INSTITUTE OF PUBLIC POLICY (IPP)

EXPLORING SOCIAL SECURITY FOR URBAN POOR: STUDY OF THE AYYANKALI URBAN EMPLOYMENT GUARANTEE SCHEME IN THIRUVANANTHAPURAM, KERALA

Niveditha G D

NATIONAL LAW SCHOOL OF INDIA UNIVERSITY (NLSIU) BANGALORE www.mpp.nls.ac.in

EXPLORING SOCIAL SECURITY FOR URBAN POOR

STUDY OF THE AYYANKALI URBAN EMPLOYMENT GUARANTEE SCHEME IN THIRUVANANTHAPURAM, KERALA

NIVEDITHA GD*

NATIONAL LAW SCHOOL OF INDIA UNIVERSITY (NLSIU), BANGALORE

October 2022

^{*}Niveditha G D is currently with Aajeevika Bureau. This paper is a summary of her Masters Dissertation in Public Policy at NLSIU that was completed in 2020-22. Full dissertation is accessible at NLSIU library.

EXPLORING SOCIAL SECURITY FOR URBAN POOR

STUDY OF THE AYYANKALI URBAN EMPLOYMENT GUARANTEE SCHEME IN THIRUVANANTHAPURAM, KERALA

Niveditha GD

Abstract: The focus of this paper is to explore how urban employment guarantee can be used as a means to provide social security for the urban poor, particularly women and migrant workers. To understand how such a model can be designed and implemented, the paper begins by evaluating some existing proposals for an urban employment guarantee model and the various concerns that come with it. An evaluation of Kerala's Ayyankali Urban Employment Guarantee Scheme (AUEGS) occupies the rest of the paper in order to fully understand how a similar rights-based urban employment guarantee programme can be conceptualised and operationalized in other states. Through extensive fieldwork in the municipalities of Varkala and Nedumangad (Thiruvananthapuram, Kerala) conducted in March 2022, this study critically examines the functioning of AUEGS, its design and implementation challenges based on experiences of workers, interactions with municipal and state level actors and experts. Further, the paper moves on to provide recommendations for better implementation of AUEGS by strengthening the social accountability provisions of the scheme through systematic integration with Kudumbashree (women-based community organisation), and refocusing the scope of the scheme to expand the nature and variety of works offered under the scheme so as to target the heterogeneous needs of the urban working population. It concludes by recommending the need for such a scheme at the national level so as to increase the scope of the State to strengthen social security for the urban poor.

EXPLORING SOCIAL SECURITY FOR URBAN POOR

STUDY OF THE AYYANKALI URBAN EMPLOYMENT GUARANTEE SCHEME IN THIRUVANANTHAPURAM, KERALA

Niveditha GD

Introduction

It is estimated that close to 91% of the Indian labour force is still characterised by informal work, and thereby outside any formal social protection system¹ (Kumar and Srivastava 2021). About 79% of the informal workers are based in the urban areas (Chen 2020; Raveendran and Vanek 2020). By virtue of their social and spatial exclusion, sedentary bias² and the lack of effective enumeration of informal workers (especially migrants), a huge proportion of the urban workforce is systematically excluded from welfare schemes and access to basic civic amenities (Aajeevika Bureau 2020), thereby making them most vulnerable to shocks and risks.

The poorly planned lockdowns induced wide-spread livelihood loss in urban areas, followed by a mass-exodus of the migrant populations from the cities. The poorer households largely engaged in informal work were worse affected, with a much larger fall in income and food security (CSE 2021). In response to this, the government introduced two relief packages (one in end of March 2020 and another in end of May 2020), both of which were less than 1% of GDP allocated

¹Social Security and Social Protection are used interchangeably in this dissertation even though some authors (Shepherd et. al 2004) attempt to distinguish it, where the latter is perceived to be a broader category, encompassing social security schemes (identified narrowly as social assistance schemes like pension/insurance). However, in this paper that distinction has not been made, security and protection have both been identified as guarantee of basic social rights for the working poor.

²Many policies, including the AUEGS, are designed such as to restrict beneficiaries to those who are able to prove their domicility criteria, i.e. they are expected to produce documents that prove that they are from a particular region.

to provide actual relief for the urban and rural work force (Pellissery and Kaur 2022). The lockdown and post-lockdown period saw a series of one-off relief measures in order to compensate for the loss in wages and jobs in the form of cash and food transfers. However, inadequacies in the existing social security architecture led to issues in last-mile connectivity. For instance, the NFSA list has not been updated since 2011 (Mukherjee 2021) and thus excluded many who were eligible to get free ration under the act (CSE 2021). The implementation of the 'One nation One Ration' scheme has been patchy due to the lack of coordination between the destination and source states, lack of engagement with important stakeholders like the fair price shop dealers (Working People's Charter 2022) so migrant workers couldn't get subsidised grains from anywhere in the country. Additionally, the failures in the financial infrastructure in the form of poor banking infrastructure, Aadhaar-based payment modes and lack of financial penetration in many households led to an exclusion of around 30% eligible households (Somanchi 2020; CSE 2021). With an exception of Kerala, which was among the first states to introduce a COVID-19 package of Rs. 20000 crores food security, shelter for migrants and urban poor, and healthcare access (Nair 2020), many states were lukewarm in responding and creating alternate livelihood opportunities especially for the urban poor and migrant workforce (Pellissery and Kaur 2022).

Despite these shortfalls, there has since been little effort in bringing long-term sustainable policy action to provide social and economic security to the urban informal sector workers. In light of these glaring policy inadequacies, this paper seeks to explore the relevance of an employment guarantee in providing protection to urban informal workers and achieve universal social protection through an Urban Employment Guarantee Programme (UEGP).

As the name suggests, UEGP guarantees wage against employment for all those who seek work in urban areas for a *fixed wage rate* and *fixed number of days*. In many ways, the design objectives of UEGP allow a *multi-pronged approach to social security*. The model of a UEGP, as conceptualised in this paper,

should be designed such as to target the more heterogeneous working groups and aspirations in the cities. The works provided under the scheme should result in asset creation that is beneficial and accessible to, and preferably focussed in the under-developed areas so as to also improve the quality of the workers' lives.

The design of a UEGP model ought to be drawn from the design and implementation of the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), which has been characterised as the world's 'largest' rural employment guarantee scheme (Dhingra and Machin 2020). MGNREGS offers immense lessons in terms of how a decentralised scheme rooted in the rights of workers can be designed and implemented. However, *The UEGP design and implementation also cannot be a mere extension of MGNREGS* because of the inherent differences between the rural and the urban with respect to social relations, infrastructural needs, low level of public participation at the level of ULBs etc. (Kulkarni 2020; Mookherjee 2020; CSE 2021).

In 2011, Kerala was the first state in the country to introduce such an employment guarantee model in the form of the Ayyankali Urban Employment Guarantee Scheme. The scheme guarantees 100 days of unskilled employment to any adult member in an urban household seeking work. The government's operational guidelines for the scheme indicate an expansive list (100+) of works (largely semi or unskilled labour) that can be undertaken in the scheme – natural resource management, creation of personal assets for SCs, STs, disabled persons and other vulnerable sections identified at the ward level, construction and maintenance of public assets, construction of playgrounds, buildings, toilets, public land development activities, production of raw materials for construction work under AUEGS, etc. in addition to convergence with existing schemes. Although Kerala has been implementing the AUEGS since 2011, the budgetary allocation towards AUEGS has been very low. The current financial year's allocation towards the scheme is 125 crores. Functioning on such a constrained budget has led to considerable implementation challenges at the urban local body level. Due to the same reason, many of its rights-based provisions like

convergence with other livelihood schemes, emphasis on the rights of workers like facilities at workplace, proper grievance redressal, timely payment of wages and compensation in cases of accidents, etc. haven't been implemented to full effect.

