

# Gethu Post

A newsletter from workers on the margins

Volume 1/ 2020  
April 1, 2020

**GETHU**  
**GROUP**

 **PARTNERS IN CHANGE**  
Promoting Human Rights in Business

**PRAXIS**

Gethu is a workers' think tank on the garment supply chain. It is an informal group consisting of workers from across the supply chain from cotton farming to stitching and packaging of garments. The group meets every month to discuss diverse issues faced by workers in this textile supply chain. They have contributed tremendously to building an understanding of the making of school uniform from the lens of science as well as a social dimension, as part of an initiative supported by Laudes Foundation. [Partners in Change \(PiC\)](#) is currently the group's Secretariat.

**Key Gethu Group members**

- |                     |                            |
|---------------------|----------------------------|
| 1. Arokyaraj        | Floor-in-charge- stitching |
| 2. Beneta mary      | supervisor                 |
| 3. Bhuvaneswari     | Auto conner                |
| 4. Deepika          | Auto conner                |
| 5. Karuppaiah       | Cutting master             |
| 6. Mariya selvarani | Cone winding               |
| 7. Meena            | Tailor                     |
| 8. Rajeshwari       | Welfare office / nurse     |
| 9. Vasanthi         | Line helper                |

**Key Facilitators:** Chandra, Hari, Sivagami and Stanley

## Table of contents

Towards a Worker-Led Think Tank: A <i>Gethu</i> .....	4
1. Coronavirus Relief Package: Key Entitlements.....	6
2. Accessing Employee Provident Scheme: Challenges faced by workers .....	8
3. Menstruation at the Workplace: Demand for Recognition .....	11
Annexures	
Annexure 1: Cash transfer to Jan Dhan Accounts .....	14
Annexure 2: Additional entitlements for PDS card holders .....	15
Annexure 3: Additional Entitlements for EPF subscribers .....	16
Annexure 4: Coronavirus Relief Entitlements in Tamil Nadu: A Questionnaire.....	18
Annexure 5: PDS card holders in Tamil Nadu .....	20
Annexure 6: Profile of Gethu members .....	22

## Towards a Worker-Led Think Tank: A Gethu

The garment supply chain is vast - from cotton farming to stitching and packaging, the making of a ready-made garment involves a diverse range of skilled workers. We have been working across the supply chain of garment workers and are learning from them about the skills, techniques and science of making school uniforms. Over the period, a small group of 15 workers have formed a cohesive group. The group calls themselves *Geth'u*, which in Tamil means 'proud' or 'hearty'. Incidentally, The workers named their group so to demonstrate the 'power' they have - because they are becoming a knowledge think-tank on the garment industry. There are probably a number of industry think tanks comprising academicians, employers and owners. Rarely, one may see a sector think tank with representation of workers across the supply chain from cotton to the stitching segment. They are, in that sense, *geth'u!*

The group meets and discusses various challenges faced by workers. Recently, I facilitated a discussion on "Menstruating Woman at the workplace" with the Gethu group. The workers listed three categories with respect to the problem. The first was the **lack of infrastructure**: absence of toilets, water supply, sanitary pads, disposal bins or exclusive rest rooms. The second category related to **working conditions**, primarily related to the absence of paid leave for a day or even half a day. The third category is that of **stigmatisation**. This ranged from discomfort in engaging with others about menstruation - from a male supervisor to a watchman who sees sanitary pads in the handbag during the mandatory check. They mentioned the absence of any kind of discussion on menstrual issues in workplaces, formal as well as informal. Even in the off chance that it happened, it was evasive or dismissive. The solutions they listed appeared to be simple – a) proper infrastructure such as hygienic toilets; provision of sanitary-pads and; b) tackling stigmatisation by talking more about the issue in various spaces within the work setting. The group provided solutions and also went on to discuss the impact of operationalising those solutions. For example, the group pointed out that menstruation leave would surely invite resistance, not only from men but also from women. They discussed that some women would like to see menstruation as neutral to working conditions, and would like to perform well on the same terms as men, because the resultant stigmatisation in the way the menstruating woman would be treated, would probably cost higher than the leave itself.

We found that the Government of Bihar has a provision of menstruation leave for its employees. The Department of Finance, Government of Bihar, issued a notification dated 4<sup>th</sup> April 1992 providing for two days' consecutive special casual leave every month to all woman employees. This was in addition to the casual leave otherwise admissible to them. The guidelines said that these were for "biological reasons". There is an interesting [article on this by Kavita Krishnan](#). It is important to understand that this could happen because of the trade union movement that had a good presence of women - who took the demand to a government, which was responsive. And it was during Laloo Prasad Yadav's first term, when this demand got accepted, along with a number of other demands through collective bargaining.

