

Domestic workers

Domestic workers in Bangalore face various challenges, similar to others in different places. While their experiences may differ, common problems exist. These include low pay and job insecurity, often because they don't have formal work contracts. The nature of their job means they work long hours without enough breaks, leading to tiredness and health issues. Many don't have access to social security benefits like health insurance or pension, making them financially vulnerable. Additionally, some face exploitative working conditions with verbal or physical abuse, often unreported due to fears of losing their jobs. Limited access to education and training holds back their professional growth. Inadequate legal protections make it hard for them to address issues like unfair treatment or unpaid wages. The undervaluation of their work leads to discrimination and a lack of respect at work and beyond. Many domestic workers lack collective bargaining power as they work in individual households, making it difficult to improve their working conditions. Transportation problems, relying on irregular or unsafe public transport, add to their challenges. Language barriers, especially for migrant workers, make it hard to communicate with employers. Overall, the varied challenges highlight the need for fair measures to improve the well-being and rights of domestic workers.

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Summary of key issues in accessing schemes

Key issues in Accessing Schemes:

1. **No Dedicated Department or Scheme:** Domestic workers face a major challenge as there is neither a dedicated department nor a specific scheme designed for their improvement.
2. **Informal Sector Worker Classification:** Their situation is exacerbated by being categorized as informal sector workers, lacking proper representation and having no established written rules or agreements. Instead, their arrangements primarily rely on verbal understandings.
3. **Lack of Fixed Wages and Hours:** Furthermore, the absence of fixed wages or standard working hours adds to the difficulties faced by domestic workers, who heavily rely on daily earnings.
4. **Local Discontent with Low Wages:** Local Kannadiga domestic workers express dissatisfaction with those coming from other places, such as Bihar, Jharkhand, West Bengal, and Assam. This discontent arises because these workers often accept jobs for very low pay.
5. **Transition from Clothing Industry to Domestic Work:** Many individuals, previously employed in the clothing industry, transition to domestic work due to challenging working conditions, low pay, high work targets, and harassment, despite having benefits like PF/ESI.
6. **Financial Burden of Money Transfers:** Workers face an additional financial burden as they have to pay a fee ranging from 5% (using formal methods like money order) to 10% (utilizing informal methods like agents) for money transfers.
7. **Influx of Migration for Employment Opportunities:** Over the last 5-6 years, there has been a substantial influx of individuals from Chhattisgarh (CG) and Jharkhand (JH) to this region, driven by the promise of employment opportunities.

Civil Society Organizations (CSOs) play a crucial role in addressing these challenges by supporting domestic workers in coming together through collectives. This collaborative approach enables them to collectively address and overcome their shared concerns, with active involvement and guidance from CSOs.

1. Fedina and Mitr Sanketa are actively addressing various challenges faced by domestic workers by fostering unity among them and providing education on demanding higher pay. Their goal is to increase the workers' earnings from the current range of Rs 800-

1,000 to Rs 3,000 for each hour of work, ultimately enhancing their monthly earnings.

Lega provision of social security

Budgetary support

State and/or central
government share in funding

Applicable entitlements

- The Karnataka State Unorganized Workers Social Security Board is enrolling domestic workers and ten other categories, including Hamalis, Rag Pickers, Tailors, Mechanics, Washer Men, Barbers, Gold Smiths, Iron Smiths, Potters, and Kiln Workers, as unorganized workers. Identity cards are provided to individuals in these registered categories.
- The card itself doesn't entail any benefits; it solely serves as an identity card.
- The following schemes

Benefits	Amount (Rs.)	Frequency	Applies to	Timeline for submission
Smart Card		one-time	Worker	
Old age pension	600-1000	Monthly	Old age	
Widow pension	200	Monthly	Widow	
Thayi card				
Bhagyalakshmi				
Food grains via PDS				
Disability pension	400-1200 based on disability %	Monthly	Disabled Individuals	
Medical				
Sampatti Card				

Ambedkar Labor Help Hand Scheme

What is Ambedkar Labor Help Hand Scheme?

The Karnataka State Government currently recognises workers in 43 sectors as unorganized workers and Karnataka State Unorganized Workers Social Security Council is implementing the "Ambedkar Karmika Sahay Hasta Yojana". The following programmes have been undertaken under the said scheme.

What are the schemes under Ambedkar Karmika Sahay Hasta Yojana?

