



# RISING BEYOND

Transformative Impact on the Lives of Safai Saathis



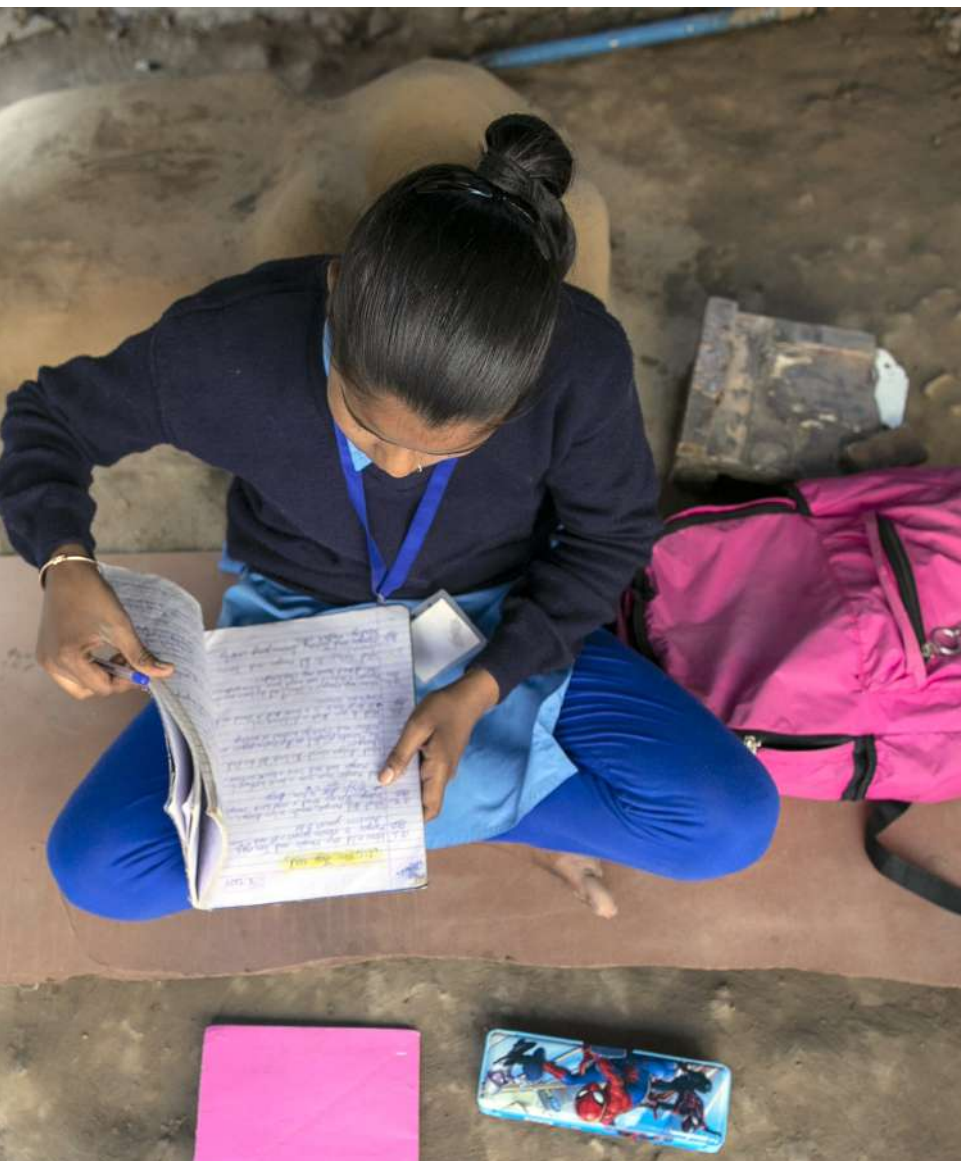
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Ministry of Social Justice  
and Empowerment



## **FOREWORD BY SHRI SAURABH GARG, SECRETARY, Ministry of Social Justice and Empowerment, Government of India**

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It is with great pleasure and a sense of profound responsibility that I extend my heartfelt greetings to all stakeholders involved in the critical initiative on Social Protection Programme for Safai Karamcharis.

The Ministry of Social Justice and Empowerment (MoSJE) recognizes the imperative to address the multifaceted challenges faced by the Safai Karamcharis, who form an integral part of our society, contributing significantly to the public health and environmental sustainability. Safai Karamcharis, the unsung heroes behind the scenes of our urban landscape, play a pivotal role in ensuring the health and well-being of our communities. Their work is not merely a profession but a service to the nation, often performed under challenging conditions. The need for a dedicated Social Protection Programme stems from a deep understanding of the socio-economic vulnerabilities faced by Safai Karamcharis and a commitment to safeguard their dignity and rights.

The Ministry of Social Justice and Empowerment in India plays a pivotal role in advancing the cause of social justice and empowerment for marginalized and disadvantaged communities. It has a multifaceted mandate that includes formulating and implementing policies, programs, and initiatives to uplift the socio-economic status of various groups, such as Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs), and persons with disabilities (PWDs). The Ministry's mission is to ensure that these communities receive equitable opportunities, social inclusion, and protection of their rights.

The Ministry has supported Safai Karamcharis in several ways. Firstly, it has promoted educational opportunities for their children, offering scholarships and improved educational infrastructure to enhance access to quality education. Secondly, it has implemented occupational health and safety programs tailored to the specific risks faced by Safai Karamcharis, including training workshops and the provision of personal protective equipment. Additionally, the Ministry has facilitated their access to social protection programs, ensuring that they receive the support and resources they need for improved socio-economic conditions. By addressing these issues, the Ministry strives to empower Safai Karamcharis, improve their living conditions, and promote their dignity and equality in Indian society.

I'd like to commend UNDP and its partners on this project, which aligns with the government's aim of inclusive development and social justice. As we embark on this important journey, it is essential for all stakeholders, including government bodies, non-governmental organizations, community leaders, and citizens, to collaborate wholeheartedly. Social change requires a collective effort, and the success of this programme hinges on the synergy of our shared commitment to justice, equality, and human dignity.



Hindustan Unilever Limited

## **FOREWORD BY MR ROHIT JAWA,** Chief Executive Officer & Managing Director, Hindustan Unilever Ltd.



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India has been witnessing a remarkable economic transformation over the last decade. As the Indian economy grows, we must continue to build robust waste management systems. In line with the Swachh Bharat vision and HUL's belief in 'Doing Well By Doing Good', HUL partnered with UNDP to support an innovative multi-stakeholder model between municipal corporations, the private sector, and civil society. Our vision is one where key stakeholders work together to ensure the problem of plastic waste is systematically and efficiently addressed.

As we built this partnership, we realised the critical need to promote the social inclusion of the invisible superheroes of our society, 'Safai Saathis' at scale. Safai Saathis form an integral part of our society and it is important that we support them in improving their livelihood and social standing.

The result of this partnership has been 'Project Utthaan' – a first-of-its-kind programme by Hindustan Unilever Limited (HUL) and the United Nations Development Programme (UNDP) that aims to enhance social inclusion and upliftment of those who are often overlooked but are undeniably crucial to our sustainable future. The project focuses on enrolling Safai Saathis and their families in diverse social protection schemes. The project has enabled the issuance of National ID cards, including Aadhaar, ration cards, and voter card, as required, to ensure eligibility for accessing and utilising the benefits of social security programmes. This has resulted in reduced vulnerability and increased community resilience.

We invite you to explore this compendium, which showcases the transformative power of collaboration and celebrates the resilience and strength of the Safai Saathis. With the release of this compendium, we hope to get more like-minded corporate partners and foundations to work with us and UNDP to expand Utthaan to more cities across the country.

May these stories kindle inspiration, ignite empathy, and spark collaborative efforts towards a purpose-driven society where nobody is left behind and where every individual, regardless of their occupation, benefits from India's remarkable growth journey.





## **FOREWORD BY MS. ISABELLE TSCHAN,** Resident Representative, a.i., UNDP India

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India's estimated four million Safai Saathis, or waste workers, form the backbone of the country's waste management system. They collect, segregate, and manage a significant portion of India's 65 million tons of annual waste, contributing to public health, environmental sustainability, and local economies.

Despite their important role, Safai Saathis remain a part of the informal economy, often facing marginalization, challenging work conditions, low wages, poor public perception, and lack of social protection, hindering their ability to come out of poverty and lead healthy, prosperous lives.

During the COVID-19 pandemic, our Safai Saathis, predominantly women, worked tirelessly, often in high-risk conditions, to keep our cities clean and our societies and families healthy.

In recognition of their contributions, UNDP and partners launched Project Utthaan in 2021. The initiative supports Safai Saathis by helping them enroll in government welfare schemes and programmes, enhancing their understanding of their entitlements and ensuring a safe and hygienic work environment for them. As a result, over 5,000 Safai Saathis now have health insurance, bank accounts and Aadhaar cards (unique identification number issued by the Government of India, serves as a proof of identity and address for Indian citizens).

In the following pages, we will meet 15 of these Safai Saathis, and learn about their lives, trials, and triumphs. You will read about the impact of this initiative – what we did right and where we could improve. Their journeys highlight the importance of leaving no one behind and the critical role of collaboration in achieving the Sustainable Development Goals.

I extend my gratitude to our esteemed partners – the Ministry of Housing and Urban Affairs, the Ministry of Social Justice and Empowerment, and Hindustan Unilever – for their unwavering commitment to improving the lives of Safai Saathis.

Through Project Utthaan, we reaffirm our shared commitment to partnerships, innovation, and solidarity, ensuring a just and equitable future for all, especially the most vulnerable.

# ACKNOWLEDGEMENTS

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We extend our sincere gratitude to the individuals and organizations whose commitment and collaborative spirit have made this compendium a reality.

This report has been prepared by the Plastic Waste and Circular Economy team at United Nations Development Programme (UNDP), India, with support from Hindustan Unilever Ltd. (HUL).

Heartfelt gratitude to the leadership of HUL including **Mr. Deepak Subramanian**, Executive Director, Home Care; **Mr. Yogesh Mishra**, Executive Director, Supply Chain; **Mr. Prasad Pradhan**, Head, Sustainable Business & Communications; **Mr. Prashanth Venkatesh**, Marketing Director & India Head of Sustainability; **Ms. Geetanjali Vats**, Global Plastics Sustainability Lead, Asia & ANZ; and **Ms. Yashmi Yadav**, Senior Manager, Sustainable Business and Communication, for their outstanding partnership, guidance, and invaluable contributions to our collaborative endeavours.

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The impact and continued growth would not have been possible without the Utthaan Project team, including **Ms. Kanupriya Rawal**, Assistant Project Manager, and **Ms. Ruchita Raicha**, Assistant Project Manager, **Mr. Vaibhav Arora**, Project Executive, from Hindustan Unilever Ltd. and **Ms. Pratibha Sharma**, Project In-Charge, **Ms. Alpita Rathod**, Project Assistant, **Ms. Shivani Khadke**, Project Assistant, from UNDP India. We extend our sincere appreciation for their significant efforts, support, and contributions to shaping the compendium and the overall implementation of the programme.

The design and presentation of this compendium were skilfully crafted by **Think Inc Studio**.

Special acknowledgment goes to the photographer, **Mr. Gaurav Menghaney**, whose lens captured the essence of the Safai Saathis' stories, adding an emotional visual depth to this document.

