FINANCIAL INCLUSION AS A MEANS OF SOCIAL INCLUSION FOR MANUAL SCAVENGERS

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INTRODUCTION

Manual Scavenging is a degrading and inhuman form of employment which is a clear sign of the presence of untouchability it its obvious form. Manual Scavenging refers to the practice and menial work of picking up of human excrement. Before independence and now after more than seventy years of Independence, our nation state is unable to get rid from the unconstitutional practice of manual scavenging. Though Article 17 of the Indian Constitution ensures the elimination of untouchability and Article 21 ensures protection of life and personal liberty, even then thousands of sewage workers go deep down in the gutter, sewage line, latrine pits and septic tanks without adequate equipment risking their lives to maintain hygiene in the towns and cities of our country. Legislative, Judiciary and Executive bodies of Indian democracy are in place to ensure values enshrined in the constitution; still the vicious cycle of caste based discrimination and untouchability persist in our social order. Data in this paper highlights that steps like the Act of 1993 and the Act of 2013 have prohibited manual scavenging constitutionally and governments and NGO’s have worked for the eradication of manual scavenging but it still exists and carry forward the practice of untouchability. Sociologically and otherwise it is an important caste based issue which needs to be addressed. Therefore social inclusion of Manual Scavengers is the need of the hour. There are many aspects through which the process of social inclusion can take place but financial inclusion of manual scavengers can be an immediate step that can help start the process of social inclusion. World Bank defines 'social inclusion', as the process of improving the terms on which individuals and groups take part in society - improving the ability, opportunity and dignity of those disadvantaged on the basis of their identity. In order to improve the abilities and opportunities available for manual scavengers; financial inclusion would be the first step. Financial inclusion of a marginalised section of society in a democracy cannot be achieved without the role of government and an active participation by the civil society. Financial inclusion of manual scavengers is an idea to look forward in achieving social inclusion for them, which is the ultimate goal for both the government and the civil society. This paper extensively looks at the approaches and policies taken up by the government and also the contribution of civil society in the path to financially include manual scavengers into the mainstream. Many committees have been formed, many reports have been delivered, many attempts at individual and societal levels have been taken up by NGO’s as well; this paper considerably talks about them. This paper deals with the financial inclusion of manual scavengers. Therefore, I draw an assumption that financial inclusion may prove to be a stepping stone for the social inclusion of manual scavengers. But let us first start with seeing what financial inclusion is all about.

Financial Inclusion can provide access to Manual Scavengers to financial and banking services that will help them meet their needs such as transactions, payments, savings, credit and insurance which can be delivered in a responsible and sustainable way. Having access to a transaction account is a first step toward broader financial inclusion; since it will allow Manual Scavengers to store, send and receive money. Transaction accounts also ensures a gateway to several other financial services. Such financial inclusion facilitates day-to-day living and can help Manual Scavengers to plan from long term goals to unexpected emergencies. With more financial security, the risk related to financial inclusion is also lowered. Manual Scavengers can use these financial and banking services for savings, insurance or to invest in their children’s health and education. They can manage financial shocks which will overall improve the quality of their lives. Therefore, financial inclusion can lead to the social inclusion of manual scavengers. Following is a tabular representation of the number of manual scavengers recorded in the Socio-Economic and Caste Census of 2011.

<table>
<thead>
<tr>
<th>Top 10 States Having Manual Scavengers</th>
<th>Number of Manual Scavengers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maharashtra</td>
<td>65,181</td>
<td>36</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>23,105</td>
<td>13</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>17,388</td>
<td>10</td>
</tr>
<tr>
<td>Tripura</td>
<td>17,333</td>
<td>10</td>
</tr>
<tr>
<td>Karnataka</td>
<td>15,375</td>
<td>08</td>
</tr>
<tr>
<td>Punjab</td>
<td>11,951</td>
<td>06</td>
</tr>
<tr>
<td>Bihar</td>
<td>7,268</td>
<td>04</td>
</tr>
<tr>
<td>Daman and Diu</td>
<td>6,277</td>
<td>03</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>4,153</td>
<td>02</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>3,498</td>
<td>02</td>
</tr>
<tr>
<td>All Other States</td>
<td>10,976</td>
<td>06</td>
</tr>
<tr>
<td>Total</td>
<td>1,82,505</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Socio-Economic and Caste Census, 2011.

