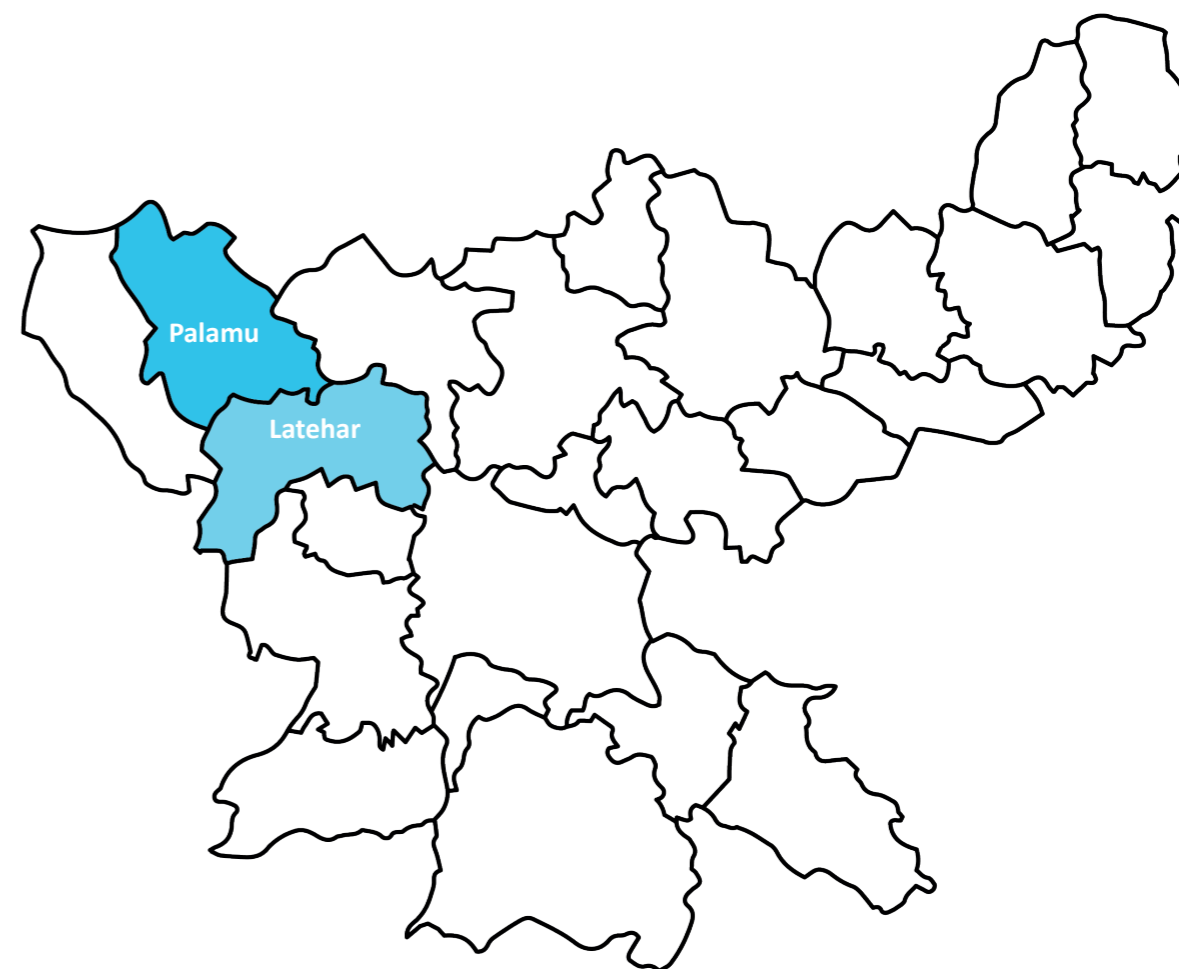
Out of the nine respondents that reported not having a bank account:

- 8 respondents reported an education level below class eight.
- 6 self-identified as being from a marginalized community (4 SC and 2 Muslim).

## Jharkhand

**Table 9: Jharkhand comparative findings by district (Latehar, Palamu)**

	Latehar	Palamu
<b>Access to proof of ID</b>		
Aadhaar	83%	97%
Voter ID	84%	70%
<b>Access to PDS</b>		
Access to ration cards	85%	93%
Consistent access to rations among respondents who hold both ration cards and Aadhaar cards	42%	36%
<b>Access to health services</b>		
Access to RSBY	8%	3%
<b>Formal financial inclusion</b>		
Access to bank accounts	82%	78%



## Latehar

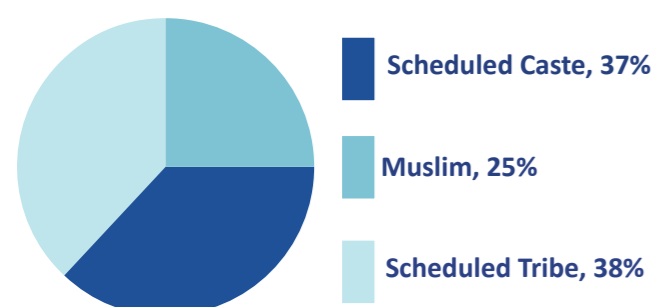
### Respondent profile

Data collection phase 2 survey respondents included 110 participants from Latehar, 54 female (49%) and 56 male (51%).

### Demographic profile

Respondents in Latehar included women and men who self-identified as from Scheduled Castes (37%), Scheduled Tribes (38%), and Muslim (25%) (Chart 5).