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Above all, we would like to extend our profound gratitude to Safai Saathis for opening their lives to us, allowing us to share their personal narratives and experiences for the case studies included in this compendium - **Ms. Roopa Devi, Ms. Savita Devi, Ms. Tara Jadhav, Ms. Suvarna Ravi Magre, Ms. Bibijan Anwar Sheikh, Ms. Asha Uttam Sonawane, Ms. Padma Eknath Wanjare, Ms. Jijabhai Ashok Makasarey, Mr. Ahmed Ali, Ms. Shilpa Tatkare, Mr. Manjur Naddaf, Ms. Asha Prahlad Sendhade, Ms. Salma Begum, Ms. Jahanara Begum, and Ms. Chaaya Pradip Salve.**





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## ABBREVIATIONS:

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AB PM-JAY	Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana
ATM	Automated Teller Machine
BCG	Bacillus Calmette–Guérin (vaccine)
BVD	Bal Vikas Dhara
CEO	Chief Executive Officer
COVID-19	Coronavirus Disease 2019
DAY-NULM	Deendayal Antyodaya Yojana- National Urban Livelihoods Mission
DBT	Direct Benefit Transfer
DPT	Diphtheria Pertussis Tetanus (vaccine)
FY	Financial Year
HUL	Hindustan Unilever Ltd.
ID	Identity Document
INR	Indian Rupee
IPPB	India Post Payments Bank
KYC	Know-Your-Customer
MJPJAY	Mahatma Jyotirao Phule Jan Arogya Yojana
MoHUA	Ministry of Housing and Urban Affairs
MoSJE	Ministry of Social Justice and Empowerment
NCC	National Cadet Corps
NGO	Non-Governmental Organization
OPV	Oral poliovirus vaccines
PAN	Permanent Account Number
PIB	Press Information Bureau
PMJDY	Pradhan Mantri Jan-Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMMVY	Pradhan Mantri Matru Vandana Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
POSA	Post Office Savings Accounts
RR	Resident Representative
SDGs	Sustainable Development Goals
SHG	Self-Help Group
SMS	Stree Mukti Sanghatana
SSY	Sukanya Samridhi Yojana
SWM	Sustainable Waste Management
UHC	Universal Health Coverage
UNDP	United Nations Development Programme





## PREFACE

We are delighted to share a compelling journey of resilience, success, and positive change in the pages that follow. This collection is more than just a compilation of stories; it captures the unsung stories of Safai Saathis, the backbone of our communities, people whose dedication to environmental and public health protection often goes unrecognised.

This collection of narratives serves multiple purposes, starting with a qualitative assessment of the effectiveness of social protection programs for Safai Saathis. This assessment aims to provide a nuanced understanding of the real impact of these initiatives on their lives. Secondly, the narratives function as a powerful advocacy tool, highlighting the tangible benefits of these programs and seeking support from stakeholders and organizations crucial to sustaining them.

Furthermore, the compendium acts as a repository of knowledge by sharing successful case studies that have significantly improved the lives of Safai Saathis. It emphasizes the substantial potential for widespread implementation of such initiatives. Lastly, transparency and accountability are paramount, and this compendium stands as a testament to our commitment to both.

May these stories kindle inspiration, ignite empathy, and spark collaborative efforts towards a shared vision of a society where every Safai Saathi not only survives but thrives with dignity.

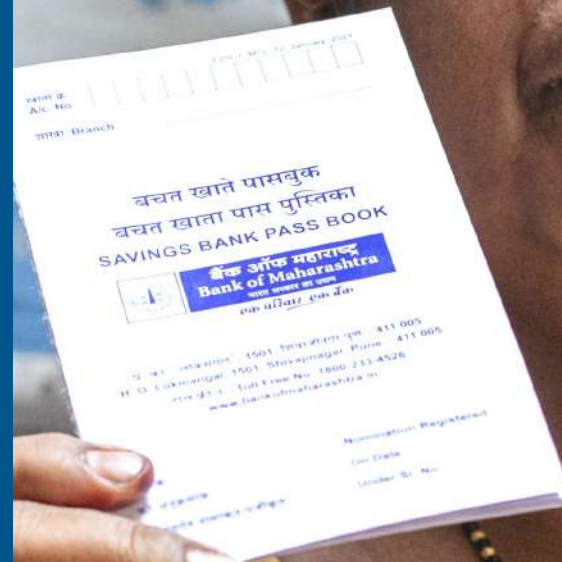


## CONTEXT

# RISING BEYOND

Safai Saathis or waste pickers are the backbone of traditional waste management in most Indian cities. They make significant contributions to public health and the environment by reducing the amount of waste entering the landfill and promoting resource recovery.

Despite their valuable role, they are at the forefront of various challenges including marginalization and social exclusion, increased vulnerability to climate and natural disasters, low and unsteady incomes and health risks. It is therefore important to ensure their social protection and create opportunities for safe, sustainable, and dignified livelihoods to mainstream and empower them, in line with the larger objective of 'leaving no one behind' as outlined in the Sustainable Development Goals (SDGs).



The project titled 'Utthaan – Rise with Resilience' is an urban social protection programme specifically designed for Safai Saathis (waste workers) was immensely helpful during Covid-19 which exacerbated the problems and vulnerabilities faced by Safai Saathis.

**The Project, implemented by UNDP India in collaboration with Hindustan Unilever Ltd. (HUL) focuses on implementing evidence-based strategic interventions to enhance access to social protection programs, ensuring their effective and equitable administration, and fostering increased livelihood resilience and fostering increased livelihood resilience of Safai Saathis with the objective of empowering them.**



Acknowledging the dearth of data and information regarding Safai Saathis in India- a prerequisite to designing programmes and strategies for them - the Plastic Waste Management project at the United Nations Development Programme (UNDP) conducted a comprehensive socio-economic assessment on Safai Saathis comprising 9,300 Safai Saathis in 14 cities spanning across 10 States within the country. The assessment adopts an evidence-based methodology to comprehend the various challenges encountered by the Safai Saathi community and identify focus areas of intervention. The findings underscore the imperative to tackle the economic and social disparities experienced by the community, with a particular emphasis on the most marginalized segments, including women and socially disadvantaged individuals.



Our intervention aims to enhance the participation of Safai Saathis and their families in diverse social protection schemes, including the Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, eSHRAM card, and Jan Dhan account. By facilitating their enrolment, it is envisaged that Safai Saathis and their families can access the benefits and support provided by these schemes. The work till now has enabled the issuance of National ID cards, including Aadhaar, ration card, and voter card, as required, to ensure eligibility for accessing and utilizing social security programs.

UNDP India is supporting the implementation work with grassroots organizations and a technical partner to facilitate the digitization efforts associated with the work. The implementation partners have regularly convened weekly and monthly meetings with the Safai Saathis, aiming to disseminate crucial information pertaining to their rights and entitlements. The pilot phase has had a significant impact on the lives of more than 5700 Safai Saathis, providing them with improved access to social protection schemes encompassing various essential aspects such as food, health, safety, security, and financial inclusion.

This compendium presents a comprehensive documentation of the experiences of 15 Safai Saathis, hailing from Delhi and Mumbai, to speak about their socio-economic backgrounds, their day-to-day challenges and more importantly to shed light on the successful impacts of the project intervention on their lives.



## LEARNINGS

**Safai Saathis' work in the informal waste economy and their lives are often characterized by low earnings, long working hours, and harsh working conditions. The workforce is also characterized by multiple intersecting vulnerabilities such as gender, caste, and low socio-economic status.**

These factors make it challenging for Safai Saathis to meet expenses including healthcare and childcare services, and, in particular, to deal with emergencies. Women Safai Saathis, who in fact, constitute the majority of the informal waste economy, face an additional challenge of unpaid care work at home. Nevertheless, Safai Saathis continue to stay in this occupation for extended periods due to the lack of opportunities for upward mobility, and low entry barriers.

## ***CHALLENGES IN THE SOCIAL INCLUSION OF SAFAI SAATHIS:***

The government of India has many successful flagship welfare programs that address critical issues such as access to healthcare, food and nutrition, employment, housing, financial stability, and social security. However, lessons from the UNDP's implementation of the social protection program for Safai Saathis reveal the following challenges for low participation of Safai Saathis in social assistance programs.

One of the biggest challenges in meeting the eligibility criteria for a social protection program is the unavailability of necessary documentation. For instance, the first step for any scheme linkage is the completed 'Know-Your-Customer' (KYC) process. A significant number of Safai Saathis lacked the necessary identification documents and lived in temporary or informal settlements without a permanent address. In many cases, Safai Saathis had Aadhaar Card, but it was not linked to their bank accounts or the correct mobile number. This rendered them unable to access any benefits that may be available to them.

A second challenge was the lack of enumeration of Safai Saathis. In the absence of a robust database, ensuring that assistance reaches those who genuinely need it becomes challenging for implementing agencies. The third challenge was the itinerant nature of the work of Safai Saathis, making the process of outreach activities and follow up difficult. Finally, a fourth challenge was that many Safai Saathis lacked access to phones, and therefore access to updated information on government schemes.

## ACHIEVEMENTS

Since its inception in 2022, the Utthaan initiative has reached out to approximately

**11,500** Safai Saathis

*to educate them about government welfare schemes and their rights and entitlements.*

In a noteworthy achievement, the initiative has successfully connected over

**5700** Safai Saathis

*with a minimum of two government social protection schemes. The program has covered a diverse range of 15 government welfare schemes such as healthcare, financial inclusion, social security, and children's education. This was complimented by the distribution of essential national identification documents such as Aadhaar and e-Shram.*

*This was achieved by addressing multifaceted challenges through a holistic approach. This included -*

- |  |  |
|--|--|
|  <p>1. <b>TARGETED AWARENESS AND OUTREACH CAMPAIGNS</b></p>             |  <p>2. <b>CREATION OF COMMUNITY LEADERS</b></p>               |
|  <p>3. <b>ASSISTANCE WITH SIMPLIFYING THE APPLICATION PROCESSES</b></p> |  <p>4. <b>COORDINATED EFFORTS TO ENSURE FINAL LINKAGE</b></p> |

Evidence suggests that the impact of social protection schemes emphasizes long-term outcomes over immediate gains. The scheme's impact on project participants in the short-term and long-term can be assessed through five key benefit drivers: a) Identity, occupational recognition and inclusion, b) Promotion of longer and healthier lives, c) Return on investment from saved assets, d) Increased productivity of the participant, and e) Mitigation of gender inequity. It is important to note that the impact of the schemes can be cross-cutting and extends across thematic areas such as health, education, and financial inclusion.