Today, a big challenge at work places is the onslaught on the collective bargaining institutions of workers. Gethu is a small effort to create a worker-led think tank to supplement the efforts of trade unions. The objective of this group is to deliberate on multiple issues faced by the textiles supply chain so that the knowledge can be used to influence policy making spaces in a systematic way. The effort was possible because of support from Chandra, Periyar, Sivagami and Stanley. The Gethu group has contributed

tremendously to building an understanding of child labour and human rights violations in the supply chain of school uniforms, an initiative supported by Laudes Foundation.

This first edition of the newsletter is based on discussions at the Gethu group meeting held on March 15, 2020 and follow – up online discussions after the announcement of the lockdown in light of COVID-19. Sibija, Stanley and I have documented the discussions.

Pradeep Narayanan  
Director, PiC

## 1. Coronavirus Relief Package: Key Entitlements

While the first coronavirus affected person was detected in late January 2020, the spread became more threatening in early March, 2020. And by mid-March, the nation-wide lockdown was announced. While everyone is taking precautions to limit the spread of the virus, the lockdowns are likely to hit the contract workers and daily wage labourer the most. The Government of India and various state Governments has announced many relief packages in March 2020 which would become applicable for all workers.

Some of these include:

- BPL families will get extra ration of 5kg rice or wheat and 1kg of preferred pulses every month for the next three months
- Jan Dhan women account holders will get a compensation of Rs 500 per month for the next three months
- All those registered under senior citizens / people with disability / widows pension scheme to receive Rs 1000 ex gratia amount
- Under PM Garib Kalyan Yojana, gas cylinders, free of cost, would be provided to 8 crore poor families for the next three months.
- Safai karamcharis, ward-boys, nurses, paramedics, technicians, doctors and specialists and other health would be covered by a special insurance scheme.
- The first instalment of Rs 2,000 due in 2020-21 will be front-loaded and paid in April 2020 itself under the PM KISAN Yojana
- Wages under MNREGA to be increased by Rs 20 per day with effect from April 1, 2020
- Collateral-free loans limit doubled to Rs 20 lakh for women self-help groups under the Deen Dayal National Livelihood Mission.
- A total waiver of debit card usage charges which apply for transaction at a different bank's ATM for next three months
- Rs 1000 each to all ration cardholders and provide free rice, sugar, and other essential commodities on token basis.
- If card holders had missed their entitlement for March, they could get them along with April ration
- Auto rickshaw drivers and construction workers will get a special assistance of Rs 1,000
- Registered pavement hawkers will also get Rs 1,000 assistance
- Families of migrant labourers, construction workers and auto rickshaw drivers will get 15 kilo rice, one kilo dhal and cooking oil for free.
- Destitute persons and elderly will get cooked food at their place of residence.

One of the most important instruments that the Government is using to support workers is the Provident Fund scheme. The Government has announced two entitlements. It will pay the EPF contribution both of the employer and the employee (12% each) for the next three months. The EPFO in its order said that employees would be allowed to withdraw 75% of his fund or three months salary (whichever is lower) as advance from the provident fund account after one month of unemployment and keep its account with the EPFO active. (Detail in Annexure 1)

The second important one is related to the PDS scheme. Under the Food Security Act, the Public Distribution System (Ration), every family gets **5 kg** of wheat or rice per month at rate of Rs 3 per kg for rice and Rs 2 per kg for wheat and Rs 1 per kg for coarse cereals {Jowar (Sorghum), Bajra (Pearl Millet), Maize, Ragi (Finger Millet)}. The Coronavirus Relief entitlements with respect to PDS is that in **addition to regular entitlement**, there will be a supply of 5 KG of wheat or rice **and** 1 kg of Pulses **free of cost**. In Tamil Nadu, there is also an

additional component of Rs 1000 cash payment for priority card holders. (Detail in Annexure 2)

The third one is for Jan Dhan account holders. Every Women Jan Dhan Account holders will receive Rs 500 per month for three months - April, May and June 2020. It seems not everyone has applied for the Jan Dhan account; and even if they had, most of them might not ever have checked it. The account has many benefits including accident insurance for all accountholders. (Details of accessing Jan Dhan Account is in Annexure 3).

Given the severity of the situation created by the lockdown owing to coronavirus, it is important to ensure that distress voices from the ground are captured and shared with dutybearers - administration as well as policy makers. In this regard, a quick list of entitlements and a simple schedule have been prepared. They are being shared with workers in villages; and a mechanism is being created for quick analysis and sharing with the administration. (The questionnaire is in Annexure 4). The Gethu group is planning to come with a series of briefing papers on different entitlements in the coming days.

- Inputs from Chandra, Sivagami and Stanley

## 2. Accessing Employee Provident Scheme: Challenges faced by workers

The workers are entitled to various rights based on different laws. The need is to protect those rights and entitlements. Similarly, there is also a need to demand for new sets of entitlements owing to changing situations and to adhere to global human rights conventions and good practices.