**Chart 5: Latehar respondent group identity breakdown**



### Employment and wage profile

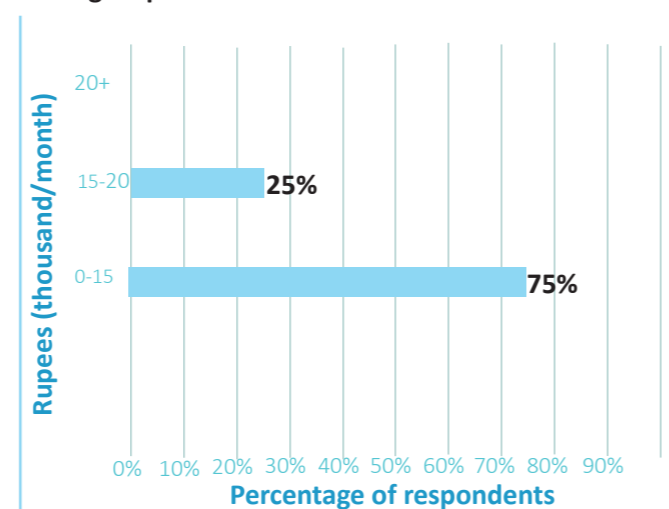
Migrant respondents reported working in agriculture (29%), domestic work (24.5%), garment production (15.5%), household work (14%), and other forms of production (17%) (Table 10). In total, the agriculture and domestic work sectors employed the highest number of individuals (54%).

**Table 9: Latehar respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture	17	15	32
Domestic work	9	18	27
Garment production	7	10	17
Household	15		15
Production	6	13	19
Grand Total	54	56	110

Among study respondents interviewed in Latehar, 75% reported earning Rs. 15,000 per month or less. The remaining 25% reported earning more than Rs. 15,000 and up to Rs. 20,000 per month (Chart 6).

**Chart 6: Latehar, distribution of monthly income (Rs.) among respondents**



## Findings

### Access to proof of identification

In Latehar, 91 out of 110 respondents surveyed reported holding Aadhaar cards. Of the 19 respondents who did not hold Aadhaar cards:

- 13 were female and 6 were male.
- All 19 self-identified as from a marginalized community: 10 self-identified as ST, 7 self-identified as Muslim, and 2 self-identified as SC.

In Latehar, 92 out of 110 respondents surveyed reported holding voter ID cards. Out of the 18 respondents that did not have voter ID cards. All 18 self-identified as from a marginalized community:

- 9 self-identified as SC
- 7 self-identified as ST, and
- 2 self-identified as Muslim.

### Access to Public Distribution System (PDS)

#### Access to ration cards

In Latehar, 94 out of 110 respondents (85%) surveyed reported holding ration cards. Of the 94 with ration cards, 92 respondents had ration cards registered in Jharkhand and 2 respondents had ration cards registered in Haryana.

Of the 94 respondents who reported holding ration cards:

- 59 reported holding APL cards (64%),
- 22 reported holding BPL cards (23%), and
- 13 reported holding *Antyodaya* cards (13%).

The 16 respondents who don't hold ration cards (15%), include respondents who self-identified as from marginalized communities, including Muslim (8) and ST (8).

#### Access to rations at location of registration

Of the 94 respondents who reported holding ration cards in Latehar, at the time of survey, 81 respondents also held Aadhaar cards (86%). Among the 81 respondents who at the time of survey held both ration and Aadhaar cards, 69 reported being asked for an Aadhaar card in order to receive food rations. 78 of the 94 respondents (83%) who held ration cards reported being prevented from accessing food rations at some point because they did not have an Aadhaar card.

At the time of survey, of the 94 respondents who reported holding ration cards:

- 36 respondents reported having consistent access to food rations (38%), and
- 58 respondents who reported holding ration cards also reported not being able to regularly access rations where registered (62%).

The 58 respondents who are unable to access rations regularly, fall into two categories:

- respondents with both Aadhaar and ration cards (47), and
- respondents who do not hold Aadhaar cards but hold ration cards (11).

Of the 47 respondents with both Aadhaar and ration cards who were unable to access regular food rations:

- All 47 self-identified as from marginalized communities, including Muslim (11), SC (19), and ST (17).

Of the 47 respondents with ration cards and Aadhaar cards who reported they are not able to consistently access rations, 38 reported challenges in accessing PDS prior to having an Aadhaar. Interestingly, even after obtaining an Aadhaar card, these same 38 individuals report inconsistent access to rations where registered. For these 38 respondents with ration cards and Aadhaar cards, our data suggests that having an Aadhaar card did not eliminate and may have exacerbated barriers to accessing food rations.

Among the 11 respondents who hold ration cards and do not hold Aadhaar cards, and are prevented from accessing regular rations:

- All respondents self-identified as from marginalized communities, including Muslim (3), SC (2), and ST (6).

### Access to RSBY

In Latehar, 9 out of 110 respondents reported enrolment in the RSBY health scheme. Out of the 101 respondents who were not enrolled in RSBY, 14 reported trying to enrol and having their applications rejected (14%). Respondents who reported trying to enrol and reported having their applications rejected self-identified as Muslim (5), SC (5), ST (4).

### Access to bank accounts

Of the 110 respondents in Latehar, 80 respondents reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 110 respondents, 56 reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 110 respondents in Latehar, 90 (82%) reported that they held a bank account and 20 reported that they did not hold a bank account (18%). Out of the 90 respondents with bank accounts:

- 13 respondents reported holding a *sanyukt* (joint) bank account, and
- 77 reported holding a *vyaktigat* (personal) account.

At the time of interview, of the 20 respondents without a bank account:

- 16 reported that they held an Aadhaar card but still do not have a bank account.
- 13 respondents reported that they were asked for an Aadhaar card in order to open a bank account and were prevented from opening a bank account prior to having an Aadhaar card on the grounds that they did not have an Aadhaar card.

Out of the 20 respondents without bank accounts:

- All 20 respondents self-identified as being from a marginalized community, including 4 who self-identified as Muslim, 11 who self-identified as SC, and 5 who self-identified as ST.
- 19 of the 20 respondents without a bank account self-reported an education level of middle school or below.

## Palamu

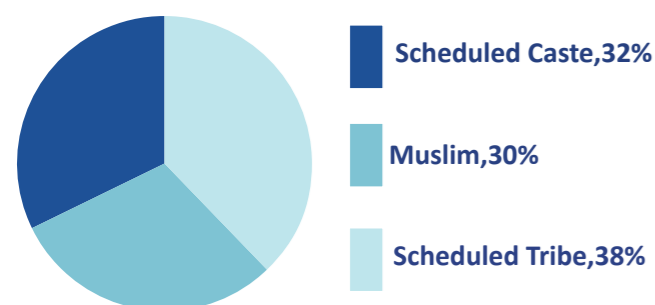
### Respondent profile

Data collection phase 2 survey respondents included 118 participants from Palamu, 54 female (46%) and 64 male (54%).