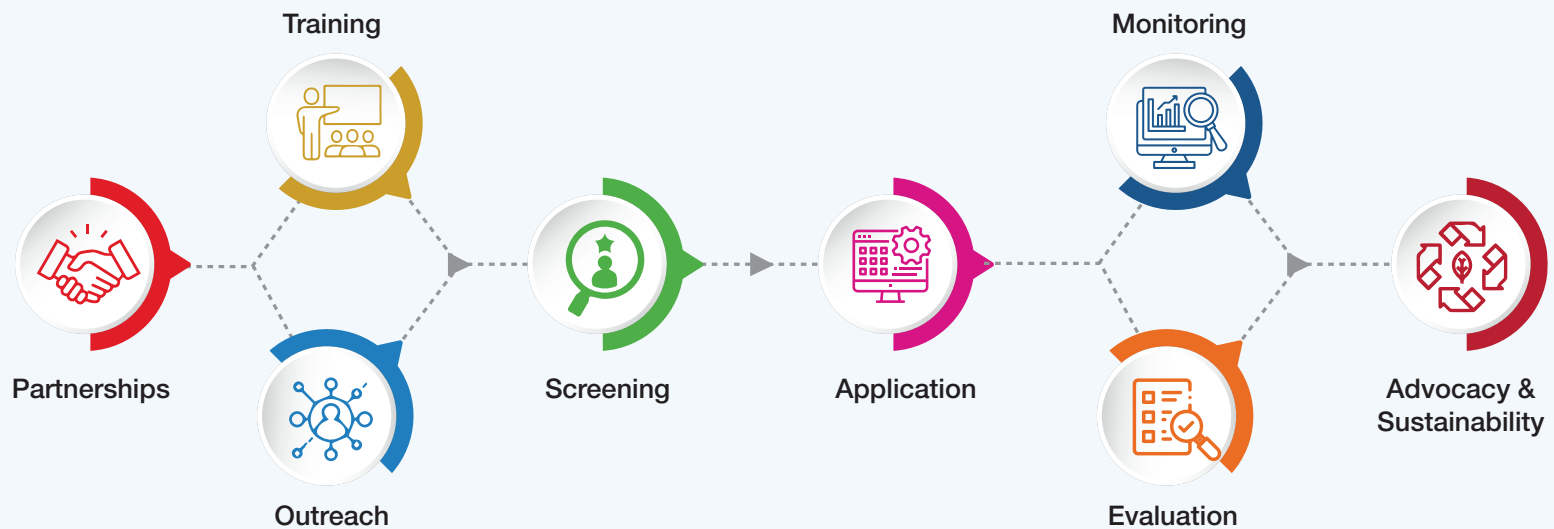
An indicative summary analysis of the impact of Project Utthaan on communities in both the short and long term is as follows:

Sr No.	Schemes/ Identification Documents, and Number of Linked Applications	Key Benefit Drivers	Effects on the participants in short-term and long-term
1.	<ul style="list-style-type: none"> <li>• Aadhaar Card</li> <li>• E-Shram Card</li> </ul> <hr style="border-top: 1px dashed #000;"/> <p><b>4800</b> documents opened</p>	Identity, occupational recognition, and inclusion	<ul style="list-style-type: none"> <li>• Facilitates inclusion in government databases.</li> <li>• Recognizes informal occupation.</li> <li>• Enables targeted skill development initiatives, improving employability and livelihood options.</li> </ul>
2.	<ul style="list-style-type: none"> <li>• Pradhan Mantri Suraksha Bima Yojana</li> <li>• PM Jeevan Jyoti Bima Yojana</li> <li>• Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana</li> <li>• Mahatma Jyotiba Phule Jan Arogya Yojana</li> </ul> <hr style="border-top: 1px dashed #000;"/> <p><b>2460</b> Health insurance schemes opened</p>	Promotion of longer and healthier lives	<ul style="list-style-type: none"> <li>• Reduced mortality</li> <li>• Better nutritional gains</li> <li>• Catch-up growth of children</li> </ul>



Sr No.	Schemes/ Identification Documents, and Number of Linked Applications	Key Benefit Drivers	Effects on the participants in short-term and long-term
3.	<ul style="list-style-type: none"> <li>• Pradhan Mantri Jan Dhan Yojana</li> <li>• Post Office savings Account</li> <li>• India Post Payments Bank</li> <li>• Deendayal Antyodaya Yojana, National Urban Livelihoods Mission</li> </ul> <hr style="border-top: 1px dashed black;"/> <p style="font-size: 24pt; font-weight: bold; margin: 0;">1200</p> <p style="font-weight: bold; margin: 0;">Bank accounts and SHGs opened</p>	Return on investment on saved assets	<ul style="list-style-type: none"> <li>• Promotes financial independence.</li> <li>• Earn interest on savings.</li> <li>• Savings can be translated into future investment such as a child's education and health.</li> <li>• Economic empowerment</li> </ul>
4.	<ul style="list-style-type: none"> <li>• Pre-matric scholarships to the children of those engaged in unclean occupations.</li> <li>• Sukanya Samridhi Yojana</li> </ul> <hr style="border-top: 1px dashed black;"/> <p style="font-size: 24pt; font-weight: bold; margin: 0;">120</p> <p style="font-weight: bold; margin: 0;">Education related schemes opened</p>	Increased productivity of the participant	<ul style="list-style-type: none"> <li>• Better quality and quantity of education.</li> <li>• Increase in individual's future earning potential.</li> <li>• Contribute to breaking the cycle of poverty.</li> </ul>

## IMPLEMENTATION APPROACH



## IMPLEMENTATION FLOW



### Partnerships:

The initiative engaged with key stakeholders, including government agencies, non-governmental organizations (NGOs), community representatives, and waste worker associations to formalise partnerships in order to leverage resources and expertise.



### Training and Outreach:

Onboarded implementation partners are trained on the role of community mobilizers in the implementation of a social protection program for Safai Saathis. Their duties typically include mobilization, surveying, informing Safai Saathis about government welfare schemes, mapping eligibility, and acting as a focal point.



## Screening:

Screening is an important step in identifying and targeting Safai Saathis who meet the criteria established by various schemes. Age, income levels, demographic and social characteristics, family composition, availability of national identification and residential documentation, and so on, are evaluated and assessed. Community Mobilisers also verify and validate the accuracy of the Safai Saathis' information. Once the eligibility check is completed, the Community Mobiliser provides the Safai Saathis with detailed information about welfare schemes and processes and take their consent to proceed with the application process.



## Application:

The Community Mobiliser then helps with all aspects of the application process, checking documents, filling out forms, and submitting the application to relevant departments.



## Monitoring and Evaluation:

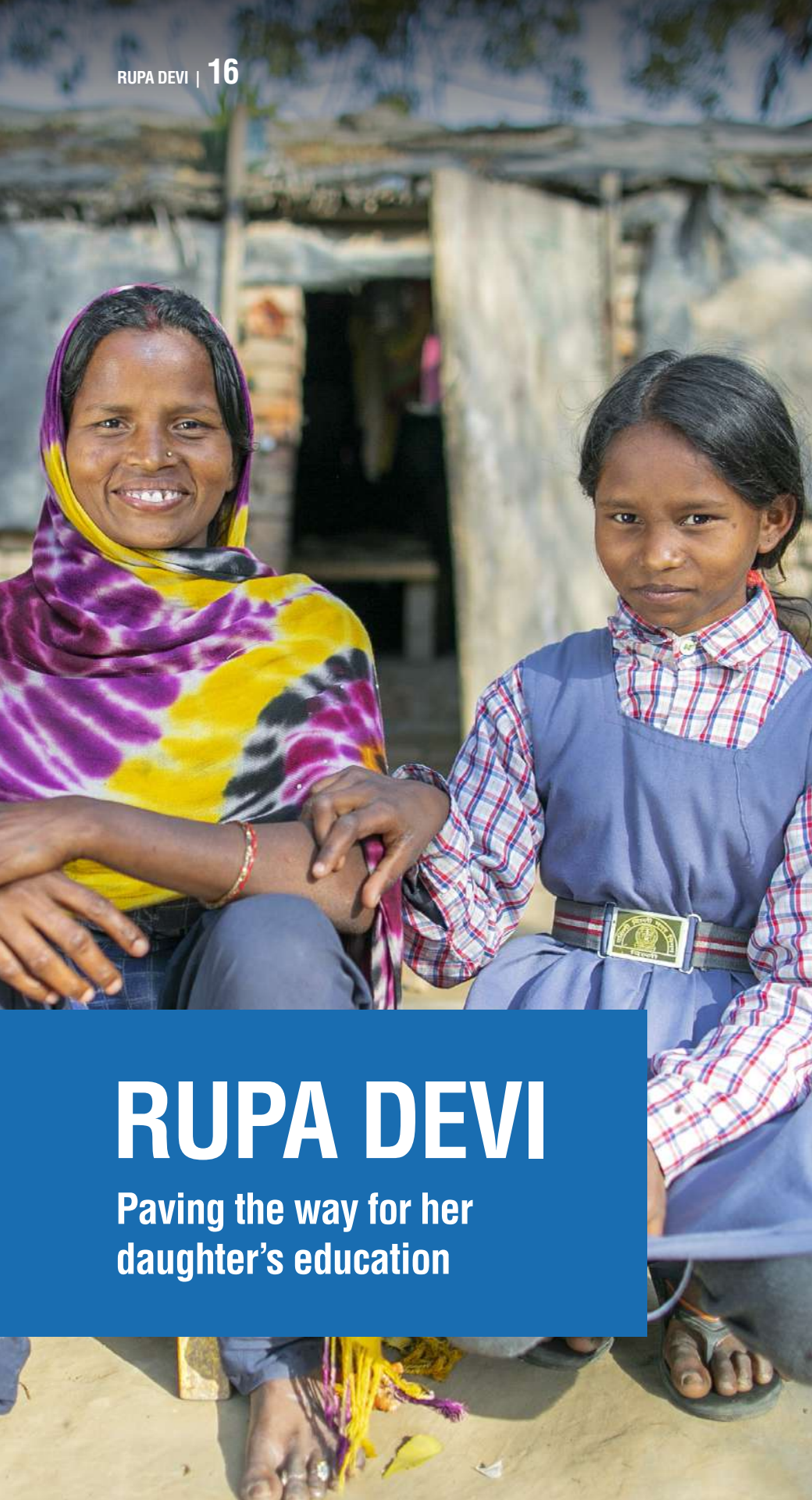
Following the successful submission of the application, the Community Mobiliser follows up with the relevant department until the Safai Saathis receive the benefits.

CASE STUDIES

# EMPOWERING SAFAI SAATHIS through Education







# RUPA DEVI

Paving the way for her daughter's education

Rupa and her family struggled to make ends meet when they moved to an unknown place where they had neither friends nor connections to help them find work. She began the difficult task of collecting waste from the streets without any training or experience. Later, though, she started working as a waste segregator at a local material recovery facility.

**“This work allowed me to spend more time with my children, and I felt safer,”**

says Rupa.

While working at the recovery facility, other Safai Saathis introduced Rupa to Bal Vikas Dhara (BVD), an NGO aimed at providing support to waste workers in Delhi. During the pandemic, the organisation provided help and means to Safai Saathis and their families.

“We felt alone and helpless during the lockdown. Since we had no work, our savings also ran out. We didn't have food to feed our children. But we survived because of the support we received from Bal Vikas Dhara. We received ration and other supplies, and they also kept our children engaged with educational worksheets and exercises.” The BVD also organized COVID-19 vaccination camps for Safai Saathis. “We came to Delhi for our children, to have a better life than what we had back home,” shares Rupa, a 26-year-old migrant from Bihar.

“ The bank account will help us save some money and we plan to use the savings wisely for our children’s future. ”





It was through the organisation that Safai Saathis became aware of Project Utthaan by UNDP India and Hindustan Unilever Ltd. (HUL), an initiative aimed to increase their access to social protection schemes, especially during the pandemic.

The project team from Bal Vikas Dhara helped Rupa procure her children's birth certificates and bal Aadhar cards, as well as helped her husband, Govind, also a Safai Saathi, in opening a bank account.

### **Having a bank account allowed Rupa and her family to access social security schemes ranging from health, education to financial inclusion.**

“The bank account will help us save some money and we plan to use the savings wisely for our children's future.” The project also helped them to link their Aadhar and PAN and register for eSharm and health cards.

The initiatives by Project Utthan and Bal Vikas Dhara eventually helped Rupa's older daughter to get admitted to the local municipal school.



“When my daughter got the school admission, it was like our dreams came true. We are thankful to all the mobilizers who helped us in this process.”