Under the Employees' Provident Fund Scheme (EPF), an employee has to pay a certain percentage from his pay and the employer contributes an equal amount. Currently, employee contribution to PF is 12%, and the employer contributes an equal percentage. While **EPF** rules allow the employee to contribute up to 100 per cent of one's basic pay, the employer need not match the enhanced **rate** of contribution. For certain employers, with less than 20 employees or those having accumulated losses, the contribution to PF is 10%.

The employee gets

- A lump sum amount (which includes their own and employer's contributions) with interest, upon retirement or two months after switching jobs.
- A subscriber needs to contribute to his PF account consecutively for at least 10 years to become eligible for pension but if the account is closed prematurely, the subscriber may not remain eligible for pension.
- Subscribers who resign from their job can now withdraw 75% of their total provident fund kitty after one month from the date of cessation of service to meet their monthly financial commitments. Members will continue to have the choice of withdrawing the entire amount, if they want to close the account, after two months.

So, the point is that the worker will not lose the money deposited in the PF account. For example, details of a worker, Malliga, earning Rs 10,000 per month from Rajadurai Mills Private Limited receiving a provident Fund rate is 12% are in the table below:

Description	Malliga's Bank Account	Malliga's PF account
Malliga' Salary is Rs 10,000 in February, 2020		
Malliga's contribution to PF (12% of Rs 10,000)		Rs 1,200
Company's contribution to PF account		Rs 1,200
Malliga's salary balance (Rs 10,000- Rs 1,200)	Rs 8,800	
<b>Total Amount to Malliga (Rs 8800 + 2400) = Rs 11200</b>	Rs 8,800	Rs 2,400

### Challenges Faced By Workers

Accessing EPF	Applying for EPF	Depositing PF amount	Monitoring of EPF account	Claiming of EPF amount
<b>Employers often discourage saying</b> • It is an administrative	Employers often apply for workers: • With company's	Employers do not deposit regularly.  Employers do	There is a website that can be accessed to know the details of funds	While claiming, they find out that (a) Names not spelt properly.

Accessing EPF	Applying for EPF	Depositing PF amount	Monitoring of EPF account	Claiming of EPF amount
<p>headache.</p> <ul style="list-style-type: none"> <li>it is not applicable for 6 months</li> <li>it is a loss to workers and company.</li> </ul> <p><b>Employees feel that</b></p> <ul style="list-style-type: none"> <li>this reduces income of the worker.</li> <li>when leaving, would lose all money</li> </ul>	<p>own mobile number</p> <ul style="list-style-type: none"> <li>With own email address.</li> </ul> <p>Sometime, as there is no contract in the name of worker, the EPF subscription is in a different name even.</p> <p>Sometimes, employer creates a new subscription for existing employees</p>	<p>not inform the employee about depositing or non-depositing</p> <p>Employee does not have detail of EPF unique number.</p> <p>Phone number given is different.</p>	<p>in the PF account.</p> <p>Employees very rarely know this facility.</p> <p>They do not have digital access; or they do not have log in details.</p>	<p>(b) Date of birth wrongly provided.</p> <p>(c) Other identity details wrongly provided.</p> <p>(d) Linked to bank account which is old one or non-functional.</p>

Workers need to understand the following:

- (a) EPF is also a proof for the worker to have been working in a company for specific number of months or years. Later, if there were any need for legal remedies, this would be useful. For the same reason, a dishonest employer who rarely provides any contract to the worker would also discourage workers from subscribing to EPF or even after subscribing would not provide details to workers.
- (b) EPF is a social security benefit. After ten years of service, the worker could access pension after 58 years. Further, the worker gets additional contribution from employee and also interest.
- (c) Worker should always request for the following: (i) EPF number; (ii) Username and password; (iii) deposit statement from the company. Worker should learn how to access EPF account through online facility.

### **Recommendations**

#### ***For the Company***

- (a) Should organise an orientation for all workers about EPF and its importance.
- (b) Should provide each worker with EPF number and login details. The company should link the mobile number of workers with respective EPF number.
- (c) Every month, the worker should be given a salary statement that has details of PF deduction.
- (d) At the end of financial year, the company provides to all workers an annual statement of PF deposits by the company.

**For EPFO**

- (a) EPF officials pay periodic inspection visit to companies and inspect whether companies are complying with EPF rules.
- (b) EPFO may identify nodal trade unions to inspect the companies.
- (c) EPFO prepares a video in local language that explains the process of PF subscription in a simple way for workers to understand.