### Demographic profile

Respondents in Palamu included women and men who self-identified as from Scheduled Castes (32%), Scheduled Tribes (38%), and Muslim (30%) (Chart 7).

**Chart 7: Palamu respondent group identity breakdown**



### Employment and wage profile

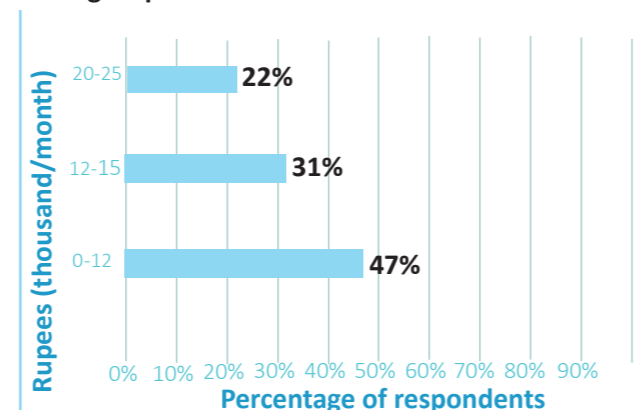
Migrant respondents reported working in agriculture (26%), domestic work (34%), garment production (13%), household work (9%), and other forms of production (18%) (Table 11).

**Table 11: Palamu respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture	18	13	31
Domestic work	11	29	40
Garment production	9	6	15
Household	11		11
Production	5	16	21
Grand Total	54	64	118

Among study respondents interviewed in Palamu, 47% of respondents reported earning Rs. 12,000 or less per month. 31% of respondents reported earning more than Rs. 12,000 and up to Rs. 15,000 per month. The remaining 22% of respondents reported earning Rs. 25,000 or less per month (Chart 8).

**Chart 8: Palamu distribution of monthly income (Rs.) among respondents**



## Findings

### Access to proof of identification

In Palamu, 114 out of 118 respondents surveyed reported holding Aadhaar cards. Of the 4 respondents who did not hold Aadhaar cards:

- 3 were female and 1 was male.
- All 4 self-identified as from marginalized communities (3 self-identified as ST, and 1 self-identified as Muslim).

In Palamu, 83 out of 118 respondents surveyed reported holding voter ID cards.

Out of the 35 respondents who reported that they did not hold a voter ID card:

- 20 were female and 15 were male.
- 12 self-identified as SC, 13 self-identified as ST, and 10 self-identified as Muslim.
- 23 out of the 35 respondents had a below class eight education.
- 26 out of the 35 respondents earned Rs. 12,000 or less per month and all of the respondents without a voter ID card earned less than Rs. 20,000 per month.

### Access to Public Distribution System (PDS)

#### Access to ration cards

In Palamu, 110 out of 118 respondents (93%) surveyed reported holding ration cards. Of the 110 with ration cards, 110 respondents had ration cards registered in Jharkhand. Of the 110 respondents who reported holding ration cards:

- 63 reported holding APL cards (57.3%),
- 28 reported holding BPL cards (25.5%), and
- 19 reported holding Antyodaya cards (17.2%) .

All 8 respondents who don't hold ration cards self-identified as from marginalized groups, including Muslim (5), SC (2), ST (1).

#### Access to rations at location of registration

Of the 110 respondents who reported holding ration cards in Palamu, at the time of survey, 106 respondents also held Aadhaar cards (96%). Among respondents who at the time of survey held both ration and Aadhaar cards, 103 reported being asked for an Aadhaar card in order to receive food rations. 109 of the 110 respondents (99%) reported being prevented from accessing food rations at some point because they did not have an Aadhaar card.

However, at the time of survey, of the 106 respondents who reported holding both ration cards and Aadhaar cards:

- 38 (36%) reported having consistent access to rations, and
- 68 (64%) reported that they are not able to consistently access rations.

Of the 68 respondents who reported they are not able to consistently access rations, 67 reported challenges in accessing PDS prior to having an Aadhaar. Interestingly, even after obtaining an Aadhaar card, these same 67 individuals report inconsistent access to rations where registered. For these 67 individuals, our data suggests that having an Aadhaar card did not eliminate barriers to accessing food rations and may have created additional barriers to access.

Of the 68 respondents who reported they are not able to consistently access rations despite holding a ration card and an Aadhaar card:

- 43 out of 68 (76%) reported an education level below class eight.
- 54 held APL cards, 10 held BPL cards, and 4 held *Antyodaya* cards.
- All 68 self-identified as from a marginalized group, including SC (18), Muslim (19) and ST (31).

#### Access to RSBY

In Palamu, 4 out of 118 respondents reported enrolment in the RSBY health scheme. Out of the 114 respondents who were not enrolled in RSBY, 11 reported trying to enrol and having their applications rejected (10%). Respondents who reported trying to enrol and reported having their applications rejected self-identified as Muslim (3), SC (4), ST (4).

### Access to bank accounts

Of the 118 respondents in Palamu, 84 respondents reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 118 respondents, 66 reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 118 respondents in Palamu, 92 (78%) reported that they held a bank account and 26 reported that they did not hold a bank account (22%). Out of the 92 respondents with bank accounts:

- 9 respondents reported holding a *sanyukt* (joint) bank account.
- 83 respondents reported holding a *vyaktigat* (personal) account.

At the time of interview, of the 26 respondents without a bank account, 25 reported that they held an Aadhaar card but still do not have a bank account. Among the 26 respondents that did not hold a bank account, 4 respondents reported that they were asked for an Aadhaar card in order to open a bank account and were prevented from opening a bank account prior to having an Aadhaar card on the grounds that they did not have an Aadhaar card.