Rupa shares her favourite time of the day is when she dresses her daughter for school. “It makes me so proud. She is an inspiration for her siblings and neighbourhood children as she is one of the brilliant students at her school.”

An elated Rupa recounts, “When we went to the bank ATM for the first time, and our daughter taught us how to use the card, we were overwhelmed and felt very proud as she could understand the English letters on the ATM screen. My daughter even taught us how to write our names in English.”





# SAVITA DEVI

Getting access to water and education for her children

“When we came to Delhi, no one wanted to rent a house without proper identification papers. Even to gain access to water from the municipal corporation tanker, we were asked to furnish our identity cards,” shares Savita Devi. Savita Devi hails from Patna, Bihar. She came to Delhi 25 years ago with her family, looking for better opportunities. She shares that the biggest challenge that her family faced in the city, was finding accommodation.

Savita is a mother of seven children, three sons and four daughters. She supports her family by working as a waste segregator, earning roughly ₹8000 per month. Savita shares how she has been struggling to get the birth certificate and other documents for her children. “I was completely unaware of how to get the official documents for to enrol my children to school.”

**When a mobilizer from the Utthaan team visited her home, she finally found a solution to her problem. For her, the project came into her life at the right time.**

“ Thanks to the Utthan team, now with our ID cards, we can just walk with our government identification cards and get water from the municipal tanker facility without any charges. ”





“I was very stressed, as my children were not getting admission in the school due to the lack of documents. Through the project she received support to get the Bal Aadhaar for her children, enabling their admission to a municipal school. It's almost like God answered all my prayers,” shares an elated Savita. Today, under the project, Savita has enrolled as a sanitation worker in the E-shram database and has a health card. “Our work is very labour intensive and time-consuming. The health card will provide me and my family some financial protection in difficult times.”

## Today, under the project Savita has enrolled as a sanitation worker in the E-shram database and has a health card.

With a smile on her face, Savita shares how she and other Safai Saathis in the neighbourhood have also gained access to the municipal water service. “It was such a challenging experience to simply get access to water earlier, it also took a toll on my health. Thanks to the Utthan team, now with our ID cards, we can just walk with our government identification cards and get water from the municipal tanker facility without any charges.”





# TARA JADHAV

Enabling daughters to  
rise and shine

Tara Jadhav is elated as she remarks, “My children received scholarships and can study now because we enrolled for eSHRAM and linked our Aadhaar cards under the Utthaan project and enrolled for the pre-matric educational scholarships. The project mobilizers helped me with the application.

**“The mobilizers explained how these schemes would be helpful for us and our family members. They guided me on how we should continue educating our daughters as it will help them in making better choices in life.”**

Since she got married, Tara Jadhav has been living and working as a Safai Saathi in Mumbai. Tara reveals that her mother-in-law was the one who first introduced her to the job. “My mother-in-law advised me to never be timid and to remain dedicated to our work no matter how difficult it may get.” Tara hopes that sharing this knowledge with her four girls will encourage them to continue working hard in school. Three of her daughters attend the local high school, while her oldest is in senior college and studying for entrance exams into the field of engineering.

“ My children received scholarships and can study now because we enrolled for eSHRAM and linked our Aadhaar cards under the Utthaan project and enrolled for the pre-matric educational scholarships. ”







Her younger daughters were recently awarded pre-matric educational scholarships allowing them access to school fees, books, and uniform sets for one academic year. “It is indeed a great encouragement for my children to study better. Also, the scholarships allow us to now invest our savings into other aspects of our children’s life.”

The children were also provided with career guidance, allowing them to further expand their horizons and worldview.

One of Tara’s daughters is also training in martial arts and is a National Cadet Corps (NCC) cadet, “When I saw her in her NCC uniform I was overwhelmed with pride and happiness. I wish all of them can pursue their dreams, and in whatever capacity I can provide for it, I will try my best to do so.”

**She now encourages her fellow Safai Saathis to apply for the various social welfare schemes offered under the Utthaan project,**

“I always start with sharing my personal experience, and if that encourages a fellow Safai Saathi, I feel very satisfied. It is something my daughters taught me, to help one and all.”





# SUVARNA RAVI MAGRE

Working hard for her  
children's better future

38-year-old Suvarna Ravi Magre learnt about Utthaan project from a fellow Safai Saathi. "I wanted to enrol for the social welfare schemes and open a bank account. I need that guidance since I'm not so knowledgeable about all these things, and I feel saving money in a proper manner for a rainy day will help me and my family", she remarks.

She is a proud mother of three children. She has been working as a Safai Saathi for over 20 years now. "I was not educated, and I didn't have any specified skills or training. Given the financial difficulties of our family, my mother-in-law who used to be a Safai Saathi, taught me the ropes of the work."

Suvarna starts her day by visiting various waste collection sites, and after collection, she meets with other Safai Saathis. They all segregate the dry and wet waste for reselling together. But after the pandemic, things have not been the same.

**Over the years, waste management practices at the residential level have improved, with the help of behaviour change campaigns by municipal corporations and also due to increased awareness.**

“ I’m happy that I have the knowledge and assistance to apply for these social schemes, so at least in case of any mishap, I will be financially protected. ”





She finds herself in quite a predicament, and to support herself she has also taken up a cleaning job. “My children are studying at school, plus my husband’s work is temporary, so I’m doing this additional work to provide for my family.”

She has come with Utthaan mobilizer, Rekha to open a bank account today “I want to start saving some money, as the demanding work that we do, will not last us forever. I also want to apply for the pension scheme to have a comfortable life in old age.”

Suvarna has an eSHRAM and health card and considers herself lucky. “I’m happy that I have the knowledge and assistance to apply for these social schemes, so at least in case of any mishap, I will be financially protected. Also given the kind of work we do, injuries are very common, so the health card would protect us against such unfortunate events.”

She is forthcoming in saying that although she enjoys her work, she wouldn’t want her children to pursue the same “I was uneducated and had lesser opportunities than many other people. I have worked for a good part of my life and have provided well for my children; I don’t want them to ever feel the same way. I want them to pursue their education and work in respectable jobs.”



CASE STUDIES

# CREATING HEALTHIER, HOPEFUL LIVES FOR Safai Saathis & their families







# BIBIJAN ANWAR SHAIKH

Fighting adversities with  
a smile and hope

Bibijaan's elder sister taught her the work of a Safai Saathi at an early age, first to support her maternal family, and later to support her husband and her own family. She has been working as a Safai Saathi for the past 23 years. "I continued working even when I was pregnant, as I was the only earning member in my family," says Bibijaan.

She has two children, who are working in their respective jobs, but she continues to do her work

**"I have never been financially dependent on anyone, why should I be now!"**, she adds with her infectious smile.

Bibijaan has seen many of her colleagues fall on bad times and struggle to receive support. As an experienced hand, she dons the hat of a counsellor for someone starting out.

"I understand how due to lack of knowledge most of us suffer and are unable to receive benefits of the social welfare schemes, so if I get an opportunity to educate my fellow Safai Saathis, I always participate wholeheartedly."



“ The savings account has also been really helpful as I am able to keep my money safely, without worrying, and I can use it in case of an emergency. ”





She learnt about Utthaan during a community awareness camp. She registered for eshram, health card, and opened a savings account with the post office under the Utthaan project. She believes it's an excellent opportunity for the Safai Saathis and their families.

**“Given the occupational hazards we get exposed to daily, I feel the health card and other welfare schemes are essential. I have seen many Safai Saathis suffer and lose their financial savings due to serious illnesses in the family.”**

Bibijaan feels more secure now that she has an identity card that certifies her as a sanitation worker, “The savings account has also been really helpful as I am able to keep my money safely, without worrying, and I can use it in case of an emergency.”

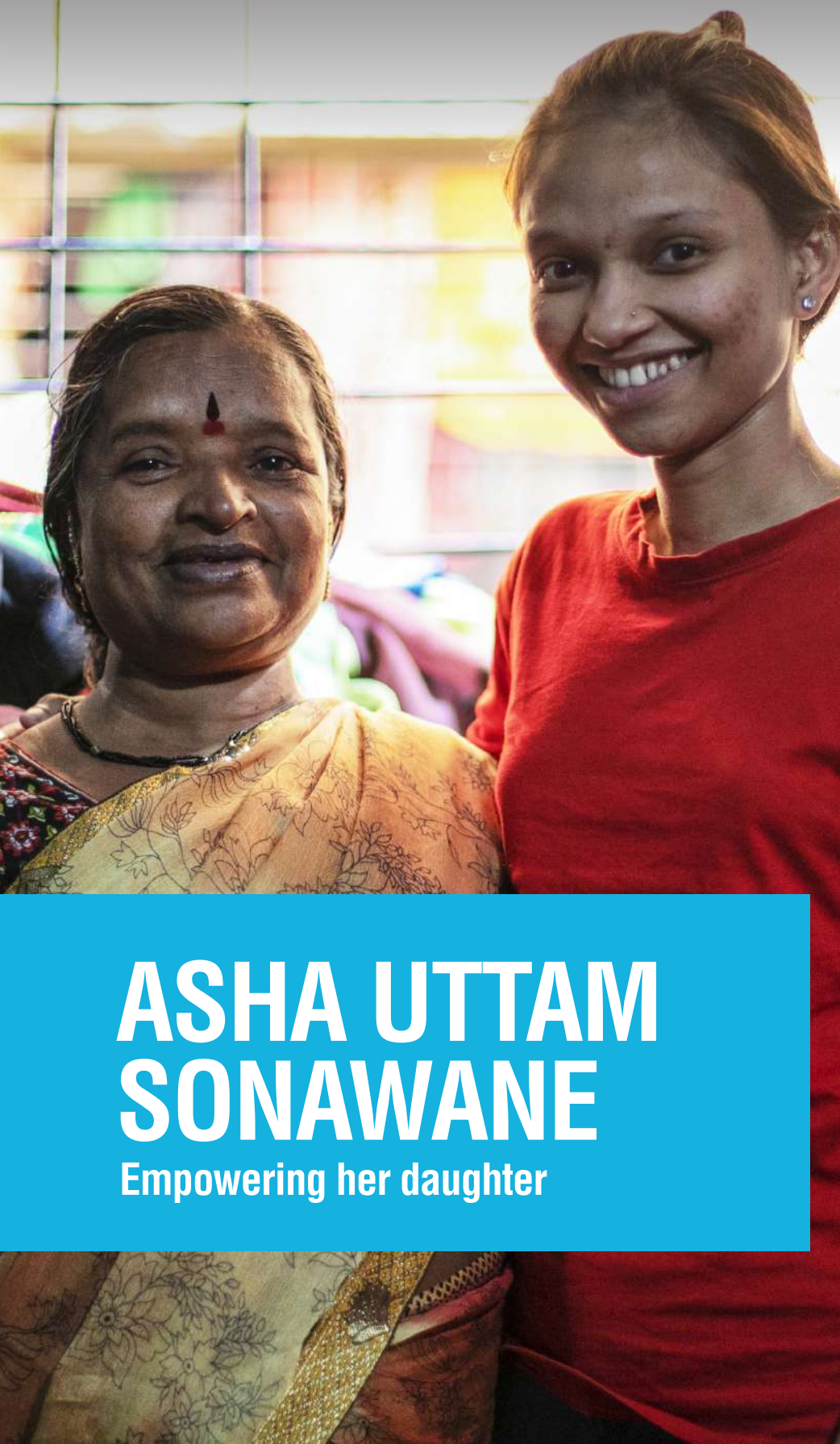
As someone who has seen many adversities since a young age, she understands the importance of losing a loved one early, “I saw my daughter's husband pass away at a young age.