Despite the shortcomings, the design principles provide much insight into how an urban employment guarantee model can be replicated in other states as well, with flexibility for implementation for localised contexts. Thus, this paper attempts to contribute to how such a model can extend social security to the urban informal workers. Drawing from experiences of the implementation of Ayyankali Urban Employment Guarantee Scheme (AUEGS) in Kerala, this paper explores if and how Kerala has managed to provide social security to the urban informal workers through the scheme. In looking at the feasibility constraints, it asks if a financially decentralised, participative and rights-based UEGP can be conceptualised and scaled up at the national level, and to what extent that can that help in extending social security to the urban poor.

This paper is divided into 6 sections. The third section engages in a comparison of two proposals for an employment guarantee model and existing literature surrounding the feasibility of such models. The fourth section provides a brief overview of the research design undertaken in this study, followed by a deep-dive into the implementation of the AUEGS in Kerala based on primary and secondary data in the fifth section. After briefly looking at the feasibility in providing social security and how it can be improved, the sixth section concludes with how the AUEGS scheme provides a useful model that can be replicated in other states in order to strengthen social security for urban poor.

COMPARISON OF DIFFERENT URBAN EMPLOYMENT GUARANTEE MODELS

The pandemic highlighted the need for demand-based, self-selection programmes like the MGNREGS since it implicitly reduces chances of exclusion from social protection through guarantee of employment (Ravallion 2018). Some states, in the period following the lockdowns, began introducing Urban Employment Guarantee (UEG) schemes in order to deal with the influx of migrants from the host states and the resulting sharp increase in unemployment among the urban poor in the cities (LEAD 2020; Rangarajan and Dev 2020; Dev 2020).

Two UEG proposals are discussed here. CSE (2019) developed an elaborate template for how a National Urban Employment Guarantee Programme (NUEGP) can be conceptualised and implemented for the urban at the national level. In the aftermath of the pandemic, Drèze proposed the Decentralised Urban Employment and Training (DUET) model as an economic revival stimulus package that can be introduced during economic shocks. One of the primary differences between NUEGP and the DUET is that while the former focuses on a larger aim of social protection, the latter provides a birds-eye-view on how such a model can be initiated with an initial focus on providing employment in periods of shocks (Afridi 2020), with a potential to be implemented as a full-fledged employment guarantee programme. The table below summarises the key features of both these suggested models, followed by some critiques that emerged of the same.

Table 1
Comparison of the NUEGP and DUET models

MAIN FEATURES	CSE	DUET
COVERAGE AND WHO CAN APPLY	Applies in small cities and towns with a population up to 1 lakh. Could either be guaranteed to every adult in the city OR could be guaranteed to one adult from every household - SELF TARGETED. Only those that can prove their domicile status in order to prevent migration. Category 1 workers - informal sector, unskilled (guaranteed 100 days of work); Category 2 workers - informal/formal, educated, skilled (guaranteed 150 days of work)	Employment guaranteed to all urban adults (SELF-TARGETED) + Placement agencies in low-income neighbourhoods to register more workers (TARGETED). Unclear as to whether it also applies to migrant workers.
BROAD RANGE OF WORKS (SKILLED AND UNSKILLED)	Public works in creation of urban assets in the form of infrastructure; Green jobs in creation and maintenance of urban commons; Administrative assistance in public institutions; Provision of care services to various sections of the dependent population;	Should not be restricted to maintenance works, refers to NUEGP for a comprehensive list of works (skilled and unskilled) that can be undertaken Training of unskilled workers to be provided as part of the programme.
WAGES (median urban wage; 26 working days per month)	500/- for both Category 1 (paid on daily basis) and Category 2 workers (paid on monthly basis); wages paid	Paid directly by the government upon presenting a work certificate from the employer.

MAIN FEATURES	CSE	DUET
ADMINISTRATION OF THE MODEL	Through Urban Local Bodies. Establishment of a facilitation centre to overlook identification of works in the area (empowerment of Ward Committees), registration of workers and providing job cards, allocation of work based on skill level, grievance redressal.	A placement agency overlooks registration of workers, identification and allotment of work, certification of skills, grievance redressal and provision of social benefits. State government issues job stamps directly to approved public institutions (private institutions may be considered at a later stage of implementation). Job stamps = one person day of work; Placement Agency — could either be the urban local government; worker cooperatives/unions; NGOs/cooperatives.
BUDGET	Top-down and bottom up − ULBs → Urban Development → State government → Creation of a Ministry of Employment → Ministry of Finance → Dissemination of funds	Less details about devolution of funds; cost sharing of the issued job stamps between the government and the selected public institution could be developed over time to ensure productivity of work.
TRANSPARENCY AND ACCOUNTABILITY	Proactive disclosure of information. 'JIS' for information dissemination about transactions, work details, and lists of workers. Utilisation certificate for providing details of how funds have been used by ULBs (financial accountability). Proactive accountability through social audits at ward level.	Independent authority for monitoring, auditing and evaluating the implementation of the programme.

Source: Information compiled by researcher

These models certainly provide a template for how a UEGP should be designed and implemented to not only generate employment but to also divert resources towards issues of urban renewal, sanitation, public health, infrastructural development, etc. (Mookherjee 2020). There should be an attempt at equal emphasis on both employment as well as asset creation (Afridi

2020). The following sub-sections look at some concerns that have been raised in reference to these models in particular and the concept of UEGP in general.

Fiscal Concerns

In the backdrop of the financial issues riddled in the implementation of MGNREGS, the question of how fiscal resources will be raised for the resourceconstraint urban local institutions in supplying job stamps, meeting with labour and non-labour (material, administrative) costs without delay (Basole and Swamy 2020) is a huge challenge if the scheme is truly to be sustainable in providing livelihoods to the urban poor. Bardhan (2020) suggests that while initially funds must come from the union government, over time the resources must be raised through the local property taxes (value of property may increase with creation of assets) in order to ensure a truly decentralised implementation of an employment programme. In fact, the 15th Finance Commission report (2020) recognises the need for immediate fiscal reforms by notifying floor rates for property taxes and increasing the collection rate in order to financially empower the ULBs (D'Souza and Aggarwala 2020; Mehta and Mehta 2020). On these lines, it might be useful to think of how other sources like collection of stamp duties (land taxes), professional or entertainment taxes can be devolved to the ULBs in order to increase their revenue base (D'Souza and Aggarwala 2020). Additionally, the skilling and training programmes offered under such schemes can be amalgamated with existing urban skill training programmes, which gives the possibility for budget convergence. Similarly JNNURM, NULM and other such programmes can be converged with the UEGP for the purpose of asset creation/infrastructure development (Aiyar 2020).

Administrative concerns

In drawing from the decentralisation and administrative experiences of implementing MGNREGS, Kulkarni (2020) questions the capacity of the urban local body institutions to be the principle implementing agency of a fully-fledged

employment programme. Aiyar (2020), in examining this question, suggests that such a programme might help the ULB to mobilise NGOs or SHGs in order to mobilise registration of workers and ensure fair transactions and work conditions.