Of the 26 respondents without bank accounts:

- 26 self-identified as being from a marginalized community, including 7 who self-identified as Muslim, 11 who self-identified as SC, and 8 who self-identified as ST.
- 25 of the 26 respondents without a bank account self-reported an education level of middle school or below.

## Uttar Pradesh

	Kanpur	Kannauj
Access to proof of ID		
Aadhaar	91%	98%
Voter ID	60%	98%
Access to PDS		
Access to ration cards	34%	32%
Consistent access to rations among respondents who hold both ration cards and Aadhaar cards	57%	86%
Access to health services		
Access to RSBY	13%	8%
Formal financial inclusion		
Access to bank accounts	93%	90%



## Kanpur

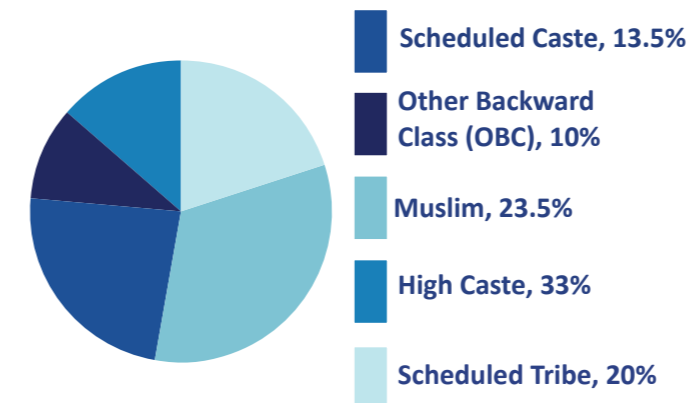
### Respondent profile

Data collection phase 2 survey respondents included 131 respondents from Kanpur, 43 female (33%) and 88 male (67%).

### Demographic profile

Respondents in Kanpur included women and men who self-identified as from Scheduled Castes (13.5%), Scheduled Tribes (20%), Other Backward Classes (10%), groups considered High Caste (33%) and Muslims (23.5%) (Chart 9).

**Chart 9: Kanpur respondent group identity breakdown**



### Employment and wage profile

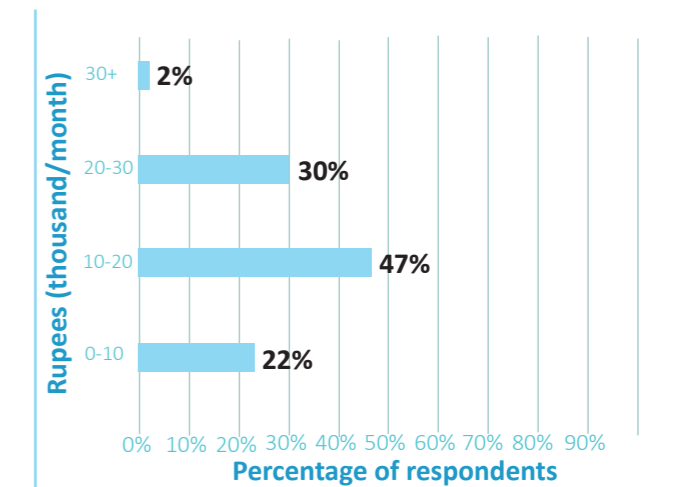
Migrant respondents reported employment in production (53%), garment production (22%), agriculture (8%), and informal sector household and domestic work (17%). In total, production in the garment and other sectors employed the highest number of individuals (75%) across both female and male respondents (Table 13).

**Table 13: Kanpur respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture	5	6	11
Domestic work	2		2
Garment production	15	12	27
Household	15	5	20
Production	6	65	71
Grand Total	43	88	131

Among study respondents interviewed in Kanpur, 22% reported earning less than Rs. 10,000 per month. 47% reported earning between Rs. 10,000 and Rs. 20,000 per month. 30% of respondents reported earning between Rs. 20,000 and Rs. 30,000 per month. The remaining 2% of respondents reported earning more than Rs. 30,000 per month (Chart 10).

**Chart 10: Kanpur distribution of monthly income (Rs.) among respondents**



### Findings

#### Access to proof of identification

In Kanpur, 119 out of 131 respondents (91%) surveyed reported holding Aadhaar cards.

Out of the 12 respondents who did not hold Aadhaar cards:

- 2 were female and 10 were male.
- 3 self-identified as ST, 4 self-identified as Muslim, 3 self-identified as OBC, 2 self-identified as from a group considered High Caste.

In Kanpur, 79 out of 131 respondents surveyed reported holding voter ID cards (60%).

Out of the 52 respondents who did not hold voter ID cards:

- 46 were male and 6 were female.
- 43 had education below a class-eight level.
- 34 earned Rs. 12,000 or less per month.
- 25 out of the 52 self-identified as ST. The remaining 27 included respondents who self-identified as the following: SC (3), OBC (10), Muslim (6), groups considered High Caste (8)

## Access to Public Distribution System (PDS)

### Access to ration cards

In Kanpur, 45 out of 131 respondents (34%) surveyed reported holding ration cards. Of the 45 respondents who hold ration cards, 39 hold ration cards registered in Uttar Pradesh, 5 hold ration cards registered in Jharkhand, and 1 respondent did not report where their ration card is registered.

Of the 45 respondents who reported holding ration cards:

- 35 reported holding APL cards (78%),
- 8 reported holding BPL cards (18%), and
- 2 reported holding *Antyodaya* cards (4%).

Of the 86 respondents who don't hold ration cards:

- 9 self-identified as SC,
- 25 self-identified as ST,
- 12 self-identified as OBC,
- 16 self-identified as Muslim, and
- 4 self-identified as from a group considered High Caste.

Of the 86 respondents who reported they did not have a ration card, 70 reported earning less than Rs. 27,000 per month and would therefore be eligible for BPL cards. Among respondents eligible for BPL cards who did not hold them, 50 out of 70 (71%) identified as from marginalized communities, including Muslim (16), SC (9), and ST (25).

### Access to rations at location of registration

Of the 45 respondents who reported holding ration cards in Kanpur, at the time of survey, 42 respondents also held Aadhaar cards (93%). Among respondents who at the time of survey held both ration and Aadhaar cards, 7 of them reported being asked for an Aadhaar card in order to receive food rations. 8 of the 45 respondents (18%) reported being prevented from accessing food rations at some point because they did not have an Aadhaar card.