Life is so uncertain, so at least having a life insurance provides some security and relief to the surviving family members.” She has also registered for the Pradhan Mantri Jeevan Jyoti Bima Yojana, about which she learnt from Utthaan project mobilizers. She contributes a small portion of her earnings every month to the scheme.

Bibijaan has adopted her sister’s girl child and now is providing for her as a guardian, “ I registered for her bal Aadhaar under the Utthaan project, which will help me get her admission to a school. I want her to study well and make a good life for herself when she grows up.”

“ I’m proud of my work. I have great hope for my children. It makes me very happy to know that I am contributing in some way with my work for a better future for them.”





# ASHA UTTAM SONAWANE

Empowering her daughter

Asha and her husband are Safai Saathis. Asha has been working for over 35 years and has seen a huge change in waste collection practices. "I began working soon after I got married; my mother-in-law, who had previously done the same work, taught me the ropes."

They started saving from their earnings when their daughter was born, to provide for her education "We didn't earn much, but we strived hard to save for her education."

Asha's daughter is studying nursing. Asha recounts

**"During the COVID-19 lockdown we received help from Stree Mukti Sanghatana with ration, sanitisers and masks. And when my daughter saw how selflessly the volunteers were working to provide for all the Safai Saathis, she decided to study nursing."**

She believes the most important aspect of this field of work is to take care of one's health. "It's a difficult job, and if one is careless it can result in some serious injuries too."



“ If I knew about the welfare schemes beforehand, I wouldn't have spent so much money on my surgery, possibly I could've received some help. ”



Asha recently underwent surgery, and given the huge out-of-pocket expense, she got worried about their future, “It was a big dent in our savings, so when I learnt about the digital health card and life insurance schemes offered to Safai Saathis under Utthaan initiative, I enrolled for the same.”

The Utthaan mobilizers informed Asha and other Safai Saathis about the various social welfare schemes offered by the Government of India. She has enrolled for the E-shram and health card and has also linked her Aadhaar to her mobile and existing bank account. She shares “If I knew about the welfare schemes beforehand, I wouldn’t have spent so much money on my surgery, possibly I could’ve received some help.”

**Having benefitted from the welfare and insurance schemes, Asha is hopeful of a financially secure and peaceful future despite having paid for her daughter’s education.**

Asha is eagerly awaiting the day when her daughter finishes her nursing course. “I’m looking forward to her working in a big hospital as a nurse, serving the most vulnerable with care.”





# PADMA EKNATH WANJARE

Standing tall for her family

Padma Eknath Wanjare lost her husband at an early age, “My husband passed away just after the birth of my third child. I was left alone to fend for myself, but I was determined that I will educate my children so that they can choose a respectful profession to provide for their families.”

She has faced many adversities since her childhood. Padma migrated to Mumbai with her family from Jalna district in Maharashtra, due to a severe drought in her village. With no other option available to her, she started collecting waste and reselling it as a means to survive in the big city “When I started working, I used to earn enough to survive a few days.” Now a 40-year-old, Padma has been working as a Safai Saathi for over two decades.

**Padma got associated with Stree Mukti Sanghatana (SMS), the mobilization partner in Mumbai for Project Utthaan by UNDP India and Hindustan Unilever Ltd. (HUL).**

The organization has been a guiding force in her life. “After my husband’s death, the SMS members became my extended family. They even assisted me during the difficult times, and always encouraged me to provide proper education for my children.”



**“ I was provided free medical care and treatment. They also gave me the prescribed medicines and I was told by the attendant that even for follow-up visits, I will not be charged for any consultation or medicines ”**





She adds, “My elder son is an engineer and provides very well, but I continue to do the work as I enjoy having a daily routine.”

During the pandemic, her family was provided with rations, masks, and essential medicines as she had met an accident at the start of the national lockdown. “Just at the start of the COVID-19 lockdown, I was bitten by a snake. I ran from pillar to post to get medical attention, and finally, SMS volunteers helped me get proper medical care. But the out-of-pocket expenses affected my savings, and the problem was exacerbated due to the lockdown, as my work had stopped.

**I understood at that time how important it is to protect and insure oneself, especially in this line of work where we don't have any social and financial protection.”**

So, when the project mobilizers shared the details of Utthaan with her and other Safai Saathis, she immediately agreed.

Padma has enrolled for eshram and health card under the Utthaan project. She shares how the Utthaan mobilizers helped in linking her Aadhaar card details with her Jan Dhan bank account which entitled her to receive benefits, such as getting ₹500 monthly, in addition to the free COVID-19 vaccination.

Recently Padma met with another accident. She was in acute pain, as just a few days ago a heavy bag fell on her back, injuring her grievously. “I have always been very careful, but I was just unfortunate this time.” She has been advised complete rest for two weeks and then a follow-up medical examination which will determine how soon she can restart her work.

**Padma shares that because of the health card provided under Utthaan, the treating hospital didn't charge her any fees.**  
**“I was provided free medical care and treatment.**

They also gave me the prescribed medicines and I was told by the attendant that even for follow-up visits, I will not be charged for any consultation or medicines.” This came as a big relief, and she concludes with a smile, “Well on the bright side, with no pressure of high medical costs, I can now spend more time with my family, especially my grandchildren.”





# JIJABAI ASHOK MAKASARE

Fighting the odds as a  
single mother

54-year-old Jijabai Ashok Makasare is a single mother of four children. Her husband was also a Safai Saathi “Both of us used to go to collect waste. We saw some tough times together. After he passed away, my life has been focused on how to provide the best for my children.”

Jijabai came to Mumbai as a young girl with her family when they migrated from Jalna district, Maharashtra due to a severe famine in their hometown. Her father started as a waste collector in the city, but the financial pressure made Jijabai also join the same work. “I had no education, we had to survive, so I started accompanying my father and then gradually started doing the work myself.”

**Jijabai started participating in self-help group discussions and also taught new Safai Saathis how to make compost with waste.**

“Since I have been working for so long, I can teach new Safai Saathis some skills from our work, including how to make soil from waste and also how to keep oneself safe from all the perils of the job.”



“ I was unwell for a long time, I missed work and didn't have much savings, I hope with the health card and insurance scheme I won't have ever revisit those tough times. ”



Jijabai shares how during the course of work, she has been bitten by stray dogs, stepped on glass shards and many other mishaps have occurred, “It is not easy work, you never know what is going to happen in the next hour, so all one can do is be prepared and cautious.”

Jijabai learnt about Utthaan at Stree Mukti Sanghatana (SMS) which has led the mobilization for Safai Saathis in Mumbai. She opened a new bank account, linked her PAN and aadhaar, enrolled for eshram, health card and is also contributing to the Pradhan Mantri Suraksha Bima Yojana with the support of mobilizers under the Utthaan project. “With support from Utthaan members, I opted for all the social welfare schemes as it was also an opportunity to learn and pass the knowledge to my children so they can also protect themselves.”

She adds, “I was unwell for a long time, I missed work and didn’t have much savings, I hope with the health card and insurance scheme I won’t have ever revisit those tough times.”



CASE STUDIES

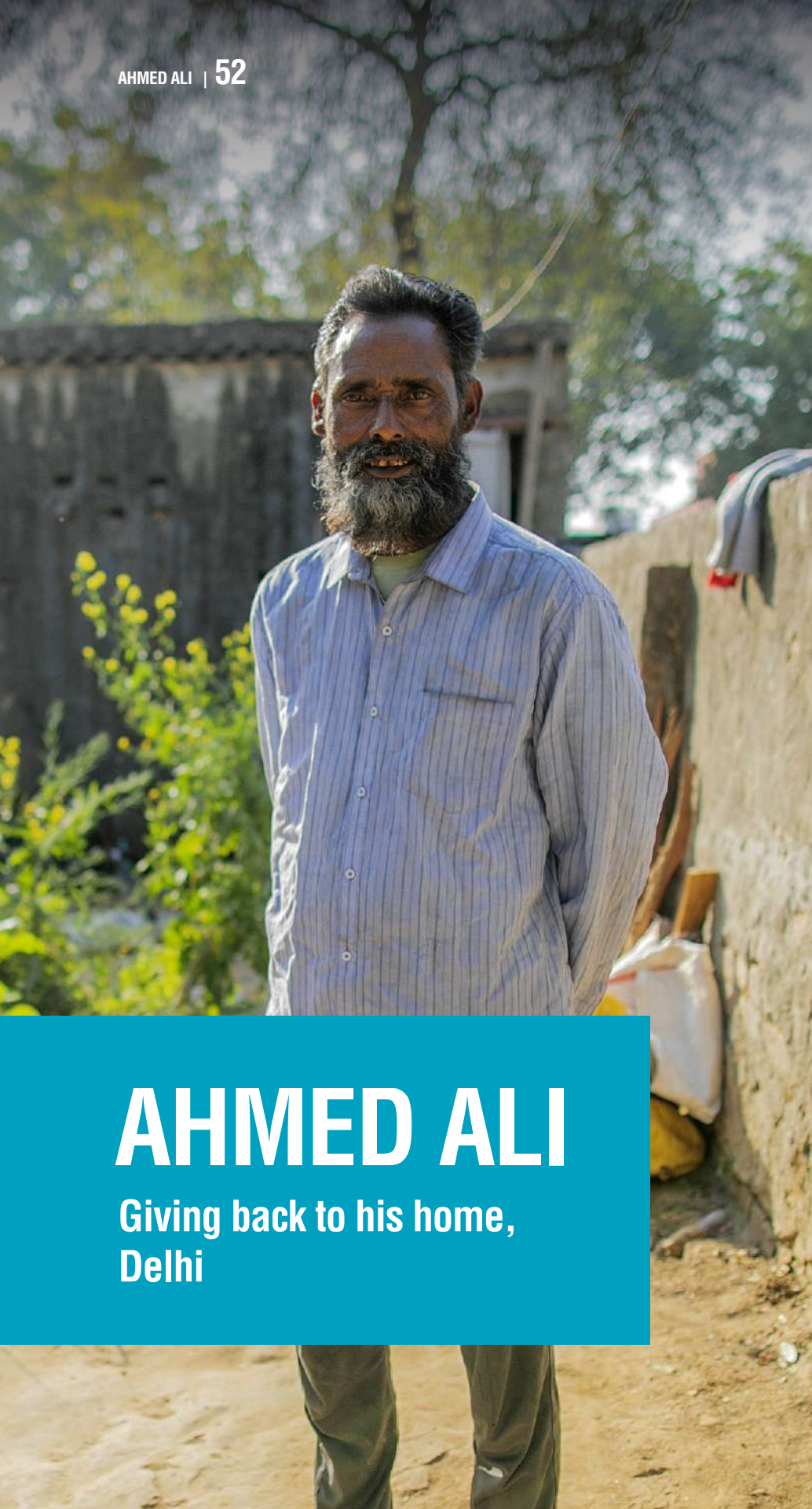
# SAFEGUARDING SAFAI SAATHIS'

## Financial Well-being









# AHMED ALI

Giving back to his home,  
Delhi

Ahmed Ali was born in Assam, but he has migrated around the country, looking for work. He came to Delhi 20 years ago and calls it home ever since. Ahmed has done all sorts of jobs to survive in the city,

**“ I was sure after living a few years in Delhi that I would want to stay here with my family. The city gave me so much hope for life, in return I wanted to give back to the city in whatever capacity I could. So, I started cleaning it, by collecting waste.” shares Ahmed.**

Presently, he works along with his wife Mirriam Nisha, who is also a Safai Saathi. They work in a private material recycling facility, but at times also collect waste themselves from nearby construction sites. He shares that ever since the pandemic their financial difficulties have only increased, and whatever work is offered by contractors they agree. He adds, “During the pandemic, there was no work, we were really struggling to make ends meet, hence I had to take some money on a loan to survive.”