Gupta et al (2020) argue that the UEGP can be easily implemented within the existing administrative framework through strengthening of the urban local government institutions. For instance, they look at how the municipal corporations already have sub-zonal offices at the ward level to identify needs, allocate job stamps to institutions, register workers, maintain worker databases, etc. at the decentralised administration levels. The ULBs and ward level committees can actually be strengthened and empowered in order to effectively allocate work for projects (Gupta et. al 2020).

The Migrant Question

The question of portability and universality of the scheme has been raised as a major concern, essentially exploring if migrant workers should be included (Gupta et. al 2020), and whether the host or the origin city should guarantee employment to them. The most common concern has been if the provision of guaranteed urban jobs will lead to increased rural-urban migration (Ravallion 2020). Afridi (2020) offers a possible solution to prevent rural-urban migration by fixing the wage rate under this programme at par with the wage rate guaranteed under MGNREGS, as Kerala has done under AUEGS (Varshney 2020). But, this can be difficult because the cost of living in the cities is much higher than that in rural areas (Pushkarna 2021). Both CSE (2019) and Drèze (2021) also have a sedentary bias in the design to prevent increased rural-urban migration. But this design feature in such a scheme might exclude a huge section of the vulnerable urban informal workers -the migrant workers, and thereby also might defeat the purpose of an employment guarantee as extending social protection to the most vulnerable sections of the informal workforce (Basole and Swamy 2020). In registration of workers, it is thus recommended that any proof of residence be acceptable, even portable ration-cards for migrant workers

(Bardhan 2020). Given the politics of social security provision to migrant workers at the state level, a nation-wide policy for urban employment guarantee cannot ignore the migrant question.

RESEARCH DESIGN

The findings of this paper have been derived from both primary and secondary sources of qualitative data. Purposive sampling methods were used in selecting the key informants (16 individuals and 12 worker groups) for this study. The hand-picked sampling method (in terms of ease of accessibility to the municipal officials) was used to select the Varkala and Nedumangad municipalities in Thiruvananthapuram in order to undertake a qualitative evaluative study of AUEGS. An analysis of the scheme's functioning and impact, challenges in implementing the various provisions of the scheme due to financial administrative constraints is undertaken and and some possible recommendations are provided for the same.

12 worker groups (from different wards) in both municipalities were selected through convenience random sampling. All worker group interviews were conducted on/near the worksites. The structured interviews aimed to capture the workers' experiences of working under AUEGS in different wards on how it provides a secure livelihood alternative; to what extent has the scheme's implementation secured the rights of workers, etc. Additionally, structured, inperson interviews were conducted at the municipality level with the Overseer officer and Data-entry Operator at the AUEGS section of the Varkala and Nedumangad municipal offices, and the Municipal secretaries of the respective municipalities. Structured, phone interviews were conducted with the Corporation Secretary of Thiruvananthapuram³ and the State Programme Coordinator of AUEGS, Directorate of Urban Affairs⁴. Additionally, unstructured interviews were conducted with trade unionists, National Urban Livelihood

³ Mr. Binu Francis

⁴ Mr. Subodh

Mission and Kudumbashree⁵ officers. Interviews with these key informants at various levels of governance provided information and perspectives on the design and implementation of the scheme, how it has helped in providing security to the urban poor, what have been the challenges (financial, administrative) in implementation and how it can be improved.

Elite interviews (phone and in-person) were conducted with researchers and academicians from the State Planning Board and Centre for Development Studies (CDS) through the snowballing sampling method⁶. An elite and structured in-person interview was also conducted with Dr. Thomas Issac, former Finance Minister of Kerala, given his prominent role in the initial design and conceptualisation of the AUEGS in Kerala. These interviews were crucial in building the larger policy narrative for employment guarantee for the urban.

AYYANKALI URBAN EMPLOYMENT GUARANTEE SCHEME: FINDINGS FROM THE FIELD

The design of MGNREGS has heavily influenced how principles of AUEGS have been designed. The underlying motive of introducing an urban employment scheme very similar to MGNREGS in 2009-10 was to create a political environment for the central government (UPA-II) to take note of the need for such an employment guarantee policy at the national level⁷. However, since the central government was not incentivised to adopt such a scheme⁸, the state

L

⁵ Kudumbashree is a women-based community organisation that is present in both urban and rural Kerala. The organisation is such that it has units of membership at all levels – at the neighbourhood, ward and municipality level so as to allow bottom-up participation in governance

⁶ The persons interviewed include Dr.Vinoj Abraham (Professor at Centre for Development Studies – CDS); Dr. Ravi Raman (Professor at CDS and associated with the State Planning Board); Dr.Mridul Eapen (Honorary fellow at CDS and associated with the State Planning Board); Dr.Bindu Verghese and Ms. Jayakumari (Chief officer and Researcher respectively at the State Planning Board).

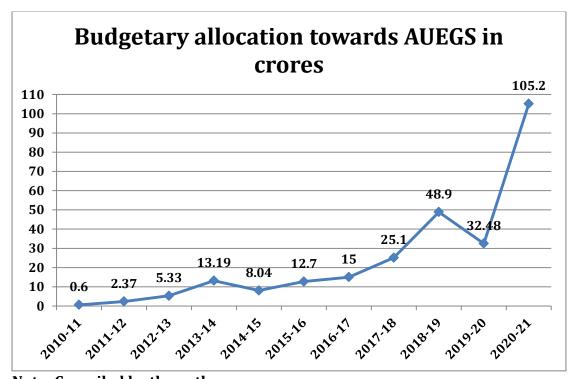
⁷ Dr. Issac, Former Finance Minister of Kerala and Former Fellow at CDS

⁸ In September 2020, there were initially announcements about the central government extending MGNREGA to the cities and introducing a national employment guarantee scheme (see here and here expectively). In the aftermath of the pandemic, several states began introducing urban employment schemes in order to provide immediate relief and

government was left to implement the scheme with very constrained budgetary allocation, which has only steadily picked up since 2016 (as evident in the graph below). In the aftermath of the pandemic when the COVID-relief package introduced, there was a surge in the budgetary allocation towards AUEGS.

Figure 1: Budgetary allocation towards AUEGS since 2010-11 in Kerala

Graph 1



Note: Compiled by the author

Source: AUEGS Monthly Reports, the Directorate of Urban Affairs, Government of Kerala

To crudely summarise the functioning of AUEGS in the state, to this day the state government simply *does not have the wherewithal to implement such a rights-based scheme to its fullest potential*. However, it has achieved in demonstrating the viability of a UEGP. The AUEGS' Standard Operating

also provide a safety net in times of crisis. Odisha introduced the <u>Urban Wage Employment Initiative</u> in April 2020, Himachal Pradesh introduced the Mukhya Mantri Shahri Ajeevika Guarantee Yojana (MMSAGY) in May 2020, and Tamilnadu announced the rolling out of the <u>Kalaignar Urban Development Scheme</u> in 2021. Rajasthan's <u>Indira Gandhi Urban Employment Scheme</u> is the latest employment guarantee scheme announced at the state level. They all possess the same objective of providing 100 days of guaranteed work at a fixed wage level.

Procedure (SOP)⁹ is the guiding document for the scheme's implementation of the various rights-based provisions. The SOP provides a roadmap for how such schemes should be designed to uphold the rights of the workers to demand employment. This section is an attempt to analyse the design and implementation of the various principles of AUEGS through an understanding gained from the field study in the select municipalities.