<b>Every Worker should know</b>
<ul style="list-style-type: none"><li>(a) EPF unique number</li><li>(b) Log in username and password. Use that to log in on <a href="https://unifiedportal-mem.epfindia.gov.in/memberinterface/">https://unifiedportal-mem.epfindia.gov.in/memberinterface/</a></li><li>(c) Linked to worker's mobile number</li><li>(d) Check spelling, date of birth and other details and periodically update.</li><li>(e) Check every month whether PF deductions have been made.</li><li>(f) Ask company for contract and salary statements.</li></ul>



- Inputs from Arokyaraj, Rajeshwari, Deepika, Karuppaiah, Meena and Vasanthi

### 3. Menstruation at the Workplace: Demand for Recognition

The challenges faced by menstruating women are among the least discussed problems in workspaces and in public spaces. Often there is an uncomfortable smile among people whenever this issue gets talked about. **Menstrual cramps** are **painful** that affect many women before and during a **menstrual period**. Typically the cramping pain starts in the lower abdomen one to two days before menstrual bleeding begins. It then peaks after 24 hours and may last for a further two to three days after that. Some women can also experience nausea, an upset stomach or dizziness, as well as pain in their lower back and thighs

#### Menstruating Worker in Garment workplace

While in pain, the woman worker continues in a workspace, which has the following characteristics:

- (a) No provision of sanitary pads, and if her bleeding starts while at workplace, she has to go around asking for the same from colleagues and superiors.
- (b) Even if she gets one, the toilets are in poor condition. There is no disposal system. And often adjacent to the men's toilet, where men often smoke. And toilets often do not have water supply.
- (c) Even if toilets are usable the rest hour is minimal. She would not be able to go to toilet at will at anytime.
- (d) Further, she will have no time to rest, more than the prescribed duration, which are the lunch hour and an additional 15 to 20 minutes. Even if they manage to take rest, there is no rest room separately for women
- (e) Often, she is forced to take help from the supervisor and have some painkillers. This would have side effects and affect her health.
- (f) To avoid this, if she wants to take half a day off, she has to get the leave approved by three levels in the hierarchy of supervisors, which itself would take more than half an hour.
- (g) Instead, if she thinks of not going to work at all, she does not have any paid leave.
- (h) A leave means she loses the wage for the day. Further, a leave means she also loses the incentive of almost Rs 1000/- that company pays for a leave-free month.

For example, Ms. Selvakani, a garment worker says,

<b>Wage details of Selvakani</b>	<b>Rate per day</b>	<b>Days worked</b>	<b>Monthly wage</b>
Selvakani's wage for January 2020	Rs 250	26 days	Rs 6,500
Salary including incentive (@Rs 1000) for not taking a day off in a month			Rs 7,500
Selvakani taking a day off due to menstrual pain	Rs 250	25 days	Rs 6,250
<b>Total loss in Monthly wage</b>			<b>Rs 1,250</b>

#### Good Practices on Menstruating Women Friendly Workspace

There are some, not all companies that are arranging the following:

1. Toilet that has appropriate disposal systems for menstrual hygiene products. They have a regular supply of water

2. Toilets are clean, and separated from men's toilets. And smoking is strictly prohibited in toilets.
3. Sanitary pads made available in the first-aid kit. In some companies, sanitary pad vending machines are available, where one can buy sanitary napkins
4. Companies deny painkillers and advise against it. If still demanded, they provide the same after informing them of the name of medicine and their side-effects. They also suggest them to take leave instead.
5. There is separate rest room for women.

However, there seem to be no companies, which have the following provisions:

6. Menstrual leave of at least one day every month. Menstrual leave is leave with pay. If not, then granting leave without pay for one day, but still providing the no-absence incentive. (That is, if Selvakani gets at least Rs 1000 as incentive even after taking one day off, she will still consider taking rest at home.)
7. Extended rest hour and unlimited access to toilets during menstruation days.

Further, there are certain other **challenges** such as these below:

- In many mills, supervisors are males, so it becomes awkward and difficult for women employees to talk to the supervisor about their problems. Even if supervisors were female, they are often say, "are we not managing? Are you different from us?"
- When the worker brings a sanitary napkin from home and women's bags are checked by male security at the entrance, there is discomfort among the woman as well as the security guard when they see the napkin.
- If menstruating women try to take a break or rest by sitting on the floor, they are asked to work because the CCTV camera spots them.

**Menstruation leave practices:**

- Countries like South Korea and Japan have these provisions.
- Recently certain Indian companies have granted menstruation leave every month.
- Incidentally, the Government of Bihar, since 1992, have guidelines which states, "All women staff is eligible to avail two days of special leave every month because of biological reason. This is in addition to all the other eligible leaves." This is available only for government employees in Bihar.
- Recently, there is a Menstruation Benefit Bill, that has been introduced in the Parliament, which has provision for menstrual leave.

In principle, there is generally acceptance to the provision of menstrual leave of at least one day every month. However, there were following four arguments:

First, there will be men who would do the following; first resist, and then joke and stigmatise. However, the company can still make the implementation rigorous and deal with such men strongly.

Second, there could possibly be resistance from women, who do not want to be stigmatised. Some even say that they should be treated at par with men and do not want any special provision.

Third, this might increase the overall cost of 'hiring woman workers'. The company might reduce the overall wage rate for women or they start hiring fewer women.

Finally, at a time when a mill is not even ready to give any kind of paid leave, there is little possibility that they would grant menstruation leave.