“ We linked our Aadhaar card with our bank account, with the help of Utthaan team members and it has helped us in receiving the ₹500 in our bank account under the PM Jan Dhan Yojana. ”





Utthaan was initiated by UNDP India in partnership with Hindustan Unilever Ltd. (HUL) as a COVID-19 response to create awareness and provide better access to social protection schemes covering – Food, health, safety, and financial inclusion for Safai Saathis.

According to him, while they were receiving constant help during the pandemic with rations and medicines, it was still insufficient to survive in those tough times. Ahmed shares,

**“When we visited a community camp organized under Utthaan, we only wanted to get a health card to protect ourselves against any health emergencies.”**

I have seen so many Safai Saathis stepping on glass or metal shards which cause infections and other complications leading to increased financial pressure on them.” But they were made aware by the volunteers about other social welfare schemes as well.

Both Ahmed and Mirriam also enrolled for the Eshram, updated their Aadhaar card details, and linked it with their PAN and their existing bank account.

They used the money received for paying off their existing debts, and now Ahmed enjoys being a debt-free man, thanks to his newly developed saving habit. “It is such a load off of my shoulders, as I was constantly struggling to pay back the loan.”

Ahmed says he understands the importance of the work Safai Saathis do and how waste segregation helps in recycling, and eventually benefits the environment.

They find happiness in the fact, that their small efforts are keeping the planet, and especially the city he loves – Delhi, clean and healthy.

**“ Delhi has been very kind to me; I hope that I am able to repay the city in some small way through my work. ”**





# SHILPA TATKARE


Advocating change for better  
waste management

For Shilpa Tatkare who is a Safai Saathi, Project Utthaan represented a glimmer of optimism. “Because of my lack of knowledge in this area, I never set aside money for a rainy day.” Due to her low income, she had to rely on loans to ensure her kids receive education. “Additionally, I had no one to advise me on financial concerns.”

She has been working as a Safai Saathi for over 20 years. She collects waste from residential buildings. “I started working at a very young age. My mother used to do the same work, and I learnt the work by accompanying her to the field. I never got a chance to pursue education.”

Shilpa's husband didn't approve of her job, so she quit doing it when they got married. Sadly, her husband passed away not long after she became a mother to a boy and a girl. Since she had to provide for her family, she went back to work though uncertain of her and her children's future.

**The Utthaan mobilizers organized capacity-building sessions for Safai Saathis which helped Shilpa tackle her worries as she learnt of operating bank accounts and manage finances better.**



“ As I get older, I worry more and more about my family's and my own future. These welfare programs help us to be secure financially and educate us on the many interconnected benefits of which we were previously unaware.”



She believes the project came in at the right time in her life. “As I get older, I worry more and more about my family's and my own future. These welfare programs help us to be secure financially and educate us on the many interconnected benefits of which we were previously unaware.”

Shilpa feels she is contributing to society through her work.

**“ My job allows me to teach others about the importance of proper waste segregation. I advise locals on how to properly dispose of garbage, explaining why it's beneficial to segregate waste into dry and wet categories and how doing so helps both the waste workers' community and the environment.”**

She explains that following the pandemic, people are more understanding and willing to do as they are told. “I believe we can all attribute some of our life lessons to the pandemic. I appreciate how people are treating our job with more dignity.”

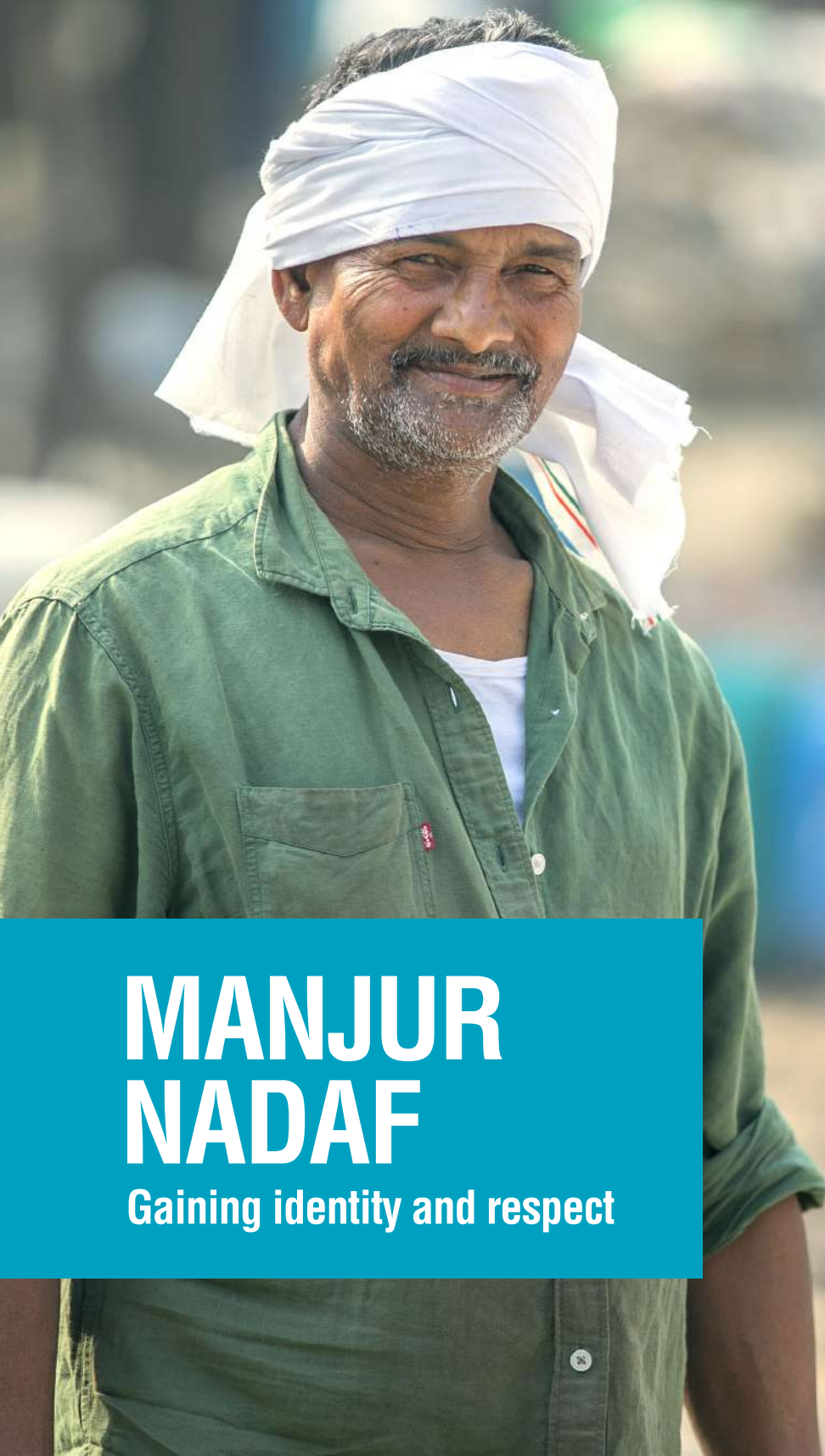


Both of her kids are grown up, educated, and contributing members of society because of her efforts. Shilpa continues to work to this day. “Through thick and thin, I’ve always had my work to rely on. I have no choice but to continue working.”

Shilpa is motivated to keep working because she wants to set a good example for her children

**“ My daughter is a sales representative, and I’ll never forget the first time I went to the mall to see her at work. She looked so professional in her outfit, and I was very proud of her. When my daughter told me I was her role model, I felt even more accomplished.”**





# MANJUR NADAF

Gaining identity and respect

**“I am thankful to these Government ID cards, as they gave me my identity and dignity”,**

shares a misty-eyed Manjur. Armed with his Aadhaar card, Manjur also enrolled for e-sharm and opened a bank account, directly linking him to Pradhan Mantri Jan Dhan Yojana and Pradhan Mantri Suraksha Bima Yojana. The Aadhaar opened the doors for Manjur and his family to receive the COVID-19 vaccination and the booster shot.

Manjur says “I can work fearlessly now as I am insured. I also got my PAN and a bank account which allows me to save some of my earnings for my family.”

58-year-old Manjur Naddaf came to Delhi as a young boy with dreams to make it big. But with no formal education and work experience, he started working as a Safai Saathi to survive in the city. He has seen the area he lives and works in going through a metamorphosis. According to him, growth in residential density has changed the landscape of the capital city. “Earlier there were only a few 100 houses within this 5-kilometer radius, now there must be over 5000”.

**“ I can work fearlessly now as I am insured. I also got my PAN and a bank account which allows me to save some of my earnings for my family. ”**





Utthaan, an initiative by UNDP and Hindustan Unilever Ltd. (HUL) on social protection programme has been working with an on-ground partner and NGO Bal Vikas Dhara in Delhi for creating an inclusive, equitable social protection system strengthening access to social protection schemes and increase the livelihood opportunities for Safai Saathis.

Manjur has been associated with Bal Vikas Dhara since its inception, “During the pandemic, the foundation helped me and many others with ration supplies, masks, and sanitisers. They kept us safe.” Through the help of Project Utthan, Manjur completed his Aadhaar card application. This also paved the way to access to other welfare schemes for financial inclusion, health, and social security.

Recently, he also applied for an election card,

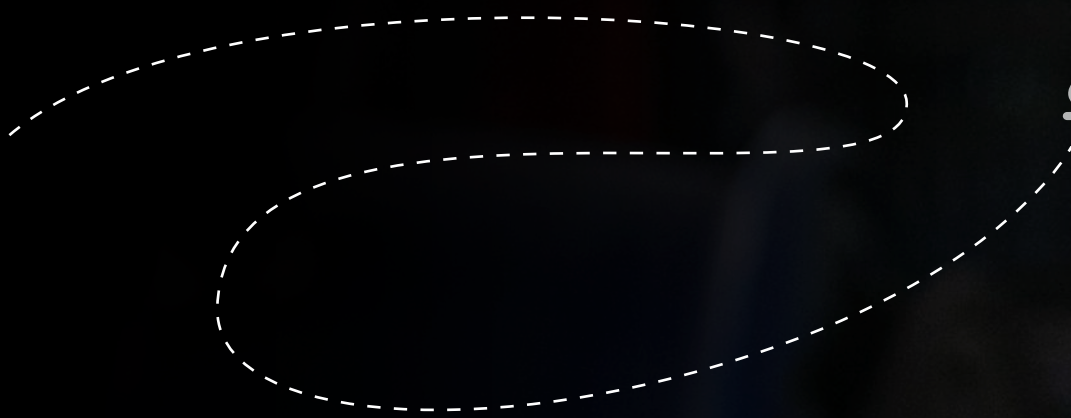
**“I have an identity now, and I want to exercise my right to vote as an Indian citizen soon.”**



CASE STUDIES

# RISING WITH RESILIENCE

through  
Entrepreneurship







# ASHA PRAHLAD SENDHADE

Inspired by Utthaan,  
and leading a self-help group

When Asha Prahlad Sendhade learnt about the Utthaan project, she immediately enrolled for eshram, PAN and health card.