1. Smart Card Facility
2. Shram Samana and Special Award

Various schemes on CSOs collaborating with Domestic workers

In Bangalore, two Civil Society Organizations (CSOs), namely Mitr Sanketa and the Foundation for Educational Innovations in Asia (FEDINA), are working in partnership with domestic workers to enable their participation in different schemes.

Central and state schemes aimed at providing benefits to this group of domestic workers are presented here, along with a focus on highlighting the challenges and issues faced by these workers in their efforts to access these schemes.

Scheme 1.1- Pension (Old age)



What is old age pension?

The scheme "Indira Gandhi National Old Age Pension Scheme (IGNOAPS)" is one of the five sub-schemes of the National Social Assistance Programme (NSAP). Under IGNOAPS, citizens living Below Poverty Line and 60 years or above in age are eligible to apply. A monthly pension of Rs 600 - Rs 1000 depending upon the state share of the pension. The NSAP at present includes five sub-schemes as its components:

1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
2. Indira Gandhi National Widow Pension Scheme (IGNWPS)
3. Indira Gandhi National Disability Pension Scheme (IGNDPS)

What is the eligibility criteria for accessing benefits from the old age pension scheme?

1. The applicant should be a citizen of India.

2. The applicant should be living Below Poverty Line.
3. The applicant should be at least 60 years of age.

Key aspects related to Old age pension

Benefits	Amount (Rs.)	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Old age pension	A monthly pension of Rs 600 - Rs 1000 depending upon the state share of the pension	Monthly	Old age	-					

What type of documents required for application?

1. Duly filled and self-attested Application Form (proforma given the annexures of the scheme guidelines).
2. Domicile Certificate
3. Residential Proof (Voter card/ Electricity Bill/Aadhar Card)
4. Age Proof (Birth Certificate issued by the School last attended or Municipal authority or SHO or through Medical Board)
5. Aadhar Number
6. Bank Passbook
7. Ration Card
8. Affidavit duly attested by Judicial Magistrate/Executive Magistrate that she/he is not in receipt of any pension/ financial assistance from any other source

What is the procedure to apply?

Why do domestic workers often fail to receive the pension?

Domestic workers frequently face challenges in obtaining pensions for several reasons:

On-ground implementation issues:

1. **Stringent Approval Criteria:** Inspectors may disapprove pension applications if they perceive the applicant's living conditions as relatively comfortable, such as having a well-built house or the presence of a television or children.
2. **Bribery Practices:** Inspectors allegedly demand bribes, creating an additional barrier for domestic workers to access pension benefits.
3. **Cancellation of Cards:** There are reported instances where BPL (Below Poverty Line) and OAPS (Old Age Pension Scheme) cards are canceled, particularly for individuals aged 80 and above, impacting their eligibility for pension benefits.
4. **Family Composition Criteria:** Some pension schemes, such as the Old Age Pension Scheme, may have specific criteria related to family composition, including the presence of a son above 18 years of age. This condition can disqualify applicants.

Lack of supporting documents-

1. **Age Discrepancies and Illiteracy:** Illiteracy among senior citizens often results in discrepancies in age, name, and address across various documents, potentially leading to the rejection of pension applications.

Policy design issues

1. **Non-Automatic Transition in Pension:** In certain cases, the transition to an increased pension amount at a specific age may not be automatic, requiring additional steps for eligibility.
2. **Post-Covid Removals:** Following the COVID-19 pandemic, there have been instances where the department removed individuals aged 80 and above from pension lists, assuming they had passed away due to COVID-19. This erroneous assumption further hinders eligible individuals from accessing pension benefits.

These multifaceted challenges, including restrictive approval criteria, bribery practices, family composition requirements, and bureaucratic errors, collectively contribute to the difficulties that domestic workers often encounter in securing pensions.

Scheme 1.2- Pension (Widow pension)



What is widow pension?

The scheme "Indira Gandhi National Widow Pension Scheme (IGNWPS)" is one of the five sub-schemes of the National Social Assistance Programme (NSAP). Under IGNWPS, widows living Below Poverty Line, aged between 40 to 59 years, are eligible to apply. A monthly pension of ₹ 200 is provided to the beneficiary.

What is the eligibility criteria for accessing benefits from the widow pension scheme?

1. The applicant should be a citizen of India.
2. The applicant should be living Below Poverty Line.
3. The applicant should be a widow.
4. The applicant should be between 40 and 59 years of age.

Key aspects related to widow pension

Benefits	Amount (Rs.)	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Widow pension	A monthly pension of Rs. 200 is provided to the beneficiary	Monthly	Widow	-					

What type of documents required for application?