A total of 1,82,505 manual scavengers were recorded in the Socio-Economic and Caste Census of 2011. Some see this as numbers, some see this data as a reference for research but these are real people who enter a gutter on a daily basis to earn their bread.
Now, let us see what role do the government play in the financial inclusion of manual scavengers.

**ROLE OF GOVERNMENT IN THE FINANCIAL INCLUSION OF MANUAL SCAVENGERS**


The 1993 Act mainly focuses on the prohibition of manual scavenging and the prohibition to construct dry latrines; whereas the 2013 Act briefly addresses the issue of their rehabilitation; in which one time cash assistance shall be provided to the identified Manual Scavengers; which is not enough for the broader goal of financial inclusion.

However, National Safai Karamcharis Finance and Development Corporation - A government of India Undertaking under the Ministry of Social Justice and Employment has its share in the Financial Inclusion of Manual Scavengers.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Scheme</th>
<th>2021-22 (upto 30.09.21)</th>
<th>2020-21</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Beneficiaries</td>
<td>Amount (Lakh)</td>
<td>No. of Beneficiaries</td>
</tr>
<tr>
<td>1</td>
<td>General Term Loan*</td>
<td>59</td>
<td>82.72</td>
</tr>
<tr>
<td>2</td>
<td>Mahila Adhikarita Yojana</td>
<td>25</td>
<td>29.70</td>
</tr>
<tr>
<td>3</td>
<td>Mahila Samridhi Yojana</td>
<td>9549</td>
<td>3587.57</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>63</td>
<td>24.70</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Education Loan</td>
<td>3</td>
<td>51.01</td>
</tr>
<tr>
<td>7</td>
<td>Swachhta Udyami Yojana</td>
<td>2</td>
<td>49</td>
</tr>
<tr>
<td>8</td>
<td>Green Business</td>
<td>1</td>
<td>1.35</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>9664</td>
<td>3768.84</td>
</tr>
</tbody>
</table>

Source: [https://nskfdc.nic.in/en/content/home/operational-performance](https://nskfdc.nic.in/en/content/home/operational-performance)

According to National Safai Karamcharis Finance and Development Corporation’s data on operational performance shows that a total of 227195.50 lacs of disbursement with beneficiaries amounting to 438157 in number have been benefitted from different schemes like ‘Mahila Adhikarita Yojana’, ‘Mahila Samridhi Yojana’, ‘Micro Credit Finance’, ‘Sanitary Marts Scheme’, ‘Swachhta Udyami Yojana’, ‘Green Business’, ‘Education Loan’ and ‘General Term Loan’ since 2018-19 to 2021-2022.

Moreover, it is not like that the government and its agencies took the problem of manual scavenging into consideration only after the 1990’s. Many initiatives were taken up by the central and state governments since independence for the eradication of manual scavenging and for the upliftment of manual scavengers and their family members. Further in this paper; we will look into major initiatives taken up by the central and state governments in order to end manual scavenging.

- Barve Committee
In the chairmanship of late Shri V.N. Barve, the former government of Bombay in 1949 formed a committee named Scavenger’s Living Conditions Enquiry Committee in order to study the living conditions of manual scavengers and suggest appropriate measures to improve their working conditions and fix the problem of minimum wages for them. The committee submitted its report in 1952.

**Recommendations by the Barve Committee**

Barve Committee was appointed to know the living conditions of manual scavengers particular to the State of Bombay but some recommendations are of common interest to the whole of India. Among many recommendations, following are the ones which are directed for the financial inclusion of manual scavengers as a means of social inclusion.

- Municipal Acts does not provide provision of housing or rent allowance for manual scavengers who are not provided with free quarters. In the absence of such provisions, an Act should be amended suitably.
- The committee had proposed minimum wages prescribing a scale of Rupees 25-1/2-30 in the case of district municipalities with a selection grade of 15 percent with a further time scale of Rupees 5 spread over 10 years and in the case of notified Area Committee and Gram Panchayats at a flat rate of Rupees 20 per month. Manual Scavengers should get the same scale of allowances as is allowed to Class 4 employees of government. Unclean work allowance given by some municipalities should be treated as part of the wages of manual scavengers.
- Cooperative Credit Societies should be organised with the help of local bodies for the use of servants of local bodies including manual scavengers.