**“Protecting oneself against any adversity is the need of the hour, especially for us who are vulnerable and not so aware of such welfare schemes by the government.”**

She is the oldest of seven siblings. She's the one who takes the reins, and always has. Her parents were coal miners, so she was exposed to work at an early age to help support her huge family. To begin, she collected waste in the neighborhood. “Since I was the eldest, I had to step in around the house because there weren't many other options. I never looked down on my job because it meant food on the table for my family.”

Later in life, she settled down with a husband and left this field of work behind. Soon after, however, an accident left her husband unable to work, and she once again found herself bearing the financial burden of supporting her family. Her familiarity with the waste collection work aided in getting back into the swing of things. Asha describes how the work kept her motivated and focused even when things were rough. “Because I wanted to make ends meet for my loved ones, I started putting in longer hours.”



“ We have applied for a bank account, and with the capacity building training that we received under project Utthaan, especially on how to manage our savings better, we hope we will be able to earn more income through our Self Help Group. ”





She has been working for over 30 years as a Safai Saathi and considers her journey bittersweet. She lost her husband, and soon after, her eldest son passed away due to cancer. “I have seen some tough times, my work and my association with Stree Mukti Sanghatana (SMS) have held me in good stead.” Asha is the leader of a self-help group. She was chosen as the leader as she had led a just fight against the loan sharks who constantly bothered the Safai Saathis. Along with the help from SMS, the group stood tall and ousted them with their sheer grit and perseverance.

Taking a cue from Utthaan, she led her self-help group to apply for a working loan under National Urban Livelihoods Mission (NULM).

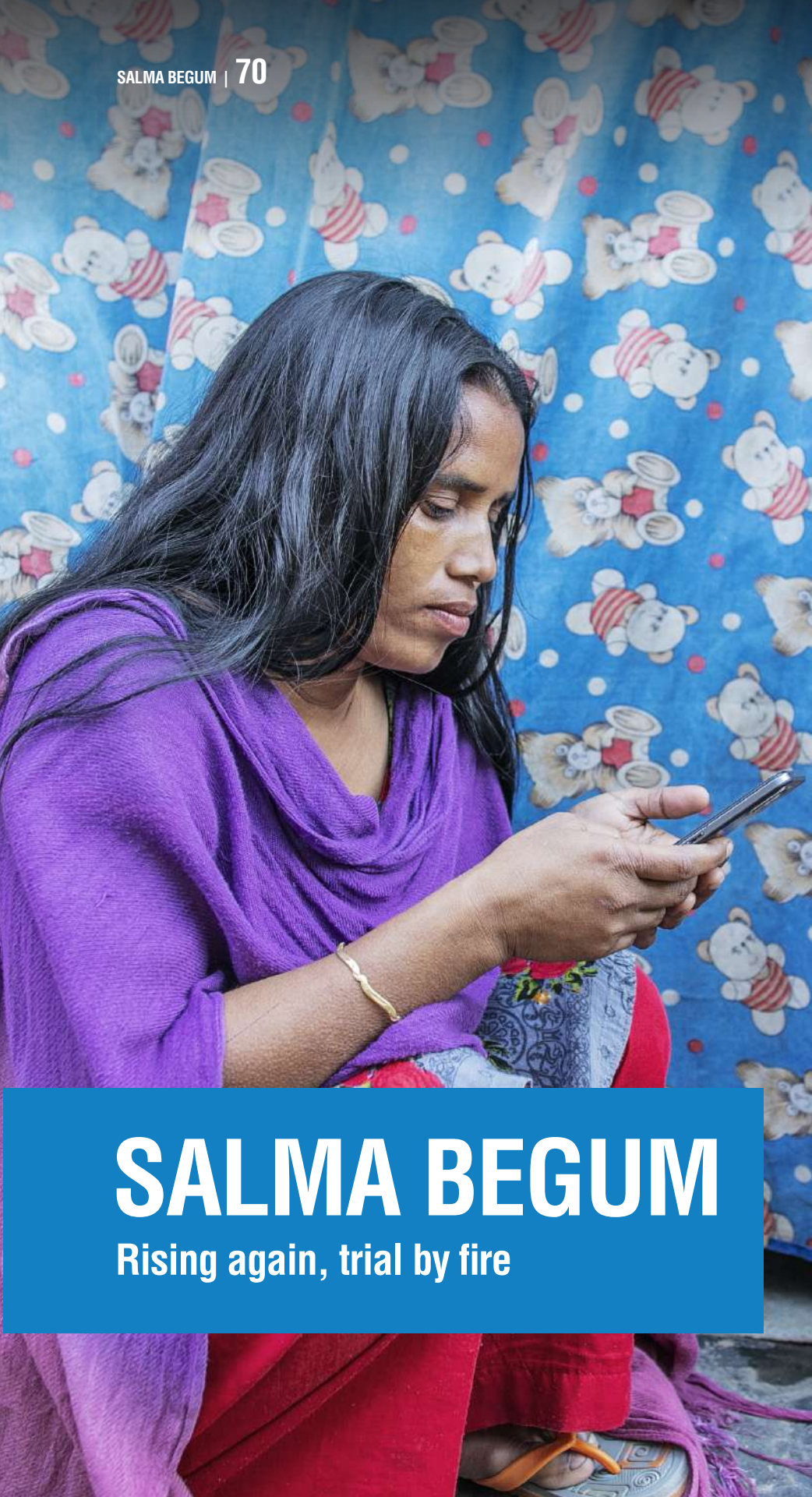
**“ I wanted to know more about social welfare schemes available for us, and that’s when we learnt about schemes under NULM. The Utthaan mobilizers at SMS helped us with the initial details. We formed a self-help group and applied for a loan.”**

The group wants to purchase sewing machines and spice grinders to start a new venture which would assist them in some extra income.

Asha says after witnessing so many personal setbacks, she is still determined and wishes for a better life for her children and grandchildren

**“I worked with the best of my knowledge and abilities as a Safai Saathi, and will continue to do so for my family. I hope they never bow down in the face of adversity and rise above the challenges of life.”**





# SALMA BEGUM

Rising again, trial by fire

An unfortunate accident had forced Salma Begum and her family to relocate from their previous home in Delhi's Nizamuddin area. "We used to live in a different area and used to store the collected waste in our courtyard. Due to an accident, there was a huge fire which gutted over 50 homes in the area. We lost our home too, and many important papers in the fire. Life became very difficult, as all the important documents and our ration card were destroyed in the fire."

30-year-old Salma Begum and her husband Salman then moved to Rangpuri neighborhood of New Delhi. They are both Safai Saathis. She collects recyclables from the neighborhood and sorts it into appropriate categories. Based on the market, they then sell it to private recyclers. **"Since neither of us can read or write, that is the only way we can make a living. Due to financial constraints, I had to leave school. This is one reason why I hope my kids stay in school and do well academically",**

says Salma. In the new neighbourhood, they got associated with Bal Vikas Dhara (BVD), an NGO and the on-ground mobilization partner in Delhi for Project Utthaan, an initiative by UNDP India and Hindustan Unilever Ltd. (HUL).

“ Now we feel like a part of the community, and we are looking forward to casting our vote for the next elections, it will be a special feeling as we haven't voted in many years. ”





The Utthaan team assisted them in getting a letter from the authorized personnel of their area, confirming their residential status.

This helped them in applying for a new Aadhaar card for the entire family. “Back then we thought that was it! since all our official papers were lost in the fire, we cannot do anything, since we had no proof, no copies left. Thanks to the Utthaan mobilizers at BVD, they helped us throughout, and guided us rightly on each step.”

She shares how the new identity cards have given them a new lease on life.

**“The card entitled my children to vaccination and getting medicines when they were unwell. We got our cards linked with mobile phones which helped us get updates from the bank and when our COVID-19 vaccination was due.”**

Salma also shares how the Utthaan team helped her children get admission to the local municipal school. “This was possible only because we got our Aadhaar cards along with the bal Aadhaar of our children under the Utthaan initiative.”

Since the fire, they have been very careful and have adopted better storage practices, for which they received training from mobilizers and volunteers. She shared how the financial training imparted to them on managing their earnings helps her feel more secure for their children's future. "As we work by ourselves, we need to be very careful, so we rely on the expertise shared by the mobilizers and also volunteers from BVD."

Under the Utthaan project, Salma and Salman have got their Aadhaar, eshram and health card, and have opened a new bank account. They have also applied for a voting card.

"Now we feel like a part of the community, and we are looking forward to casting our vote for the next elections, it will be a special feeling as we haven't voted in many years."





# JAHANARA BEGUM

Dreams to touch the sky

Everyday Jahanara Begum sleeps and wakes up to the sound of aeroplanes. Her house, where she settled after her marriage is in close proximity to the Delhi international airport. Watching the flying aeroplanes from such a close distance has always fascinated her.

“I had always wanted to see what an aeroplane looks like from the inside, and what an amazing feeling it would be to fly through the clouds in the sky.”


Her home's courtyard filled with bags of plastic and cardboard waste is where they segregate dry and wet waste and store the load to sell ahead and earn money.

Jahanara works with her husband Abdul, who helps transport and buy the collected waste from other Safai Saathis in the neighbourhood.

**To fulfil her dream of travelling in an aeroplane, she realised she would need a valid government-issued ID proof.**

Jahanara also shares that she learnt very early in life, that everyone, be it a Safai Saathi or anyone else, should have proper identification and other proofs to be relevant, stay protected and be eligible for government social schemes.





**“ I was so happy to hold the ID card of my children. Our dream of providing education to our children in a school in Delhi seemed possible now. I was also happy with the fact that now we were protected with insurance and had access to health services in case of an accident, which is a very common occurrence in our line of work. ”**



Consequently, her husband Abdul started saving some money and also sought guidance to apply for an Aadhaar card. Having Aadhar Card would also help them get their children admitted to school. He ran from pillar to post but with no luck. It was then the COVID-19 pandemic struck and their plans took a back seat.

“During the pandemic, we had absolutely no work, and we were surviving from the little savings we had.” They received support from local NGOs in the form of rations and other supplies.

**They learnt about Utthaan when a team from a local NGO visited them. One of the foundation principles of the Utthaan Project was to provide Safai Saathis with identity documents to improve their political and economic empowerment while minimizing their exclusion from the social protection architecture in India.**

Jahanara along with her husband and children applied for their identification cards and enrolled for eShram and health card too.

**They also opened a joint Jan Dhan bank account and got the Bal Aadhaar cards for their two children under the Utthaan project.**

“I was so happy to hold the ID card of my children. Our dream of providing education to our children in a school in Delhi seemed possible now. I was also happy with the fact that now we were protected with insurance and had access to health services in case of an accident, which is a very common occurrence in our line of work.” But the real surprise for Jahanara was when Abdul purchased the tickets for an air journey. Abdul shares, “I was able to book the tickets now as we had the identification cards for the entire family.” They travelled from Delhi to their hometown in Assam, meeting their family and friends after almost two years due to the pandemic.

Now whenever the children see an aeroplane fly over their home, they wave to it joyfully, while sharing with everyone that they have travelled in one just like that and it was the best experience of their lives.





# CHAAYA PRADIP SALVE

Knitting a new story

Chaaya Pradip Salve is a mother of two young boys and is expecting her third child soon. She got married at the age of 18 and now lives in a joint family. To support the large family, she started working as a Safai Saathi and has been working for over 9 years, although she always longed to have her own business.