At the time of survey, of the 42 respondents who reported holding both ration cards and Aadhaar cards:

- 24 (57%) reported having consistent access to rations, and
- 18 (43%) reported that they are not able to consistently access rations.

Of the 18 respondents who reported they are not able to consistently access rations, 5 reported challenges in accessing PDS prior to having an Aadhaar. Interestingly,

even after obtaining an Aadhaar card, these same 5 individuals report inconsistent access to rations where registered. For these 5 individuals, our data suggests that having an Aadhaar card did not eliminate barriers to accessing food rations.

Of the 18 respondents with ration cards and Aadhaar cards, who reported they are not able to consistently access rations:

- 12 respondents reported an education at middle school level or below.
- 14 had APL cards, 3 had BPL cards, and 1 had an *Antyodaya* card.
- 8 out of the 18 respondents (44%) self-identified as from a marginalized group, including SC (5), Muslim (2), or ST (1).

## Access to RSBY

In Kanpur, 4 out of 131 respondents reported enrolment in the RSBY health scheme. Out of the 127 respondents who were not enrolled in RSBY, 38 reported trying to enrol and having their applications rejected (30%). Respondents who reported trying to enrol and reported having their applications rejected self-identified as Muslim (6), OBC (9), SC (1), ST (22).

## Access to bank accounts

Of the 131 respondents in Kanpur, 124 respondents (95%) reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 131 respondents, 68 respondents (52%) reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 131 respondents in Kanpur:

- 122 (93%) held a *vyaktigat* (personal) bank account.
- 9 reported that they had no bank account (7%).

Of the 9 respondents without a bank account:

- All 9 respondents without a bank account reported that they held an Aadhaar card but still do not have a bank account.
- 3 respondents were prevented from opening a bank account prior to having an Aadhaar card on the grounds that they did not have an Aadhaar card.
- 7 of the 9 respondents without bank accounts self-identified as being from a marginalized community, including 2 who self-identified as Muslim and 5 who self-identified as SC.
- 5 of the 9 respondents without a bank account self-reported an education level of middle school or below.

## Kannauj

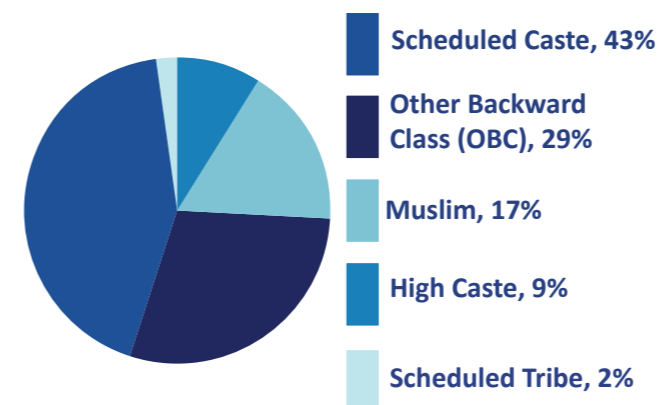
### Respondent profile

Data collection phase 2 survey respondents included 112 respondents from Kannauj, 43 female (38%) and 69 male (62%).

### Demographic profile

Respondents in Kannauj included women and men who self-identified as from Scheduled Castes (43%), Scheduled Tribes (2%), Other Backward Classes (29%), groups considered High Caste (9%) and Muslims (17%) (Chart 11).

**Chart 11: Kannauj respondent group identity breakdown**



### Employment and wage profile

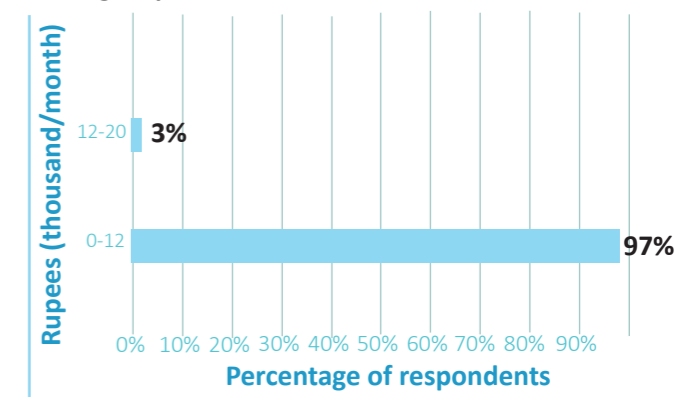
Migrant respondents reported work in agriculture (40%), domestic work (2%), garment production (17%), household work (17%), and other forms of production (24%) (Table 14).

**Table 14: Kannauj respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture	13	31	44
Domestic work		3	3
Garment production	5	14	19
Household	15	4	19
Production	10	17	27
Grand Total	43	69	112

97% of respondents from Kannauj reported earning Rs. 12,000 or less per month. All respondents reported earning Rs. 20,000 or less per month (Chart 12).

**Chart 12: Kannauj distribution of monthly income (Rs) among respondents**



## Findings

### Access to proof of identification

In Kannauj, 109 out of 111 respondents (98%) who addressed the question of whether they held Aadhaar cards, reported holding an Aadhaar card. Of the 2 respondents who did not hold Aadhaar cards, 1 was a female who identified as OBC, and 1 was a male who identified as an SC.

In Kannauj, 110 out of 112 respondents reported holding a voter ID card (98%).

### Access to Public Distribution System (PDS)

#### Access to ration cards

In Kannauj, 36 out of 112 respondents (32%) surveyed reported holding ration cards. All of these 36 respondents hold ration cards registered in Uttar Pradesh. Of the 36 respondents who reported holding ration cards:

- 26 reported holding APL cards (72%),
- 10 reported holding BPL cards (28%).

Of the 76 respondents who reported they did not have a ration card:

- 76 reported earning less than Rs. 27,000 per month and would therefore be eligible for BPL cards.
- 46 (61%) self-identified as from a marginalized community (31 self-identified as SC, 1 self-identified as ST, 14 self-identified as Muslim). The remaining 30 (39%) self-identified as OBC (22) or self-identified as from a group considered High Caste (8).