Administration of the scheme

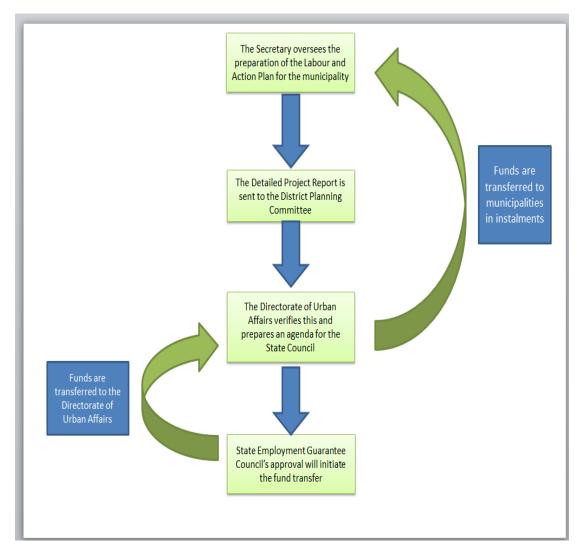
The scheme is implemented through the local self-government. There is a separate division for AUEGS with a dedicated overseer and data entry operators to administer the implementation of the scheme in all wards. According to the SOP, a person eligible to avail work under the scheme must be an adult member living in the concerned municipality (note the domicile criteria, thereby excluding migrant workers by design).

Figure 2 shows how the scheme is administered in both a bottom-up and a top-down manner. At the ward level, an assessment of the work needs is undertaken (to develop the site plan) by the ward councillor and the Area Development Society (a unit of Kudumbashree at the ward level) members. While the SOP mentions the need to consult with the workers and their needs at the ward level ('special worker sabhas'), this is not being followed in either of the two municipalities. The 'works assessment' is followed by an estimation of the material and labour costs at the ward level. The wage bill (derived from the muster roll, calculated for each worker to indicate the expenditure in a particular ward) is prepared for each ward by the data entry operator. A Detailed Project Report (DPR) of the total expenditure for undertaking the works (material and labour costs) for all wards is created by the overseer officer, which is then approved by the Secretary of the municipality.

https://www.indiaspend.com/uploads/2021/07/21/AUEGS-Guidelines-English.pdf

Figure 2

Bottom-up + Top-down approach to scheme's administration



Source: From SOP and information from participants

The DPR is sent to the Regional Programme Coordinator who, as a representative of the Directorate of Urban Affairs, verifies and directs it to the District Planning Committee. Upon the approval, the Directorate of Urban Affairs prepares and sends a report to the State Council in order to approve the fund allocation for each municipality. The Directorate is the Budget head for the scheme, which has a separate account for AUEGS in order to transfer the funds to the municipalities. Thus, this is a bottom-up approach in the sense that the planning of the works offered under the scheme, the material and labour costs are

estimated and submitted at the decentralised level. It is a top-down approach for the purpose of devolution and dissemination of funds to the urban local bodies based on the estimates provided at the decentralised level.

Financial administration

The funds are transferred to the municipalities on an instalment basis – the first instalment arrives after the labour budget and action plan for each municipality is reviewed by the council, and the amount is not more than 50% of what was proposed by the municipality in the budget. Once the municipality exceeds 60% of the first instalment, they are eligible to receive the second instalment of funds for the scheme. But this is only upon the submission of the social and financial audit reports in order to assess the financial and larger impact of the implementation of the scheme in the municipality.

The municipal officials (Overseer officer and Municipal Secretary) of both municipalities acknowledged that the fund transfer to the municipality is delayed, causing huge delays in fund transfer. In fact, even the workers are well aware of this lack of funds narrative, because that is what they have been told every time they enquire why they haven't received wages. While the demand in a particular ward is captured in the action plan and labour budget, there is a clear delay in the process of fund devolution, which has affected not just wage payment but the scope of the scheme itself. For instance, the average personday¹⁰ generated per worker in Nedumangad is only 25 days per year. While the overseer officer here agreed that they haven't managed to guarantee more than 50 days per year, the workers reported to only receive work for somewhere between 10-30 days of work per year under the scheme. Being heavily underfinanced, the scheme has now largely become supply driven where the municipality only offers work when funds are available and not when workers demand for work.

¹⁰ Person days are calculated from the number of people receiving work per day times the number of days of work given through the scheme in a fiscal year. Data obtained from the Directorate of Urban Affairs, Government of Kerala.

In order to deal with the fund shortage and delay, municipalities are encouraged to utilise their own funds through revenue generated at the local level in order to meet the additional expenditure incurred in the scheme implementation that the State could not meet. But, the secretaries of both municipalities mentioned that they simply do not have enough funds to finance aspects of the scheme, thereby leading to a delay in disbursal of wages. The administration of the scheme has been constrained by the lack of capacity (financial and otherwise) which has reduced the scope of the scheme in truly providing security.

Wages and rights at workplace

The very idea of an employment guarantee programme is the *guarantee* of a stipulated wage against employment, which itself is rooted in the right to work and life of citizens. During field work, the wage offered under AUEGS was at 291/- per day (the wage rate now up for revision). The SOP allows for a maximum of a 14 day delay in wage payment, after which the compensation must also be paid to the worker in accordance with Section 4 of the Payment of Wages Act 1936.

The SOP also dictates that the wage rate offered under AUEGS is to be matched with the wage rate under MGNREGS and it becomes pertinent to understand why this is the case. The participants (state officials and experts) acknowledged that the standard of living in the urban is much higher than the rural, which should naturally lead to higher wages offered under AUEGS compared to MGNREGS. But a number of reasons were attributed to why the wage rates have been matched.

1) Restricting rural-urban migration could be a plausible reason as to why the wage rate under both the employment guarantee schemes has been matched. This is because people are not going to migrate to the urban areas to work for the same wage rate they can get in the rural areas.

However, given the inherent sedentary bias of the scheme where the worker has to prove domicility, the argument of increased rural-urban migration does not hold here.

- 2) One of the recurring reasons was that Kerala, unlike other states, doesn't have a clear rural-urban dichotomy; it is more of a continuum. As explained by several officials and sectoral experts, Kerala has "rurban" characteristics, which is why the differences are not stark. Due to these similarities, offering a higher wage rate in an urban municipality may cause demands for parity of wages in surrounding areas (administratively categorised as rural) as well. That is, an increase in the urban wage rate may lead to an increase in the rural wage rate (and vice versa).
- 3) Another reason is that the extent of unionisation in Kerala is such that the ratio of wages among manual skilled/unskilled work more or less remains the same across the state, rural or urban¹¹. Thus, to maintain this political "peace" between workers, there is wage parity for both rural and urban employment guarantee workers performing unskilled work.

While this rural-urban continuum might be the case, this parity in wages is only in monetary terms – there is *no real parity in wages* because the cost of living is higher in the urban areas. That is, in reality the wage is actually very low, and this as the reason for why there are not many takers for AUEGS¹². Given how the scheme is currently designed, it is important for the central government to increase the wage rate for MGNREGS itself to at least 350/- per day so that the same can be offered under AUEGS too¹³. Due to inherent politics and other factors that influence the determination of wage rate for MGNREGS, the wage rate for AUEGS too has remained very low.