She starts her day by visiting the residential areas in a cycle cart along with other Safai Saathis. They do the rounds, visiting door-to-door, to collect waste and then gather at a designated spot to segregate the wet and dry waste. They sell the dry waste such as plastic, metal and paper to a scrap dealer, and the rest of the waste is then disposed of in a municipal corporation dustbin.

Chaaya learnt about the Utthaan project at Stree Mukti Sanghatana (SMS), where she attended a group meeting to understand the benefits of the various social welfare schemes offered under the project.

**“ I first learnt about Utthaan from another Safai Saathi and immediately came to the SMS centre to learn more about the various schemes. I have an eShram and health card, and today I’m applying for a bank account to save for a better future.”**

“ Very soon, I hope to start my own boutique and become a role model for my children. To show them that when you work for your happiness, then everything gets better. ”






I'm a little nervous, as I'm not sure what they might ask, and what if I make any mistakes in my replies", chuckles Chaaya nervously.

Ms Rekha, a Utthaan Community mobilizer who is facilitating the procedure, assures her that everything will be fine. She has also enrolled for the Pradhan Mantri Suraksha Bima Yojana,

**“I opted for the insurance scheme, as I don't want my family to suffer due to the high out-of-pocket expenses for any medical treatment in the future.”**

She has also enrolled in the Atal Pension Yojana to be able to support herself in old age, she shares, “I have always believed in being financially independent. My mother always taught me to not rely on others, and now I teach the same to my children. I don't know for how long I will continue to work, so I'm hoping the pension scheme will provide some peace later in my life.”



She is also taking some classes to learn stitching and apparel designing I enjoy my work, and I know it helps my family live comfortably, but I still want to pursue my passion for tailoring, hence I'm hoping to save enough to buy a sewing machine.

**At the Utthaan group meetings, they taught us how to operate a bank account, and save money.**

She has not let her dream of starting her own business fade. Very soon, I hope to start my own boutique and become a role model for my children. To show them that when you work for your happiness, then everything gets better.”

## LOOKING AHEAD

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As we mark the two-year milestone of the successful collaboration between United Nations Development Programme (UNDP) and Hindustan Unilever Ltd. (HUL) in the Social Protection Programme for Safai Saathis, we find ourselves at a crucial juncture. The commendable efforts and positive outcomes from the past years provide a solid foundation for an even more ambitious endeavour.

The initial phase of the program, benefitting more than 5000 Safai Saathis, has demonstrated the tangible difference that strategic partnerships can have on the lives of those who serve tirelessly to keep our surroundings clean. To maximize our impact and extend the benefits of social protection, the next phase involves scaling up the initiative to encompass 20,000 Safai Saathis. This expansion reflects our commitment to inclusivity and the principle that no one should be left behind.

As we embark on this next phase, we extend an open invitation to like-minded organizations, private and public, to join this transformative cause. We envision creating a platform where partners can exchange best practices, explore synergies, contribute varied expertise, and collectively address challenges. Through a powerful collaboration, we aim to create a network of support that goes beyond the boundaries of individual organizations.

As we scale up, we remain committed to exploring and integrating cutting-edge technologies that can enhance the efficiency, transparency, and accessibility of our programme. This includes digital platforms for communication, data management, and financial inclusion to ensure that Safai Saathis receive the support they need in a timely and effective manner.

Continuous monitoring and evaluation will be integral to our approach. Regular impact assessments will enable us to measure the effectiveness of our interventions and adapt our strategies accordingly. This commitment to evidence-based decision-making ensures that our efforts remain responsive to the evolving needs of Safai Saathis and the communities they serve.

Here's to the next chapter of making a positive difference in the lives of those who contribute so significantly to our collective well-being.



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## ANNEXURE: LIST OF SCHEMES COVERED UNDER PROJECT UTTHAAN

<i>Name of Schemes/ Documents</i>	<i>Objective</i>	<i>Benefits</i>
eSHRAM Card	To create a centralised database of all unorganised workers (UWs).	e-Shram Card shall act as the identity document of the unorganised workers including Construction Workers, Sanitation Workers, Migrant Workers, Gig and Platform workers, Street Vendors, Domestic Workers, Agriculture Workers, etc. All schemes designed for this cohort shall make use of this card to identify the beneficiaries.
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	An Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.	<p>This is an accidental insurance scheme that provides one year of accidental death and disability coverage at the annual premium of INR 20.</p> <p>It offers the following risk coverages:</p> <ul style="list-style-type: none"> <li>• Death - INR 2,00,000.</li> <li>• Total and irrecoverable loss of both eyes, or loss of use of both hands or feet, or loss of sight of one eye, and loss of use of hand or foot - INR 2,00,000.</li> <li>• Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot – INR 1,00,000.</li> </ul>
Aadhaar Card	This document is a basic identity document for all Indian citizens.	<p>This serves as a proof of identity. In addition, all Direct Beneficiary Transfers are done through Aadhaar linked bank accounts.</p> <p>According to the Economic Survey of India, 2023, 318 central schemes and over 720 state DBT (direct benefit transfer) schemes are notified under section 7 of the Aadhaar Act, 2016, and all these schemes use Aadhaar for targeted delivery of financial services, subsidies, and benefits.</p>

<b>Name of Schemes/ Documents</b>	<b>Objective</b>	<b>Benefits</b>
<p><b>Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY)</b></p>	<p>A flagship health insurance initiative by the Government of Maharashtra, offering cashless medical care for major illnesses that requires hospitalization, including surgeries and therapies. The scheme covers a range of specialty services provided by a network of healthcare providers.</p>	<p>The scheme covers hospitalization expenses for beneficiaries up to INR 1,50,000 per family per policy year. For Renal Transplant, the limit is increased to INR 2,50,000. The benefit is available on a floater basis, allowing either one individual or all family members to collectively avail the total coverage amount in the policy year.</p>
<p><b>Pradhan Mantri Jan-Dhan Yojana (PMJDY)</b></p>	<p>To ensure the financial inclusion through entry into the formal banking system.</p>	<p>Under this scheme, one can open a zero-balance account in any bank. There is no minimum account balance to be maintained. In addition, the citizen will be provided with an ATM card and passbook at no extra cost.</p> <p>Under PMJDY, a free Rupay debit card, with inbuilt accident insurance cover of INR2 lakh is issued to all beneficiaries.</p> <p>In addition, there is an overdraft facility up to INR 10,000.</p>
<p><b>Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)</b></p>	<p>An insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. The scheme is offered by banks/post offices and administered through life insurance companies.</p>	<p>PMJJBY offers one- year term life cover of INR 2,00,000 to all the subscribers in the age group of 18-50 years for death due to any reason. Premium payable is INR 436 per annum per subscriber, to be auto debited from the subscriber's bank/post office account.</p>

<b>Name of Schemes/ Documents</b>	<b>Objective</b>	<b>Benefits</b>
<b>Post Office Savings Accounts (POSA)</b>	A deposit scheme to foster savings, operational at all post offices in the country, thereby enabling banking services in the remotest of areas.	A minimum deposit of INR 20 is necessary to open a savings account. For those desiring an account with cheque facility, the minimum required deposit is INR 500. The account allows seamless transfers between post offices without any lock-in or maturity requirements. POSA savings accounts offer a 4% annual interest rate. Holders must maintain a minimum balance of INR 50 per month for accounts without cheque facility and INR 500 for those with cheque facility. There is no maximum balance limit for POSA savings accounts.
<b>India Post Payments Bank (IPPB)</b>	Aims at bringing India's rural population into the country's formal financial system.	Zero balance savings accounts can be opened with IPPB. No need to maintain a minimum balance in savings accounts. Under an IPPB basic savings, holders will not be able to keep more than INR 1,00,000 in their accounts. Any amount above that figure will be swept out into the linked POSA account.
<b>Self-Help Groups formed under Deendayal Antyodaya Yojana, National Urban Livelihoods Mission (DAY-NULM)</b>	The National Urban Livelihoods Mission (NULM) aims to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities.	A one-time revolving fund support of INR 10,000 will be provided to urban poor SHGs that have not previously received such assistance. To be eligible for the revolving fund support under DAY-NULM, an SHG must be operational for at least three months, with a minimum of 70% of its members being urban poor.
<b>Pre-matric scholarships to the children of those engaged in unclean occupations</b>	To provide financial assistance to cover pre-matric education of children of those engaged in occupations involving cleaning and are prone to health hazard.	The benefits associated with the scheme are underlined below:  Hostellers – The students as hostellers will be covered from class III to X. The rates of scholarships for Class III to X is INR 700 per month for 10 months.

<b>Name of Schemes/ Documents</b>	<b>Objective</b>	<b>Benefits</b>
		<p>Day Scholars – The students as day scholars will be covered from Class I to Class X. The rates of scholarships are INR 110 per month for 10 months.</p> <p>Ad-Hoc Grant – Day scholars will receive an annual grant of INR 750, while hostellers will receive INR 1,000. The scholarship covers the period from enrolment to departure, excluding vacations, which typically span around 10 months per year. Exceptions apply if a student joins or leaves mid-academic year.</p>
<p><b>Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)</b> <b>Sukanya Samridhi Yojana (SSY)</b></p>	<p>To achieve Universal Health Coverage (UHC) for all citizens of India.</p>	<p>AB PM-JAY provides cashless cover of up to INR 5,00,000 to each eligible family per annum for listed secondary and tertiary care conditions. The cover under the scheme includes all expenses incurred on the following components of the treatment:</p> <ol style="list-style-type: none"> <li>1) Medical examination, treatment, and consultation</li> <li>2) Pre-hospitalization</li> <li>3) Medicine and medical consumables</li> <li>4) Non-intensive and intensive care services</li> <li>5) Diagnostic and laboratory investigations</li> <li>6) Medical implantation services (where necessary)</li> <li>7) Accommodation benefits</li> <li>8) Food services</li> <li>9) Complications arising during treatment</li> <li>10) Post-hospitalization follow-up care up to 15 days.</li> </ol>
<p><b>Sukanya Samridhi Yojana (SSY)</b></p>	<p>A small deposit scheme exclusively for a girl child. It aims to ensure the financial independence of the girl child by encouraging investment on their behalf in a savings scheme.</p>	<p>The annual investment ranges from INR 250 to a maximum of INR 1,50,000 with an 8% interest rate. The maturity period is 21 years. After the child turns 18, they can withdraw up to 50% of the investment prematurely, even if they are not getting married.</p>

<b>Name of Schemes/ Documents</b>	<b>Objective</b>	<b>Benefits</b>
<p>Pradhan Mantri Matru Vandana Yojana (PMMVY)</p>	<p>To provide partial income to women during their first pregnancy, to allow them to take adequate rest and promote positive health-seeking behaviour among beneficiaries.</p>	<p>Under this scheme, pregnant and lactating women can avail a cash incentive of INR 5000 in 3 instalments for their first live birth.</p> <p>INR 1,000 at the early registration of pregnancy, INR 2,000 at 6 months of pregnancy and INR 2,000 after the child's birth has been registered and the child has received first cycle of vaccines- BCG, OPV, DPT, and Hepatitis-B or its equivalent/ substitute.</p>

Source: Government of India Data

## DISCLAIMER

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This compendium serves as a general informational resource, offering insights into social protection programme for Safai Saathis.

It is essential to note that while we have made efforts to ensure the accuracy of the information presented, it is subject to change, and inadvertent errors or omissions may occur. The details encompassed, including program outcomes, eligibility criteria, scheme benefits, and other relevant information, are subject to modifications without prior notice.

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We thank you for your understanding and support as we aim to share accurate and valuable information about our work with the Safai Saathis community.



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