**Backward Classes Commission (Kaka Kalekar Commission)**

In 1953, the first Backward Classes Commission was formed and submitted its report in 1955 under the chairmanship of Kaka Kalekar. The report emphasized the urgent requirement to introduce up to date mechanical methods to clean latrines in order to prevent manual scavenging. Kaka Kalekar described the lives of manual scavengers as sub-human. He also noticed that manual scavengers; especially ‘Bhangis’ who performed this work; without them the whole population would have to face the ravage of epidemics and still we are unable to provide them with decent quarters to live.

**Malkani Committee**

Formed on 12th October, 1957 under the chairmanship of Prof. N.R. Malkani, this committee started working in January 1958 and finally submitted its report in December 1960. This report focussed not only on the eradication of manual scavenging but to provide a dignified life to manual scavengers and to improve the working and living conditions and the social status. The recommendations made by the Malkani Committee were threefold:-

**Working Conditions:-**
- Introducing wheel barrows which will eliminate carrying of night soil as head load.
- Public and private latrines should be equipped with receptacles.
- Obligation to use scrapper made available by the local bodies to their staff and not to the manual scavengers.
- Use of rubber gloves should be encouraged at the paid depots and dumping grounds particularly.
- Carrying night soil as head load should be prohibited by law.

**Housing for Sweepers and Scavengers**
- To avoid segregation, quarters should be constructed near the place of work and not around public latrines, morgues, pail depots or dumping grounds.
- The houses of manual scavengers should be improvised in such a way that they and their children should feel a new sense of self-respect.
- Manual Scavengers have large families; so in order maintain the adequacy of space and hygiene, every tenements must have a kitchen, a bathroom, two rooms and a latrine and also if possible, supply of water and electricity.

**Wages**
- Manual Scavengers should be benefitted with casual, privileged and earned leaves and local authorities should frame leave rules.
- Extra amenities such as availability of water, gloves, etc. should be provided instead of unclean work allowance.
- Manual Scavengers should be allowed a full day off in a week at least in the local bodies where scavenging is municipalised.
- Payment of wages to the manual scavengers should be performed under Minimum Wages Act. Also state governments should form committees to look into the question of wages and payments of other allowances and should not fall below the minimum wages.
- The time of work for full time scavengers should not be more than seven hours of which only four to five hours be reserved for manual scavenging. In order to keep a chance for manual scavengers to find other work; part time manual scavengers should not be asked to work both in the morning and evening shifts.

**ROLE OF CIVIL SOCIETY IN THE FINANCIAL INCLUSION OF MANUAL SCAVENGERS**

In any democracy, the state alone cannot emancipate the marginalised, the role of responsible citizens is equally important. The role of civil society and the Non-Governmental Organizations in the emancipation of manual scavengers is as crucial as the role of
the government. The civil society has mainly focussed in the eradication of manual scavenging as a profession. Also some major achievements and goals have been achieved in the financial inclusion of manual scavengers by the civil society simultaneously. Let us look at some of the major non-governmental organizations working in the direction of financial inclusion of manual scavengers.

**Harijan Sewak Sangh**

Founded on September 30, 1932, carrying the objective to eradicate untouchability and also difficulties and disabilities. Till 1935, a number of thirty five cooperative societies functioned under the Harijan Sewak Sangh in order to provide credit to manual scavengers and safeguard them from the burden of money lenders. Harijan Sewak Sangh hired 226 rooms for manual scavengers at cheaper rates for their accommodation in Bombay. After Harijan Sewak Sangh’s intervention the Ujjain and Bhilsa municipalities in Gwalior state, loans were available to manual scavengers at a low rate of interest. Similarly in faizabad, Uttar Pradesh, the municipality advanced Rupees 500 to the Sweepers Cooperative Society and agreed to recover the amount from their salaries in monthly instalments. The Harijan Sewak Sangh had also been receiving grants from the central government for Bhangi Kashta Mukti Program.