### **Our recommendations**

The Government should make it mandatory through law for a provision of menstruation leave. This would make the company realise that this is non-negotiable. However, our experience says, this law, even when made, will never get implemented in the garment mills and other such factories.

Until then, the companies should follow the above **good practices**.

- Inputs from Rajeshwari, Arokyaraj, Beneta Mary, Bhuvaneswari and Meena

## Annexure 1: Cash transfer to Jan Dhan Accounts



**Relief Entitlements:** Rs 500 per month for three months - April, May and June 2020

**Eligibility:** Every women Jan Dhan bank account holder

### **Do you have Jan Dhan account?**

*Eligibility:* Both rural and urban that is whole households of the country are covered under the scheme.

Benefits	Conditions where applicable
A. Benefits from Government schemes through Direct Benefit Transfer like Coronavirus relief cash transfer.	When Jan Dhan account is opened and kept operative.
B. Zero balance Account possible	If the account-holder wants a cheque-book then he/she has to fulfil minimum balance criteria
C. Accidental insurance cover of Rs. 1 lakh	<ul style="list-style-type: none"> <li>• One should have used the RuPay card for a minimum of one successful financial or non-financial customer transaction at any ATM, POS, E-COM, etc.</li> <li>• The card further must be used at least once in 45 days.</li> <li>• Transaction should have happened within 90 days prior to the date of accident.</li> </ul>
D. An overdraft facility will be permitted, after 6 months of operation	Overdraft facility up to Rs 5000 is given for only one account, (preferably woman's account) per household
E. Account holders are provided with a RuPay debit card, which can be used across all ATs for cash withdrawal	
F. Interest on deposit will be provided	
G. Life cover of Rs 30,000 that will be payable on the death of the beneficiary	

### **HOW TO OPEN A JAN DHAN ACCOUNT**

- People can open their account in any bank branch or Business Correspondent (Bank Mitra) outlet.
- If a person has Aadhaar Card/Aadhaar Number then no other documents are required. If the address is changed then a self-certification of the current address will work.
- If Aadhaar Card is not available, then any one of the mention documents officially will be valid: Voter ID Card, Driving License, PAN Card, passport and NREGA Card. If these documents have the address of the person then it will also act the "Proof of Identity and Address".
- If the person does not have any of the above-mentioned documents then he/she can open a bank account by submitting (a) Identity Card with applicant's photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks and Public Financial Institutions; Or (b) Letter issued by a gazette officer, with a duly attested photograph of the person.

## Annexure 2: Additional entitlements for PDS card holders

Under the Public Distribution System (Ration), the following is the entitlement:

- Every family gets **5 kg** of wheat or rice per month at rate of Rs 3 per kg for rice and Rs 2 per kg for wheat and Rs 1 per kg for coarse cereals {Jowar (Sorghum), Bajra (Pearl Millet), Maize, Ragi (Finger Millet)}



**Relief Entitlements:** 5 kg of wheat or rice **and** 1 kg of pulses **free of cost** in addition to above entitlement

**Eligibility:** Every PDS card holder in the country

Owing to Covid19, every family for three months is **additionally** entitled to 5 KG of wheat or rice **and** 1 kg of pulses **free of cost**.

### **Family should get**

10 Kg of Wheat and 1 Kg of pulses for **Rs 10/-**

**OR**

10 Kg of rice and 1 Kg of pulses for **Rs 15/-**

In Tamil Nadu, the Government is providing more than what the Central Government has promised.



**Relief Entitlements:** Cash support of Rs 1000/- for all rice cardholder. Rice, Tur Dal, RBD Palmolein oil and sugar free of cost to all entitled family card holders

**Eligibility:** Every PDS card holder in **Tamil Nadu**

Please read: [https://cms.tn.gov.in/sites/default/files/go/cfcp\\_e\\_41\\_2020.pdf](https://cms.tn.gov.in/sites/default/files/go/cfcp_e_41_2020.pdf)

### **Annexure 3: Additional Entitlements for EPF subscribers**

One of the most important instruments that the Government used, to support workers during the lockdown arising out of coronavirus outbreak is the Provident Fund scheme. This shows the Importance of Provident Fund to workers.

#### **Two entitlements**



**Relief Entitlement 1:** The Government of India will pay EPF contribution of the employer **and** the employee (12% each) for the next three months – April, May and June

**Eligibility:** Establishments with up to 100 employees and 90% of employees drawing less than Rs 15,000 salary

#### **Entitlement explained**

Take for example, a worker, Malliga, who is earning Rs 10,000 per month from Rajadurai Mills Private Limited. The Mill has 90 employees (less than 100). More than 90% of employees, that is, 82 employees in the mill, draw salary less than Rs 15,000.

Generally,

- Rs 1,200 is deducted from Malliga's salary for Malliga's PF account. Malliga gets only Rs 8,800 per month.
- Rs 1,200 is paid by the Company to Malliga's PF account.
- So, every month, Malliga gets Rs 8,800 and Malliga's PF account gets Rs 2,400. The total cost for the company on Malliga is Rs 10,000 plus Rs 1,200, which company puts in PF account.