Apart from the guarantee of a stipulated wage, the SOP provides for a number of other rights for the workers. For instance, in case of on-site accidents

¹¹ Dr. Issac, Former Minister of Kerala and Former Fellow at CDS

¹² Dr. Abraham, Professor at CDS

¹³ Dr. Raman, Professor at CDS and associated with the State Planning Board

workers are guaranteed **free medical treatment and wage compensation** (guarantee of at least half of the daily wage rate) if the injury warrants hospital stay. And in cases of death/permanent injury to the worker on site, a compensation of 50000/- is to be provided to the family. Workers are supposed to be provided with **facilities like drinking and cleaning water, basic sanitation, resting shed, first aid kit, crèche facilities**, etc. on the worksite. Finally, compensation is guaranteed if workers have to travel beyond 5km to get to the worksite, and an **unemployment allowance** is to be given if they do not get employment within 15 days of application

Lack of proper administration of the scheme due to both financial and non-financial reasons has led to a situation where the only benefits that the workers receive under the scheme are the guaranteed wages of 291/- per day. It was acknowledged by all participants (workers included) that wage rate is also much lower than the private market wage rate for performing similar unskilled manual labour, and spoke about the need for increasing the wages under AUEGS. In fact, Kerala has been reported to be one of the few states with a high wage rate (at 648/- per day in the urban) for casual labour, in both the rural and urban areas (KSPB 2021) in comparison to the national level (at 352/- per day). Since an increase in the wage rate under AUEGS/MGNREGS is not going to be higher than the private market wage for the same work, concerns about increased rural-urban migration or increase in cost of labour for the local private contractors do not have much weight here either.

In addition to being low, every worker group interacted with pointed that they never receive the wages on time – *almost every worker group hadn't received wages for at least 3 months of work performed (some reported to have not received wages in over 6 months too)* despite having worked under the scheme. The workers reported to have also *never been offered additional compensation* due to the delay in wage payment, which was confirmed with the overseer officers in both municipalities.

Interaction with workers indicated that they have no other expectations from the scheme in terms of other benefits/rights guaranteed to them. As almost all the worker interviews (except for 4 groups in Nedumangad) were conducted on the worksite, it was observed that there were no facilities (drinking water, sanitation, crèche, etc. guaranteed under SOP) arranged for the workers. The workers reported either bringing water from their homes, or taking water from nearby homes. This is the case for using the washroom during the day too, but nearly every group spoke about how (since pandemic) they no longer have access to people's homes since the house-dwellers fear spread of the virus through the workers. Some worker-groups had a first aid kit (which was to be kept with the mate), but most had to be rushed to the nearest hospital in case of on-site accidents/injuries. Many worker groups reported to have had accidents on the worksite and, upon further inquiry, it was observed that those who have had accidents haven't been given any compensation despite losing a few days of work. The medical expenses were also to be borne by the workers because no insurance is provided under the scheme. Most of the works undertaken require gloves and boots to provide protection to the workers. However, even these are not provided properly leading to skin infections, the expenses for which have to be borne by the workers themselves. Given Kerala's heat, especially in the months between March-May, workers are expected to work in the extreme heat between 9-5 (as pointed out by workers) with no resting sheds available.

Grievance redressal

On paper, the scheme has an impressive set of rights in order to ensure that the workers, and the larger public, are able to hold the local government accountable. The SOP provides for the establishment of a grievance redressal mechanism to ensure that workers are able to officially file complaints and hold accountable the officials responsible for implementing the scheme. In both the municipalities, the officers confirmed that no worker group has ever officially filed a complaint regarding any aspect of the scheme since its inception there. Most worker groups interviewed also did not know that such a right existed, and were not aware about the kind of issues for which they could directly file an official

complaint. Usually, the mate (who is also a worker in the same site) or the worker either approach the ward councillor who then takes it up with the municipality. In Nedumangad, the overseer officer even said that workers cannot make official complaints, and that only a union or someone from the larger community can file a complaint. Incidentally, there is no on-the-ground union for employment guarantee workers in either of the two municipalities. The overseer officers mentioned that after receiving a verbal complaint, an inquiry into the issue is made through a site visit to discuss the grievances with the workers. Apart from this, the project initiation meetings are also used as a platform by most worker groups to convey their grievances with the scheme (as was observed in one such meeting in Nedumangad where workers raised wage related concerns).

Information transparency

Any and all documents and data reports pertaining to the scheme are supposed to be public records and thus accessible to all, including the workers. The General Estimate report about the number of workers, total wages, quantity and price of materials, etc. at the ward level must also be available in the public domain and accessible to the workers. All documents – annual reports, financial and social audit reports are also available under the ambit of the Right to Information Act. The local self-government is directed to use various channels of communication to proactively disclose information about the scheme. It is also expected to place a board in the worksite about the nature of work, number of working days, estimates, wages owed to the workers, etc. for the workers' reference, which they can use to cross-check their muster roll and ensure they are given the wages they're owed. The local government is also expected to publish the 'Civil Rights Document' which carries information about the rights of workers, timeframes, circulars and proceedings and output of project meetings, etc.

There are no boards placed in the worksites (only one worksite had a flex board in all the worker groups interviewed) indicating the nature of work, estimates, number of days worked and corresponding wages, etc. As confirmed with the overseers and data entry operators in both municipalities, there have been no information dissemination sessions about the rights under the scheme, the registration process, the grievance redressal and social auditing process, etc. In fact, the officers in both municipalities repeatedly seemed to indicate that there was no necessity for information/reports about the scheme's implementation to be disseminated to the workers and larger community. Workers are, consequently, unaware of the rights they are entitled to under the scheme.

Social audits and accountability

Apart from transparency and accountability through proactive dissemination, social audits are one of the most important design principles of the scheme. As the SOP says, social audits are 'public, free and fearless examination of the development work and public spending'. While social audits are supposed to be called twice a year, they are seen to be an on-going process of public inquiry and evaluation of the relevance of the project through review of government documents on the scheme, observation of the quality of work done on worksites, conducting ward sabhas and neighbourhood discussions to account experiences of workers through multiple modes like labour groups, slum clusters, etc. Moving beyond measures/directives on how the urban local body is expected to conduct the audit, the SOP also provides for how the process can be organised such that it is more participatory in nature. It talks of the need to create an atmosphere where all members of the ward actively participate through extensive campaigning about the audit, personally involving local community organisations, members of the Kudumbashree units, etc. to incentivise people to join in on the discussions about the functioning of the AUEGS.

Despite there being a very transparent and thorough process for social audit on paper, *none* of the worker groups I interacted with in either of the municipalities have heard of an audit process happening for the scheme. This was even after they were told what the social audit process entails. The workers, after some probing, did mention that ward sabhas are called once a while where the questions about the scheme, along with other issues at the ward level are addressed. While social audit teams for each ward are diligently formed to conduct the audits in accordance to the SOP, the overseer officers did not understand why the information from social audits must be made publicly available, especially to the workers. The workers are neither actively involved in the social audit process, nor are the findings from the audits conveyed through public hearings for the workers and the larger community.

It is sad to note that the scheme fares very poorly on all these rights-based indicators. Poor implementation of these rights has led to a situation where workers simply do not have the information they need to hold the municipality accountable, which has hampered the scheme's implementation as well. The reason why a micro-level analysis of these issues has been provided is because the scheme provides immense potential for the government to regulate the working conditions for workers who would normally be characterised as informal workers (outside purview of any form of social protection), but the essence of this has been lost in implementation. The reasons why workers continue to take work under the scheme, despite it offering low wages and (virtually no other benefits) is explored later in this paper.

Works undertaken in AUEGS

The interests and capacity of the officers in the municipality, the extent of urbanisation, etc. determine the extent and nature of works that are undertaken in the scheme. The extent of urbanisation indicates not only the kind of work undertaken but also the extent of demand for the scheme¹⁴. Interactions with workers and the municipal officers also showed that due to these various

¹⁴ Mr. Subodh, State Programme Coordinator for AUEGS, Directorate of Urban Affairs

reasons, the number of days of work and the regularity in receiving work varies from one municipality to another (and varies even within the same municipality).