**Safai Karamchari Andolan**

Bezwada Wilson is one of the founders and the National Convener of the Safai Karamchari Andolan started in 1994, an year after the government of India prohibited the employment of Manual Scavengers and the construction of dry latrines in the Act of 1993. Safai Karamchari Andolan has been working to eradicate manual scavenging for more than 30 years with a number of 6350 volunteers working in 439 districts of India. The members and volunteers of the Safai Karamchari Andolan also help manual scavengers in their liberation by providing them work such as E-rickshaws, small garment shop, grocery shop, betel shop, dairy business, etc. Women Self Help Groups participate in a large number with Safai Karamchari Andolan and contribute in the eradication of the practice of manual scavenging. While speaking on the National Roundtable at the United Nations Development Program (UNDP), Bezwada Wilson; founder of the Safai Karamchari Andolan mentions that there is a difference between the issue of Manual Scavenging and Insanitary Latrines; both should not be linked. The former is a ‘human dignity’ issue and the latter is a ‘sanitation’ issue. Sometimes political parties fail to make a distinction between the two. Manual Scavenging is a caste, human dignity and a gender problem which many times is treated as a sanitation issue.

**RECOMMENDATIONS BY THE NATIONAL HUMAN RIGHTS COMMISSION FOR THE FINANCIAL INCLUSION OF MANUAL SCAVENGERS**

Apart from the human and social part of its recommendations; Within it, the National Human Rights Commission has given some really important recommendations to the government which will be useful for the financial inclusion of Manual Scavengers. Following are those recommendations made by National Human Rights Commission on Manual Scavenging and Sanitation on 4th January 2021:

- The Ministry of Social Justice and Empowerment may evolve modalities for payment of immediate relief of Rupees ten thousand to manual scavengers as in the case of bonded labour, pending the rehabilitation.
- The scholarship to the children of manual scavengers should not be stopped even after their parents have been liberated and rehabilitated.
- It should be ensured that the identified manual scavenger families who are entitled to get the BPL cards are issued the BPL cards.
- Banks must simplify their procedure for giving loans to Manual Scavengers for their rehabilitation.
- Rehabilitation process of manual scavengers may be linked to schemes under which they can immediately start earning like MNREGA and revisit to see how they and their families are doing.
- The amount of compensation paid as one time cash assistance for rehabilitation of manual scavengers may be enhanced from Rupees forty thousand to one lakh. Nodal authority/department that will bear the expense of such compensation may also be clearly specified.
- Union Finance Ministry of Government of India may designate particular Nationalised bank for each state to take up the responsibility of extending loans to the manual scavengers and their dependents up to Rupees ten lakhs to take up the business activity.
- Either individual or group insurances must be provided to manual scavengers and the premium shall be paid by the concerned local bodies.

**CONCLUSION**

Within the ambit of social inclusion, there are many dimensions which completes its meaning. Financial inclusion is one of them. The problem of manual scavenging cannot be solved only through one dimension. The state, the citizens and the civil society has to come together to solve it. In this paper, it has been discussed that financial inclusion may prove to be a landmark through which we can move forward to end manual scavenging. From recommendations by the National Human Rights Commission to the role of Government to the initiatives taken by National Safai Karamcharis Finance and Development Corporation. From Barve Committee and Kaka Kalekar Commission recommending updated mechanical methods in manual scavenging to Malkani Committee recommending improvement in wages and working conditions of manual scavengers and to provide them adequate housing facilities. All such reports and recommendations and many more briefly discussed in the paper is an attempt by the state to end manual scavenging. Moreover the civil society has played its part in the eradication of manual scavenging and financial inclusion of manual scavengers as well. NGO’s like Harijan Sewak Sangh, Sulabh International and Safai Karamchari Andolan took measures within their capacity to deal with the financial inclusion of manual scavengers. There is a positive sign that things are moving forward in the direction to end manual scavenging. But the question arises that – Are
these initiatives enough? The answer would be ‘NO’. The state and civil society should come together with a time frame policy through which they should set a goal for eradicating Manual Scavenging. It has been more than seven decades of Independence and our earned democracy still holds the blot of Manual Scavenging. It is high time that the state and the citizens come together to get rid of such inhuman practice.

REFERENCES