Now,

- Malliga would get Rs 10,000 for three months. Malliga's PF account will get Rs 2,400 every month.
- The company does not have to deposit Rs 1,200 to Malliga's PF account. The cost to company on Malliga will be Rs 10,000 only.
- Instead, the Government would deposit Rs 2,400 into Malliga's PF account every month for three months.



**Relief Entitlement 2:** Employees would be allowed to withdraw 75% of their Provident Fund or three months salary (whichever is lower) as advance from the provident fund account after one month of unemployment and still keep the EPFO account active

Malliga's PF account is active for five years and she has accumulated, for example, Rs 50,000 in her PF account. She can take PF advance equal to 75% of Rs 50,000, that is, Rs 37,500. Malliga's salary is Rs 10,000. Her three months salary is RS 30000, which is less than Rs 37500. So Malliga may take a salary advance of Rs 30,000 only.

## **How To Claim PF Advance**

Step 1: Login to the EPFO portal - Log in username and password. Use that to log in <https://unifiedportal-mem.epfindia.gov.in/memberinterface/> using UAN and password

Step 2: Go to 'online services' and select 'claim' section

Step 3: Verify the bank account number

Step 4: Upload a scanned copy of a cheque or the passbook

Step 5: You will be asked a reason for submitting the advance. Select 'outbreak of pandemic' as the reason

Step 6: Generate an Aadhaar-based OTP. Once the claim is processed, it will be forwarded to the employer for approval.

## Annexure 4: Coronavirus Relief Entitlements in Tamil Nadu: A Questionnaire

Name:

Village:

Age:

Sex: F/M/O

Marginalized (Based on): Caste: SC/ST/OBC/General/Women headed HH

The government has announced various schemes due to the outbreak of Corona virus.

A	B	C	D
Applied and received	Applied but not received	Not applied	Not eligible

INDIA (CENTRAL GOVERNMENT)		Applicable code
1	80 crore BPL families will get extra ration of 5kg rice or wheat and 1kg of preferred pulses every month for the next three months	
2	Jan Dhan women account holders will get a compensation of Rs 500 per month for the next three months	
3	All those registered under senior citizens / people with disability / widows pension scheme to receive Rs 1000 ex gratia amount	
4	Under PM Garib Kalyan Yojana, gas cylinders, free of cost, would be provided to 8 crore poor families for the next three months.	
5	Safai karamcharis, ward-boys, nurses, paramedics, technicians, doctors and specialists and other health would be covered by a special insurance scheme.	
6	The first instalment of Rs 2,000 due in 2020-21 will be front-loaded and paid in April 2020 itself under the PM KISAN Yojana	
7	Wages under MNREGA to be increased by Rs 20 per day with effect from April 1, 2020	
8	Collateral-free loans limit doubled to Rs 20 lakh for women self-help groups under the Deen Dayal National Livelihood Mission.	
9	A total waiver of debit card usage charges which apply for transaction at a different bank's ATM for next three months	
TAMIL NADU (STATE GOVERNMENT ENTITLEMENTS)		
10	Rs 1000 each to all ration cardholders and provide free rice, sugar, and other essential commodities on token basis.	
11	If card holders had missed their entitlement for March, they could get them along with April ration	
12	Auto rickshaw drivers and construction workers will get a special assistance of Rs 1,000	
13	Registered pavement hawkers will also get Rs 1,000 assistance	
14	Have you got wages for the work done under MGNREGA (100 days work scheme) till March 2020?	
15	Families of migrant labourers, construction workers and auto rickshaw drivers will get 15 kilo rice, one kilo dhal and cooking oil for free.	
16	Destitute people and elderly will get cooked food at their place of residence?	
SPECIFIC QUESTIONS TO WORKERS		
17	Were you asked to work during lockdown?	
18	Have you got leave with no salary?	

19	Were you given leave with salary?	
20	Were you given leave with advance that would be deducted later?	
21	Were you given leave with salary plus advance to take care during lockdown?	
<b>APRIL FIRST WEEK</b>		
22	Have you received salary for this month?	
23	Has there been any deduction for leave?	
24	Have they deducted EPF? The government will bear the cost of EPF contribution of both employer and employee (24 per cent) for the next three months. However, this is only for those establishments which have up to 100 employees and 90 per cent of them earn less than Rs 15,000.	