In both Varkala and Nedumangad, the works undertaken were: irrigational activities; canal and pond – construction, clearing and cleaning; agricultural works (mostly menial tasks like tree felling and clearing of lands, crops grown/harvested on 'big landowner' (private) lands); school cleaning; clearing waste on roads, etc. In comparison to SOP, the works done in the two municipalities seem very minimal, with less focus on real asset creation that actually benefits the workers too.

Some workers had constructed their houses through the convergence of AUEGS with the PMAY/LIFE housing schemes – this offers 90 days of work to the beneficiaries, where the construction raw materials can either be manufactured or purchased using the funds under AUEGS which the workers then use to build their homes through training/supervision from the municipality. The overseer officer in Varkala mentioned that, with convergence of AUEGS with other schemes like PMAY, *Subhiksha Keralam*, etc. there has been a significant increase in the number of person days (about 83 workdays generated per worker). From conversations with officers, it was clear that convergence has also helped in increasing funding under AUEGS. *Convergence of AUEGS with different schemes is ideally how the scheme should be implemented in order to increase coverage and institutionalise the scheme, but this does not happen systematically.*

There is huge scope for asset creation for the workers through the scheme, but workers did not recognise any assets that have been created, or could be created for their use. In Nedumangad, some worker groups dug rainwater pits or created ponds, both of which have had some benefit to them. But it is important to note that only those who own lands have benefitted from creation of agricultural assets, PMAY and rainwater pits/ponds in these municipalities. *Thus, personal assets for the vulnerable sections haven't been created in both the wards although this is an important aspect of the scheme design*.

One of the questions posed to the workers was with respect to their opinion on the work done and asset creation under the scheme. The standard response among all groups was "we are willing to do any work that they (municipality) give us". Some wanted to be given training for construction work, because they otherwise haven't been able to find work in construction. One particular group in Nedumangad recognised the value of the worker collective they already had and suggested that these groups could be tied up with small local industries such that they can be involved in activities like making soaps instead of just performing unskilled manual labour. On the whole, it is evident that there is much scope for undertaking more productive activities where workers are also able to benefit from these works either through learning new skills that could be used to find employment outside, or through direct benefit from asset creation.

The SOP provides that neighbourhood discussions happen at the ward level (with a special focus on the needs of the vulnerable communities) to decide what assets need to be created or what kind of work opportunities the workers would like to have. From what was gathered from the overseer officers, the ward councillor is provided with the responsibility of assessing the needs at the ward level. A participatory and inclusive approach is absent in both the wards, as was already highlighted while assessing the social auditing process under the scheme. This might be why most of the works undertaken have been limited with respect to usefulness to workers.

The lack of fund availability, as already mentioned, has also been a major hindrance in the various kinds of works available under the scheme. This is the reason why across most municipalities, sanitation and cleaning works have largely been undertaken because the lack of funding makes maintenance and continued sustenance of assets difficult¹⁵. It comes down to not only the capacity of the municipality to identify works so as to increase coverage but also their interest in effective implementation of the scheme and identifying innovative ways of implementing the programme¹⁶.

¹⁵ Dr. Issac, Former Finance Minister and Former Fellow at CDS

¹⁶ Mr. Francis, Corporation Secretary of Thiruvananthapuram

Beneficiaries of the scheme

As indicated by many experts and state officials, the urban unemployment rate in Kerala continues to be very high among the educated youth (at close to 34% in urban areas), and an employment scheme like AUEGS offering only unskilled manual labour has not really helped with tackling the unemployment rate in the cities. This is why introducing skilled employment in the form of apprenticeship under the scheme is currently being proposed in order to attract the educated unemployed (discussed later in this paper) and address the unemployment issue through AUEGS.

According to the data available on the AUEGS Management Information System¹⁷, at a state-wide level, out of the 26,846 workers enrolled under the scheme since April 2022, an overwhelming number of 25,124 have been women. Out of the 23,703 workers employed in the state in 2021-22, women were 21,910. The women have comprised an approximate of 94% of the urban employment guarantee workforce. All key informants mentioned that this has been such high female participation has been characteristic of AUEGS workforce since 2011. This was also evident in both municipalities. It is important to assess why this has happened because the scheme was not intended to only target women. The women interviewed mentioned that the reason why they prefer AUEGS is because most of them are housewives or widows and this often becomes the only source of employment for them. There were, however, a number of other reasons brought out in the various KI interviews conducted –

1. The wage rate offered under AUEGS is low, both in real terms and in comparison with the wage rate in the private market. The labour cost for men is higher in Kerala, indicating a huge gender disparity in the wages¹⁸. This is a plausible reason as to why most of the beneficiaries have been women, and why the few men who do take up work under AUEGS are those who are very old and cannot take up work in the outside market. However, a very valid reason as to why women continue to choose to work under the scheme

¹⁷http://www.auegskerala.gov.in/index.php?opt=r5#

¹⁸ Dr. Issac, Former Finance Minister of Kerala and Former Fellow at CDS

despite performing manual unskilled labour at low wages could be because they are being offered work by the government, which in itself is seen as a dignified source of employment for them.

- 2. The worksites are a site for socialisation for women, especially the housewives. This is why most women have continued to choose to work under AUEGS despite its low wages¹⁹. The same worker group has been retained at most worksites since the scheme's inception, forming tight social network circles for the women.
- 3. The fact that most of the unskilled works performed under the scheme are largely to do with sanitation/cleaning works may also be a major factor in deciding whether men are willing to take up work under this scheme This nature of unskilled labour performed has actually led to the feminisation of the employment guarantee workforce in Kerala²⁰.

The low wage rate should technically push many women (who are only dependent on AUEGS) to pursue other flexible occupations like domestic work outside of AUEGS²¹. However during interaction with the worker groups, except for two or three women who also perform domestic work, it was noted that most women do not take up work outside of the scheme, even when it entails performing the same kind of work done under AUEGS (unskilled manual labour). This begs the question of whether the workers under AUEGS are really working out of necessity, because if that was the case, the lack of regularity in employment and payment of (low) wages would have forced them to seek employment elsewhere.

Despite the various reasons that have been attributed to why and which social strata of women do take up work, it is important to note that most of these women are either housewives or widows who are mostly above 60 years of age. They were eligible for either widow/old age pension, thereby indicating that

¹⁹ Dr. Abraham, Professor at CDS

²¹ Dr. Eapen, Honorary fellow at CDS and associated with the State Planning Board, and Dr. Verghese, Chief officer at the State Planning Board

they are too old to be able to work as domestic workers or be employed in any other manual labour occupations. Many women were not eligible for PMAY/LIFE housing under AUEGS or couldn't perform agricultural activities or construct rainwater pits for their own benefit because they were landless. Different women depicted different levels of vulnerabilities/deprivations in the form of destitution, landlessness, etc. that were brought out during the interviews. Widows and old women both constitute vulnerable sections of the society (Gopal 2006) that need social protection, and thus they take up work under AUEGS for minimum income security. What AUEGS has also indirectly done is to provide some financial empowerment to women (since the account is to be opened in their names) who have agency over how their money is spent in the household. This was very evident in interviews with the women worker groups because they receive wages against employment when they don't have any other source of income apart from pension and ration. This is why, across all participants, the importance of a scheme like AUEGS for women was highlighted, especially because the study was also conducted at a time when the country is still reeling from the lockdown and the pandemic induced livelihood losses to the majority of the working population.

AUEGS as a safety net?