### Access to rations at location of registration

All 36 respondents who reported holding ration cards in Kannauj also held Aadhaar cards. Among respondents who at the time of survey held both ration and Aadhaar cards, only 1 of them reported being asked for an Aadhaar card in order to receive food rations. 2 of the 36 respondents (.5%) reported being prevented from accessing food rations at some point because they did not have an Aadhaar card.

At the time of survey, of the 36 respondents who reported holding both ration cards and Aadhaar cards:

- 31 respondents (86%) reported having consistent access to rations
- 5 respondents (14%) reported that they are not able to consistently access rations.

Of the 5 respondents who hold Aadhaar and ration cards and report they are not able to consistently access rations, none reported challenges in accessing PDS prior to having an Aadhaar. Interestingly, after obtaining an Aadhaar card, these same 5 individuals report inconsistent access to rations where registered. For these 5 individuals, our data suggests that having an Aadhaar card did not eliminate barriers to accessing food rations and may have instead increased barriers to access.

Of the 5 respondents who reported inconsistent access to rations:

- All 5 held APL cards.
- 4 out of the 5 had education levels below class eight.
- 3 out of the 5 respondents self-identified as SC.

### Access to RSBY

In Kannauj, 9 out of 112 respondents reported enrolment in the RSBY health scheme. Out of the 103 respondents who were not enrolled in RSBY, only 1 person who self-identified as OBC reported trying to enrol and having their applications rejected.

### Access to bank accounts

Of the 112 respondents in Kannauj, 98 respondents (88%) reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 112 respondents, 39 respondents (35%) reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 112 respondents in Kanpur, 101 (90%) reported that they held a bank account:

- 96 respondents held a *vyaktigat* (personal) bank account.
- 5 respondents held a *sanyukt* (joint) bank account.

Of the 11 respondents without a bank account:

- 9 respondents self-identified as being from a marginalized community, including 4 who self-identified as Muslim and 5 who self-identified as SC.
- 9 respondents self-reported an education level of middle school or below.

## Appendix II: Findings in the National Capital Region

### South West Delhi district, Delhi

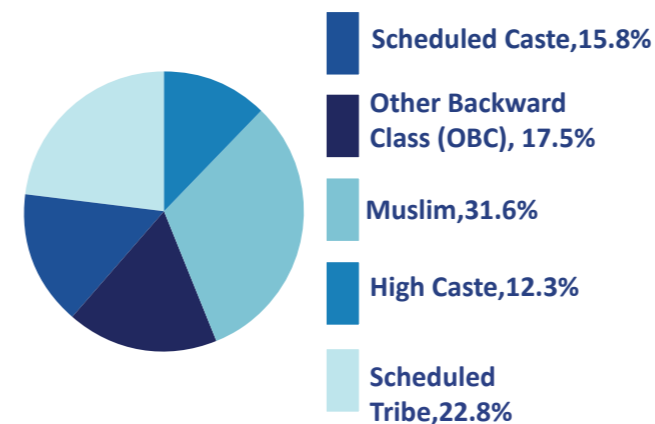
#### Respondent profiles

Respondents from South West Delhi district, Delhi all live in Kapashera. Data collection phase 2 survey respondents included 116 respondents, 57 migrants and 59 non-migrants.

#### Migrant respondent profiles

Of the 57 migrants, 25 were female (44%) and 32 were male (56%). Migrant respondents self-identified as Scheduled Tribe (22.8%), Scheduled Caste (15.8%), Other Backward Class (17.5%), Muslim (31.6%), and groups considered High Caste (12.3%) (Chart 13).

**Chart 13: South West Delhi (Kapashera) respondent group identity breakdown**



54 out of 57 migrants (95%) reported employment in garment production. The remaining 3 reported employment in construction, other production, and sweeping (Table 15).

**Table 15: Kapashera migrant respondents by gender and reported occupation**

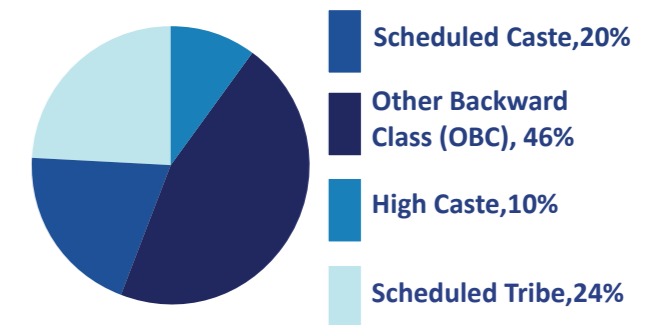
Sector	Female	Male	Grand Total
Construction	1		1
Garment production	23	31	54
Production	1	1	2
Grand Total	25	32	57

#### Non-migrant respondent profiles

Of the 57 migrants, 25 were female (44%) and 32 were male (56%).

Non-migrants self-identified as Scheduled Tribe (24%), Scheduled Caste (20%), Other Backward Class (46%), and groups considered High Caste (10%) (Chart 14).

**Chart 14: Kapashera non-migrant respondent group identity breakdown**



Non-migrant respondents reported work in agriculture, construction, domestic work, garment production, household work, as shop owners, sweeping, and enrolment as students. The highest number of non-migrant respondents reported owning shops or vending (37%) (Table 16).

**Table 16: Kapashera non-migrant respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture		1	1
Domestic work	6		6
Garment production		7	7
Household	3		3
Shop Owner	3	19	22
Student	6	4	10
Construction		2	2
Production	1	7	8
Grand Total	19	40	59

## Findings

### Access to proof of identification

In Kapashera, 113 out of 116 respondents surveyed reported holding Aadhaar cards. Of the 3 respondents who did not hold Aadhaar cards:

- 2 were female and 1 was male.
- 2 self-identified as ST and 1 self-identified as from a group considered High Caste.