**Annexure 5: PDS card holders in Tamil Nadu**

Sl.N	Type of Card	Commodities Entitled	No. of Cards
1.	PHH 	All Commodities including Sugar PHHRICE என்ற குறியிட உங்கள் ஸ்மார்ட் ரேஷன் அட்டைக்கு இரீந்தால் அரசி, பரீபீ, எண்ணை உள்ளிட்ட ரேஷன் கடைகளில் அளிக்கப்படும் அனைத்தீப் பொரீட்களையீம் நிங்கள் வாங்க மீடியீம்.	76,99,940
2.	PHH-AAY 	All Commodities including 35Kgs of Rice PHAA என்ற குறியிட உங்கள் ஸ்மார்ட் ரேஷன் கார்டுகளில் இரீந்தால் கிலோ 35 மற்றீம் அரசி அனைத்தீப் பொரீட்களீம் கிடைக்கும்	18,64,600
3.	NPHH 	All Commodities including Rice உங்களதீ ஸ்மார் ரேஷன் கார்டுகளில் NPHH அல்லதீ NPHH-L என்றீ குறியிடப்பட்டீ இரீந்தால் அரசி உட்பட அனைத்தீப் பொரீட்களீம் கிடைக்கும்	90,08,842
4.	NPHH-S 	Sugar Option Card (All Commodities except Rice) NPHHS என்ற குறியிட உங்களதீ ஸ்மார்ட் ரேஷன் கார்டில் இரீந்தால் சரக்கரை மட்டீம் கிடைக்கும்.	10,01,605

Sl.No.	Type of Card	Commodities Entitled	No. of Cards
5.	 <p>NPHH-NC</p>	No Commodity NPHHNC என்ற குறியிட இரீந்தால் உங்களீக்கு எந்தப் பொரீட்களீம் கரிடைக்கப்படாதீ	41,106
		TOTAL	1,96,16,093

**Ground level information on PDS distribution;**

S.No	Particulars	Rice (in Kg)	Sugar (in Kg)	Dhal (in Kg)	Oil (in ltr)
1	Household with 1 member	12	0.5	1	1
2	Household with 2 members	16	1	1	1
3	Household with 3 members (2 Adult + 1 Children)	18	1.5	1	1
4	Household with 3 members (Above 18 years)	20	1.5	1	1
5	Household with 4 members and above	20	2	1	1
6	Household with 1 Adult and 2 Children	16	1.5	1	1
7	AAY – Below Poverty Line	35	2 (Half price)	1	1

- All PHHRICE and PHH-AAY will receive all commodities free of cost for 3 months
- People who receive old age pension will get Rs.1000/- and 5 kg rice

## **Annexure 6: Profile of Gethu members**

### **KARUPPAIAH, CUTTING MASTER)**

Thirty-year-old Karuppaiah gained his expertise as a Cutting Master by working in various companies in the garment sector for the past 15 years. After not passing class X, at the age of sixteen years, he had discontinued his studies. Due to the lack of employment opportunities in his native village Ragalapuram, Dindigul district, on his cousin's reference, he joined a mill in Tirupur. Initially he earned a daily wage of Rs 700 per day.. He also worked as a cutting contractor for a few months. In one of the companies, he worked for a piece rate between Rs 13, 000 - 18,000, per month.

More than thirty members from his village are working in the spinning mill. Karuppaiah says it's his family situation which made him choose this job rather than continuing his education. Now, for the past 3 months he is working as a Cutting Master alongwith 130 labourers, earning Rs 15,000 per month. His experience has enabled him to contribute to building knowledge, in understanding the various factors involved in cutting and issues faced by workers.

### **AROKYARAJ, FLOOR-IN-CHARGE- STITCHING**

At the age of 10, Arokyaraj was responsible for operating the Kaja Button Hole Machine at a local tailoring shop. After studying up to Class 5, he discontinued his education to support his family. In the early 2000s, he worked in Tirupur for nine years. During this stint, his initial earning was Rs 250-300 per day on a piece-rate basis which increased to Rs 1000-1100.. Between the years 2010 and 2015, he worked as a Sub-Contractor employing around 30 tailors in Tirupur. In 2015, he joined a garment firm as a Supervisor for one year earning Rs 12,000-14,000. Later, he was promoted as a trainer of tailors. Coupled with his experience in tailoring from childhood his hardwork paid off and in five years he was promoted to floor in charge, earning 25k. After one year due to certain issues at the workplace, he joined another garment company as the floor in charge.

Arokyaraj has constantly supported the Gethu group with his insights and experience on ground. He considers the Gethu group as a platform of knowledge transfer and has come to know about various Government schemes the workers are entitled to through this platform. He also has interest to gain knowledge about the welfare and benefits of labourers in the informal sector.

### **RAJESHWARI, WELFARE OFFICE / NURSE**

Based in Ponni Manthurai, Rajeshwari is 27-years-old and has five years of experience working in the mill as a welfare officer with the nurse. She has completed her post graduation in Public administration. She has also completed her female nursing assistant course and has worked for around three years as a nurse. As part of the UNICEF survey team on ICDS nutrition, she worked as a data analyst, for three months. After she worked as a nurse for a year in 2015, she joined as nurse with the welfare officer and in 2017 the scope of her work increased, where she was responsible for more than 1,500 labourers during the half night shift.