Since the main research objective is to understand how employment guarantee models can be used as a source for providing security in times of economic shocks, the workers' perception on their security in the pandemic (or lack thereof) throws light on what the urban poor need. AUEGS has neither provided regular work when demanded nor paid up wages on time, nor has it helped in improving the bargaining position of the women engaged in the scheme. In its current form of implementation, there is no scope for seeing it as a comprehensive social security strategy or a model for how social security can be provided to the urban poor, although it does have an element of social security in the form of guaranteed employment and wages.

However, the implementation of the model can still be improved to serve as a useful social security model. A systematic implementation of the social accountability provisions already built-into the scheme (informational transparency, grievance redressal, efficient social audit processes) can equip workers with the power to ensure better implementation of the scheme. It is pertinent make the process more participatory; workers, and the larger community, can be integrated at every level like registration, budgeting process, social audits, etc. by systematically integrating with community based organisations like Kudumbashree. As is clear from the previous section, there is a need to increase the scope of the works currently offered under the scheme. This can be done in the form of introducing skilling/apprenticeship programmes and using the existing worker groups to form small worker co-operatives to encourage entrepreneurship. There should also be increased emphasis on building assets like rainwater pits or houses even for the landless workers, and providing common agricultural lands to grow crops for the use of the landless and larger community, which was not observed in either of the municipalities. The expansion of works offered under AUEGS, with activities already done through Kudumbashree, to include provision of care services in anganwadis or palliative care homes, running community kitchen, etc. must be actively taken up which can also go a long way in redefining the gendered notions of work by providing remuneration for these activities.

The Kerala government's recent proposal to set up a welfare fund board under the Kerala Employment Guarantee Workers' Welfare Fund Bill is an important step towards strengthening social security through the scheme. Such a contributory model of welfare board will provide benefits like bonuses, pension (or family pension in case the worker dies), financial assistance for marriages and deaths, educational expenses, loans, etc. The introduction of such a welfare board will increase the amount of financial assistance a person is entitled to – both as a worker under the scheme and as a citizen. Much of the financial assistance to workers in Kerala was routed through welfare boards in the pandemic, thus this will increase the fold of the social protection system to include more informal workers.

While the virus was a unique case which restricted movement, a guaranteed employment programme could still be seen as a source of safety net/employment of last resort for the urban poor in cases of socio-economic or political shocks. This was highlighted in how various participants explained the importance of having a scheme like AUEGS especially in the aftermath of the floods in 2018 where there was severe livelihood loss in the urban areas. AUEGS was used not only to provide employment but also to rebuild the city and create durable assets to help with flood mitigation, raising groundwater level and address water scarcity issues. Even in the aftermath of the pandemic, the permanent loss of employment and livelihood opportunities urges the need to expand the scope of AUEGS as rights-based, demand-driven model for social protection.

CONCLUSION

The UEGP is an efficient social security model to address vulnerabilities that play out in the form of capital deprivation and lack of fall-back mechanisms in times of crisis. Since it is a self-selection model, it eases the process of identification and registration for a safety net in the form of guaranteed employment (which is one of the biggest limitations of the current social security architecture). Additionally, by focusing on asset creation, UEGP provides scope for actually building assets in the form of decent housing, toilet facilities, water resources, etc. for the urban poor. The UEGP model can offer a platform for collectivisation through the formation of worker groups, thereby improving their bargaining power both at the workplace and in their interaction with the urban local body.

The analysis of Kerala's Ayyankali Urban Employment Guarantee Scheme in this paper shows that despite being an excellent design on paper, it has fared poorly in implementation. While financial constraints in the form of delay in devolution of funds and low financial allocation have led to inconsistencies in implementation across municipalities, the analysis also shows how lack of administrative clarity on systematic convergence has reduced the potential

impact a scheme rooted in the rights of workers could have on achieving the dual objectives of employment and asset creation for urban poor.

Nature of urban employment is such that there are many employment opportunities available (unlike in the case of rural employment). This is evident even in AUEGS: even though AUEGS may not have addressed the issue of unemployment, interaction with workers showed that it has provided steady protection for many poor women who are also vulnerable from destitution (widows/old age) with no other source of income. Thus, the scheme has immense potential to be introduced at a nation-wide level to cater to the livelihood needs of the most vulnerable sections of the workforce.

As the country still reels from the pandemic induced economic and employment crisis, the UEGP should be pushed to not only address the immediate short-term needs of the working poor, but as a long term strategy to introduce a comprehensive policy that is rooted in the rights and dignity of the urban poor to improve their quality of life in the cities.

REFERENCES

- Afridi, Farzana. 2020. 'DUET: Weighing the costs and benefits', (https://www.ideasforindia.in/topics/poverty-inequality/duet-weighing-the-costs-and-benefits.html) (posted on 21 September 2020) (accessed on 9 October 2021).
- Aiyar, Yamini. 2020. 'DUET: Flexible Implementation is key',(https://www.ideasforindia.in/topics/poverty-inequality/duet-flexible-implementation-is-key.html) (posted on 07 October 2020) (accessed on 09 October 2021).
- Bardhan, Pranab. 2020. 'DUET: Employment programme in public works in small towns', (https://www.ideasforindia.in/topics/poverty-inequality/duet-employment-programme-in-public-works-in-small-towns.html) (posted on 12 September 2020) (accessed on 09 October 2021).
- Basole, Amit. And Swamy, Rakshita. 2020. 'DUET: Expand to include social protection for informal workers', (https://www.ideasforindia.in/topics/poverty-inequality/duet-expand-to-include-social-protection-for-informal-workers.html) (posted on 19 October 2020) (accessed on 9 October 2021).
- Chen, Martha. 2020. 'COVID-19, Cities and Urban Informal Workers: India in Comparative Perspective'. *The Indian Journal of Labour Economics* 63: 1-6.
- CSE. 2019. Strengthening Towns through Sustainable Employment: A Job Guarantee Programme for Urban India. Azim Premji University, Bangalore.https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2019/04/SWI2019_Urban_Job_Guarantee.pdf.
- CSE. 2021. State of Working India 2021: One Year of Covid-19'. Azim Premji University, Bangalore. https://cse.azimpremjiuniversity.edu.in/wp-content/uploads/2021/08/SWI2021 August WEB.pdf.
- Dev, S Mahendra. 2020. 'Income Support Through Cash Transfers and Employment Guarantee Schemes During the Pandemic Times in India'. *The Indian Journal of Labour Economics* 63: 133-138.
- Dhingra, Swati. And Machin, Stephin. 2020. 'The Crisis and Job Guarantees in Urban India'. *Centre for Economic Performance* 15334: 1-15.
- Drèze, Jean. 2020. 'DUET: A proposal for an urban work programme', (https://www.ideasforindia.in/topics/poverty-inequality/duet-a-proposal-for-an-ur ban-work-programme.html) (posted on 09 September 2020) (accessed on 01 July2021).
- Drèze, Jean. 2021. 'DUET re-examined', (https://www.ideasforindia.in/topics/poverty-inequality/duet-re-examined.html) (posted on 09 March 2021) (accessed on 13 October 2021).
- D'Souza, Errol., and Aggarwalla, Astha. 2020. 'Time to strengthen Urban Local Bodyrevenues', (https://www.thehindubusinessline.com/opinion/time-to-strengthen-urban-local-body-revenues/article31858448.ece) (posted on 18 June 2020) (accessed on 11 October 2020).
- Gopal, Meena. 2006. 'Gender, Ageing and Social Security'. *Economic and Political Weekly* 41(42): 4477-4486.