In Kapashera, 101 out of 115 respondents who addressed the question, reported holding voter ID cards. Out of the 14 respondents who reported that they did not hold a voter ID card:

- 11 were migrant workers and 3 were non-migrants.
- Respondents without voter ID cards included those who identified as OBC, SC, ST, Muslim and groups considered High Caste.

### Access to Public Distribution System (PDS)

#### Access to ration cards

In Kapashera, 85 out of the 115 respondents that answered the question, reported holding ration cards.

- Migrants in Kapashera

38 were migrants who held ration cards from Bihar (16), Jharkhand (1), Uttar Pradesh (20), and Odisha (1). Among migrants who held ration cards in Kapashera, 24 held APL cards, 8 held BPL cards, 6 held *Antayodya* cards.

Among the 19 migrant workers who did not hold ration cards, 11 identified as from a marginalized group, including 7 who self-identified as Muslim, 2 who self-identified as ST, and 2 who self-identified as SC.

17 out of the 19 migrant workers who did not hold ration cards earned less than Rs. 27,000 per month and would therefore be eligible for BPL ration cards. 15 out of the 19 earned Rs. 18,000 or less per month.

- Non-migrants in Kapashera

Of these 85 respondents who held ration cards, 47 were non-migrants who held ration cards from Haryana, including 40 with APL cards, 7 with BPL cards.

Among the 11 non-migrant respondents who reported that they did not hold ration cards, 9 respondents self-identified as being either OBC (8) or from a group considered High Caste (1).

Among the 11 non-migrants who did not hold ration cards, 5 reported earning salaries of Rs. 25,000 or less and would therefore be eligible for BPL cards.

#### Access to rations at location of registration

Of the 85 respondents who reported holding ration cards in Kapashera, 84 of them also held Aadhaar cards at the time of survey. All of these ration cards were registered in their home districts.

- Migrants in Kapashera

Among the 38 migrants who hold ration cards and Aadhaar cards in Kapashera, 34 report being able to regularly access food rations at their native places outside of Haryana. No migrants reported accessing food rations within Haryana because they did not hold ration cards registered in Haryana.

- Non-migrants in Kapashera

Among the 46 non-migrants who hold ration cards and Aadhaar cards, 30 (65%) reported being able to regularly access rations and 16 (35%) reported that they are not able to consistently access rations.

#### Access to RSBY

In Kapashera, 19 out of 116 respondents reported enrolment in the RSBY health scheme. Out of the 97 respondents who were not enrolled in RSBY, 43 were non-migrants and 54 were migrants. One non-migrant respondent reported trying to enrol in the scheme and having their application rejected.

#### Access to bank accounts

Of the 116 respondents in Kapashera, 107 respondents reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 116 respondents, 68 reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 116 respondents in Kapashera, 111 (96%) reported that they held a bank account and five reported that they did not hold a bank account (4%). Out of the 111 respondents with bank accounts, 3 respondents reported holding a *sanyukt* (joint) bank account, while 108 reported holding a *vyaktigat* (personal) account.

At the time of interview, of the five respondents without a bank account, three respondents reported that they held an Aadhaar card but still do not have a bank account, and two reported that they did not have an Aadhaar card.

All five respondents without a bank account in Kapashera were migrant workers, employed in the garment industry.

## Gurgaon district, Haryana

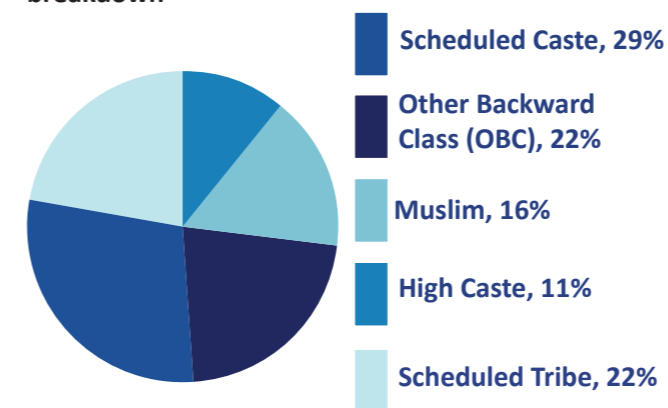
### Respondent profiles

In the Gurgaon district, Haryana 118 respondents live in Dundahera (69%), 34 respondents live in Sikanderpur (20%), and 19 respondents live in Manesar (11%). Data collection phase 2 survey respondents included 171 respondents, 90 migrants and 81 non-migrants.

#### Migrant respondent profiles

Of the 90 migrants, 28 were female (31%) and 62 were male (69%). Migrant respondents self-identified as Scheduled Tribe (22%), Scheduled Caste (29%), Other Backward Class (22%), Muslim (16%), and groups considered High Caste (11%) (Chart 15).

**Chart 15: Gurgaon migrant respondent group identity breakdown**



The majority of migrant respondents in Gurgaon reported employment in garment production (70%). The remaining respondents reported engagement in household (9%), construction (18%), and other types of production work (3%) (Table 17).

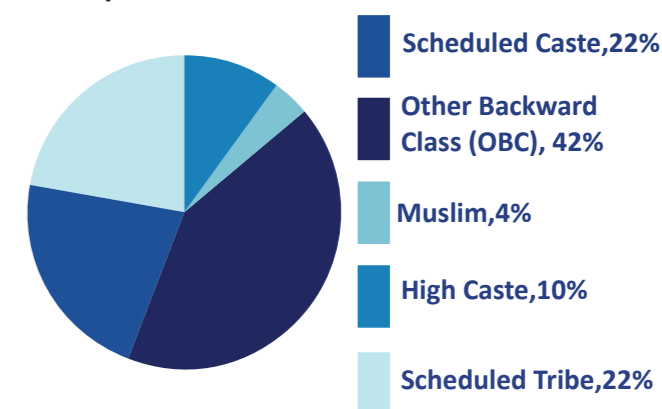
**Table 17: Gurgaon migrant respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Garment production	16	47	63
Household	7	1	8
Construction	5	13	18
Production		1	1
Grand Total	28	62	90

#### Non-Migrant respondent profiles

Of the 81 non-migrants, 16 were female (20%) and 65 were male (80%). Non-migrant respondents self-identified as Scheduled Tribe (22%), Scheduled Caste (22%), Other Backward Class (42%), Muslim (4%), and groups considered High Caste (10%) (Chart 16).