Rajeshwari is highly concerned about the health and sanitation of the mill workers who often don't have proper toilet facilities. Through her journey with the Gethu group, Rajeshwari states that she has started to value her job and it's role. This platform has given her the exposure to labour rights, which due to the lack of awareness, according to her, is an unknown subject to most workers. She wants to know more about employee benefits and

recommends that a training module be conducted on how to avail those benefits, which are the worker rights, rather than benefits.

#### **BHUVANESWARI, AUTO CONNER**

Bhuvaneshwari aged 17, from Avilipatti, is an active member of the Gethu group. She works as an Auto Conner in a spinning mill. Her family comprises of her grandmother, three younger siblings and her parents who have health related issues. Her father's earnings as an agricultural labourer and performer of folk art (Parai), is not sufficient to fulfill their basic needs. Hence, Bhuvaneshwari has joined mill through a broker and neighbour to look after her family. She works night shifts, from noon to 2 am. Initially she got Rs 300 per day. However, she changed jobs and earns Rs 295 per day at the current workplace.

Many of her 130 worker-colleagues are migrants from the north. The mill claims to provide ESI & PF facilities. She said that the Gethu group has given her an opportunity to interact with persons from various departments other than Auto Conner which otherwise is not possible in the mill where she works.

#### **DEEPIKA, AUTO CONNER**

Twenty-three year old Deepika, from Chinnalapati, discontinued her nursing course due to her father's death. On her friends' recommendation, she has joined a mill. Though she has two years of experience in the mill she doesn't have any ESI or PF provisions. The reason for this, she has been told, is due to a wrong date of birth recorded in the Aadhar card. Her salary is in the range of Rs 7500 to 8500 per month. She faces verbal abuse at the workspace by the employer, on any mistake committed, while tailoring. Compounding the problem is that there is no solution or redressal when she reports the grievances she has. Instead she is humiliated and more accusations are levied against her. In her company, a total of 200 persons work in two shifts. Deepika is interested in gaining more knowledge about her entitlements.

#### **MARIYA SELVARANI, CONE WINDING**

17-year-old Mariya Selvarani is from Ponni Manthurai and for the past one year is working in the Winding department of a company. She works in the day shift between 8 am-4 pm for which she has to leave her home by 6 am. After completing class 10, her parents asked her to stay in the school hostel and continue her studies. However, she was not interested in doing so. Around this time, her neighbours influenced her to join as a millworker. On her mother's advice and pressure, she joined the mill. Initially she started with a wage of Rs 275 per day which has currently gone up by Rs 25.

From the pool of more than 4000 workers, three are her classmates belonging to her village. The two biggest problems faced by workers in the mill are verbal abuse and the lack of breaks between work.

#### **VASANTHI, LINE HELPER**

Vasanthi is 19 years old and has completed class 12. For the past six months, she is working as a line helper in a garment company. Her parents didn't show any interest in her higher studies. Keeping in mind her family situation, she has chosen this job, as she has two younger sisters to take care of. On a relative's reference she joined the mill. Initially, she earned a daily wage of Rs 220 and, currently, she earns Rs 250 per day. Vasanthi points out the lack of ESI, PF and other labour benefits that she and the other 130 workers are entitled to.

**MEENA, TAILOR**

Twenty-three old Meena is from Molapadiyur. She has work experience in cutting, stitching and stickering. She was forced to work in a mill due to financial difficulties at home. Through brokers, she worked as Toppler in the spinning department of a couple of mills for around a couple of years. Along with 300 other workers from her village, she then took up a job of sticker stitching. Her shift begins at 4.30 pm and ends at 11.50 pm.. For this, she has to leave home by 3 pm and returns by 2 am.

Meena states that there are no ESI, PF, leave or other such benefits and breaks between work provided to her. Initially, she earned Rs 260 per day and, currently, earns Rs 220 for the same time duration. Despite stressful work hours and managing her family that includes her two children, Meena has actively participated in the Gethu group meetings and also encourages her fellow mill workers in her village to attend meetings.

**BENETA MARY (SUPERVISOR)**

Beneta Mary is twenty-eight years old and belongs to Avilipatti. She started her career in a mill, at the age of thirteen. More than 10 years of work experience in the spinning unit has helped her get promoted from performing labour tasks to postings in quality checking and as a trainer and Supervisor. Initially, she was forced to work due to her impoverished family situation. Later on, she developed more interest and continued to work, earning for her family in fulfilling their needs. As a Supervisor, she knows all about the spinning department and it's function, from the perspective of both the employer and employee. She states PF, ESI was given only after 26 days of work. Incentives are provided to the person when he/she works continuously for 26 days without leave. If the person takes any leave the incentives are deducted. Though the company gives a Diwali bonus, it is not applicable to workers who work under specific schemes.

One of the rules in a mill is to not interact with male coworkers. If there is any interaction of this nature, male workers are threatened and punished. More than 100 persons from her village work in a mill. At present, she has discontinued her job to look after her children.