- Government of India. 2013. *Mahatma Gandhi National Rural Employment Guarantee Act 2005: Operational Guidelines*. New Delhi: Ministry of Rural Development, GOI.
- Government of Kerala. 2017. 'Thirteenth Five-Year Plan (2017-22): Working Group on Financial Resources and Resources Mobilisation. Planning Coordination Division, Kerala State Planning Board, GOK.
- Government of Kerala. 2020. Revised Guidelines on the measures to be taken by departments of Government of Kerala, District Collectors, District Police Chiefs and HoDs and other for containment of COVID-19 in the State. Kerala: General Administration Department, GOK.
- Government of Kerala. 2021. 'The Kerala Employment Guarantee Workers' Welfare Fund Bill 2021' (https://prsindia.org/files/bills acts/bills states/kerala/2021/Bill%20no. %2051%20of%202021 Kerala.pdf) (accessed on 10 February 2022).
- Government of Kerala. *Ayyankali Urban Employment Guarantee Scheme: Operating Instructions.* Kerala.
- Gupta et. al. 2020. 'DUET: Creating a resilient ecosystem for vulnerable populations', (https://www.ideasforindia.in/topics/poverty-inequality/duet-creating-a-resilient-ecosystem-for-vulnerable-populations.html) (posted on 10 November 2020) (accessed on 9 October 2021).
- Indian Express (Kerala). 2022. 'Increasing Revenue only way out for Kerala, feel experts: Say Finance Minister KN Balagopal must raise taxes, improve collection and ensure collected money lands in govt. coffers', 09 March 2022, https://www.newindianexpress.com/states/kerala/2022/mar/09/increasing-revenue-only-way-out-for-kerala-feel-experts-2427897.html (accessed on 09 March 2022).
- Kerala State Planning Board. 2021. Kerala Development Report: Initiatives, Achievements, Challenges, Kerala State Planning Board, Kerala. https://spb.kerala.gov.in/sites/default/files/inline-files/Kerala-Development-Report-2021.pdf
- Kulkarni, Ashwini. 2020. 'DUET: Some practical concerns',(https://www.ideasforindia.in/topics/poverty-inequality/duet-some-practical-concerns.html) (posted on 8 October 2020) (accessed on 9 October 2021).
- Kumar, Omir and Shashank Srivastava. 2021. 'Impact of COVID-19 on employment in urban areas.' (blog), (https://prsindia.org/theprsblog/impact-of-covid-19-on-unemployment-in-urban-areas) (accessed on 25 April 2022).
- LEAD. 2020. 'Making a Gender Responsive Urban Employment Guarantee Scheme'. *Krea University*: 2-7.
- Mehrotra, Santhosh. 2020. 'Building a Social Security Architecture for Informal Workers in India, Finally!'. *Azim Premji University* (28): 1-31.

- Mehta, Meera. and Mehta, Dinesh. 2020. 'How can Indian cities collect more property taxes to strengthen their finances?',(https://scroll.in/article/975846/are-property-tax-reforms-suggested-by-atmanirbhar-bharat-adequate-to-strengthen-urban-finances) (posted on 12 November 2020) (accessed on 11 October 2021).
- Ministry of Finance. 2020. *Finance Minister announces Rs. 1.70 lakh crore relief package under Pradhan Mantri Garib Kaylan Yojana for the poor to help them fight the battle against Corona virus.* Delhi, 2020.https://pib.gov.in/Pressreleaseshare.aspx?PRID=1608345.
- Mookherjee, Dilip. 2020. 'DUET: Decentralise employment generation to urban local bodies', (https://www.ideasforindia.in/topics/governance/duet-decentralise-employment-generation-to-urban-local-bodies.html) (posted on 14 September 2020) (accessed on 9 October 2021).
- Mukherji, Sanjeeb. 2021. 'One-Nation-One-Ration-Card suffers from exclusion issues, say experts', (https://www.business-standard.com/article/economy-policy/one-nation-one-ration-card-suffers-from-exclusion-issues-say-experts-121070601382 1.html) (posted on 10 July 2021) (accessed on September 2021).
- Ministry of Labour and Employment. 1936. "The Payment of Wages Act, 1936 (https://maitri.mahaonline.gov.in/pdf/payment-of-wages-act-1936.pdf) (accessed on 01 April 2022).
- Ministry of Rural Development, Government of India. 2005. 'The Mahatma Gandhi National Rural Employment Guarantee Act, 205', (https://nrega.nic.in/amendments 2005 2018.pdf) (accessed on 09 October 2021).
- Nair, Ravindranathan N V. 2020. 'A deeper look into Kerala's 20000 crore relief package to beat COVID blues', (https://citizenmatters.in/kerala-first-state-to-announce-%E2%82%B920000-cr-relief-package-16619) (posted on 24 March 2020) (accessed on 9 May 2022).
- National Commission for Enterprises in the Unorganised Sector. 2006. 'Report on Social Security'. *Government of India*: 1-129.
- Pellissery, Sony. and Kaur, Ravneet. 2020. 'The social question in urban-centric growth models: How durable inequalities in India exasperated COVID-19 interventions'. *SOCIUM SFB* 1342 (23).
- Pushkarna, Vijaya. 2021. 'Urban employment guarantee Part 2: The challenges lies in making it viable',(https://citizenmatters.in/urban-employment-guarantee-scheme-part-2-implementation-25849) (posted on 23 June 2021) (accessed on 13 October 2021)
- Rangarajan, C. and Dev, S Mahendra. 2020. 'A Safety net, post Covid: We need toprovide minimum income for poor and vulnerable', (https://indianexpress.com/article/opinion/columns/corona-crisis-india-healthcare-system-universal-basic-income-MGNREGS-migrant-workers-6487481) (posted on 3 July 2020) (accessed on 10 October 2021).
- Ravallion, Martin. 2018. 'Guaranteed Employment or Guaranteed Income?'. Centerfor Global Development (482): 1-23
- Ravallion, Martin. 2020. 'DUET: Learning from the experiences of other countries',(https://www.ideasforindia.in/topics/poverty-inequality/duet-learning-from-the-experiences-of-other-countries.html) (posted on 16 September 2020) (accessed on 90ctober 2021).

- Raveendran, Govindan. And Vanek, Joann. 2020. 'Informal Workers in India: A Statistical Profile'. *Women in Informal Employment: Globalising and Organising* (24): 1-15.
- Shepherd., Andrew., Rachel Marcus and Armando Barrientos. 2004. 'Policy Paper on Social Protection'. Department for International Development.
- Somanchi, Anmol. 2022. _Covid-19 relief: Are women Jan Dhan accounts the right choice for cash transfers'?, (https://www.ideasforindia.in/topics/poverty-inequality/covid-19-relief-are-women-jan-dhan-accounts-the-right-choice-for-cash-transfers.html) (posted on 22 May 2020) (accessed on 25 April 2022).
- Aajeevika Bureau. 2020. *Unlocking the Urban: Reimagining Migrant Lives in Cities Post-COVID* 19.
- Varshney, Apekshita. 2020. 'Can an urban income guarantee scheme reduce unemployment in cities?',(https://mumbai.citizenmatters.in/local-governments-major-roadblock-to-urban-income-scheme-21597) (posted on 4 November 2020) (accessed on 13 October 2021)
- WPC. 2022. 'What has changed? Working Poor still toiling, yet state apathy continues to undermine basic rights of migrant/citizens', (https://drive.google.com/file/d/1mKbjz 6xTibsSItR6LOSX-EIZNqbNk7k/view) (posted on 24 March 2022) (accessed on 05 April 2022).