**Chart 16: Gurgaon non-migrant respondent group identity breakdown**



The majority of non-migrant respondents in Gurgaon reported employment in either garment production (25%), as shop owners (36%), or in other production contexts (25%). The remaining 14% reported work in agriculture, construction, and in the household; or being enrolled as students (Table 18).



**Table 18: Gurgaon non-migrant respondents by gender and reported occupation**

Sector	Female	Male	Grand Total
Agriculture		1	1
Garment production	3	17	20
Household	1		1
Shop Owner		29	29
Student	1	3	4
Construction	2	3	5
Production	9	12	20
Grand Total	16	65	81

## Findings

### Access to proof of identification

In Gurgaon district, 169 out of 171 respondents (99%) surveyed reported holding Aadhaar cards. Of the 2 respondents who did not hold Aadhaar cards:

- 1 was female and 1 was male.
- Both self-identified as ST

In Gurgaon, 152 out of 170 respondents (89%) who addressed the question, reported holding voter ID cards. Out of the 18 respondents who reported that they did not hold a voter ID card:

- 16 were migrant workers and 2 were non-migrants.
- Respondents without voter ID cards included those who identified as OBC, SC, ST, Muslim and from groups considered high caste.

Only 6% of migrants, compared with 96% of non-migrants, held voter identification cards permitting them to vote in the NCR.

### Access to Public Distribution System (PDS)

#### Access to ration cards

In Gurgaon, 111 out of the 170 respondents that answered the question, reported holding ration cards.

- Migrants in Gurgaon

48 of the respondents who reported holding ration cards were migrants. They held ration cards from Bihar (25), Jharkhand (4), Madhya Pradesh (4), Rajasthan (1), Uttar Pradesh (12), and West Bengal (2). Among migrants who held ration cards in Gurgaon, 24 held APL cards, and 24 held BPL cards.

Among the 42 migrant workers who did not hold ration cards. 36 self-identified as from a marginalized group, including Muslim (8),ST (9), SC (9), and OBC (10).

All 42 migrant workers who did not hold ration cards earned less than Rs. 25,000 per month and would therefore be eligible for BPL ration cards. 41 out of the 42 earned Rs. 18,000 or less per month.

- Non-migrants in Gurgaon

Of the 111 respondents who held ration cards, 63 were non-migrants who held ration cards, including 49 with APL cards, 3 with *Antayodya*, and 11 with BPL cards.

Among the 17 non-migrant respondents who reported that they did not hold ration cards, 14 respondents self-identified as being from a marginalized group, 1 Muslim, 6 OBC, 2 SC, and 5 SC.

Among the 17 non-migrants who did not hold ration cards, 13 reported salaries. 10 out of the 13 reported salaries earned Rs. 25,000 or less and would therefore be eligible for BPL ration cards.

#### Access to rations at location of registration

Of the 111 respondents who reported holding ration cards in Gurgaon, all 111 of them held Aadhaar cards at the time of survey.

- Migrants in Gurgaon

Among the 48 migrants who hold ration cards and Aadhaar cards in their home states, 44 report being able to regularly access food rations at their native places outside of Haryana. No migrants reported accessing food rations within Haryana.

- Non-migrants in Gurgaon

Among the 63 non-migrants who hold ration cards and Aadhaar cards, 43 (68%) reported being able to regularly access rations and 20 (32%) reported that they are not able to consistently access rations.

#### Access to RSBY

In Gurgaon, 14 out of 171 respondents reported enrolment in the RSBY health scheme. Out of the 157 respondents who were not enrolled in RSBY, 70 were non-migrants and 87 were migrants.

### Access to bank accounts

Of the 171 respondents in Gurgaon, 162 respondents reported being asked for an Aadhaar card in order to open or use a bank account on at least one occasion. Of the 116 respondents, 70 reported being prevented from opening or using a bank account prior to having an Aadhaar card.

At the time of interview, among the 171 respondents in Gurgaon, 165 (96%) reported that they held a bank account and six reported that they did not hold a bank account (4%). Out of the 165 respondents with bank accounts all 165 reported holding a vyaktigat (personal) account.

At the time of interview, of the six respondents without a bank account four respondents reported that they held an Aadhaar card but still do not have a bank account, and two reported that they did not have an Aadhaar card.

All six respondents without a bank account were migrant workers, and five of them self-identified with a marginalized group.

# Appendix III: Procedures for obtaining identity proof and accessing bank accounts

## Aadhaar Card

**Eligibility:** Any person of the country who has resided for 182 days, one year prior to the date of application. Therefore, only a resident of India can apply.

**Procedure:** Biometric details of the applicant- photograph, finger print and an iris scan along with demographic details which include name, address and date of birth.

**Uses of the Aadhaar card:** The 12 digit Aadhaar number is used to verify the identity of the individual or used to verify identity when he/she procures subsidies or any government schemes service. The Aadhaar card can be used in any part of the country.

## Voter Identification Card

**Eligibility:** Any citizen of India above the age of 18 years.

**Procedure:** Applicant has to file the application for the purpose, in prescribed Form 6, before the Electoral Registration Officer / Assistant Electoral Registration Officer of the constituency within which the place of ordinary residence of the applicant falls.

### Documents Requirements:

- One recent coloured passport size photograph
- Proof of Age- Birth certificate, Class 5, 8 or 10 mark sheet
- Proof of Residence (Any One): Bank Passbook, Ration Card, Driving License, Passport, Income Tax Return, Electricity, Water, Telephone or Gas Connection Bill

## Bank Accounts - Know Your Customer Policy

### Documents Required:

- Recent Photograph
- Identity and Residential Proof: Aadhaar Card, Driving License, Passport or MNREGA Card. A PAN Card acts only as an identity proof
- If the applicant's present address differs from that given in the residential proof then the applicant has to provide valid proof of the new address

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