1. Duly filled and self-attested Application Form (proforma given the annexures of the scheme guidelines).Domicile Certificate
2. Residential Proof (Voter card/ Electricity Bill/Aadhar Card)
3. Age Proof (Birth Certificate issued by the School last attended or Municipal authority or SHO or through Medical Boar
4. Aadhar Number
5. Bank Passbook
6. Ration Card
7. Affidavit duly attested by Judicial Magistrate/Executive Magistrate that she/he is not in receipt of any pension/ financial assistance from any other source
8. Death Certificate of husband3 Passport size photographs of the applicant

What is the procedure to apply?

Why do domestic workers often fail to receive the pension?

Domestic workers frequently face challenges in obtaining pensions for several reasons:

On-ground implementation

1. The process becomes notably challenging if the death does not occur in Bengaluru.
2. Multiple certificates and affidavits are required from the Taluk office to navigate the administrative procedures.
3. These documents likely include proof of the death's legitimacy, establishing the identity of the deceased, and fulfilling other administrative requirements.
4. Obtaining a death certificate is a crucial step, serving as a legal document confirming the occurrence of death.
5. Affidavits may be necessary to verify specific details related to the deceased individual.
6. The need for various documentation and administrative steps, particularly when the death occurs outside Bengaluru, contributes to a more complex and time-consuming process.
7. This complexity can result in delays in accessing pension benefits or settling affairs related to the deceased.
8. The additional bureaucratic layers add to the emotional and logistical challenges faced by individuals dealing with the aftermath of a death.

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Scheme 1.3- Pension (Disability pension)



What is disability pension?

Individuals with disabilities, known as Divyangjan, are eligible for a pension of Rs. 300 per month if their age falls between 18 and 79 years. For those aged 80 years and above, the pension amount is increased to Rs. 500 per month. Karnataka holds the distinction of being the pioneer state to provide a monthly maintenance allowance of Rs. 400 to four lakh persons with disabilities. Additionally, individuals with a disability percentage of 75% or higher receive a monthly payment of Rs. 1200.

What is the eligibility criteria for accessing benefits from the disability scheme?

The eligibility criteria for a disabled person to avail the benefits are as follows.

1. The age of the applicant should range between 18-79 years.
2. The applicant should be a resident of India.
3. The applicant should be a physically or mentally disabled person.
4. The applicant's disability should be more than 80%.
5. Dwarfs are also eligible for this scheme.
6. The applicant should belong to Below Poverty Line.

Key aspects related to disability pension

Benefits	Amount (Rs.)	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Disability pension	Monthly allowance of Rs. 400 persons with disabilities, and those with a disability percentage of 75% or higher receive Rs. 1200.	Monthly	Disabled	-					

What type of documents required for application?

1. BPL CardAadhaar cardAge Proof - For age, the birth certificate or school certificate may be relied on.
2. In their absence ration card and EPIC may be considered.
3. If there is no valid document, any Medical Officer of any government hospital may be authorized to issue the age certificate.
4. Disability certificate:- Disability certificate (80% and More) issued from Chief Medical Officer, Community Health Centre or Primary Health Centre will be accepted.
5. Passport Size Photographs.

What is the procedure to apply?

Online

- One can download UMANG App or visit website https://web.umang.gov.in/web_new/home
- The citizen can login using mobile number and OTP.

- Once logged In, citizen can search for NSAP.
- Click on “Apply Online” Fill the basic details, choose the mode of payment of pension, upload photo and click on “Submit”.

Offline

- Individuals can submit completely filled applications to the Gram Panchayat / Block Office in the rural area and the Municipality / Municipal Council in the urban area, as per eligibility.
- A Verification Officer or Verification Team under an authorized officer verifies the applications with reference to facts related to eligibility
- The Verification Officer make the necessary recommendation for sanction or rejection with reasons. The list of applicants with the recommendations of the Verifying Authority is discussed in the Gram Sabha in rural areas or Ward Sabha / Area Sabha as designated by the State Government in urban areas and thereafter in the Gram Panchayats and Municipalities.
- If the time limits are not adhered to by Gram Sabha / Ward Sabhas, Gram Panchayats / Municipalities the Verification Officer directly submits his recommendations to the Sanctioning Authority under intimation to the Gram Panchayat / Municipality.
- After receipt of applications which are verified and recommended by the Gram Sabha / Ward Committee / Area Sabha, the Sanctioning Authority convey approval to the applicant in the form of a Sanction Order with a copy to Gram Panchayat / Municipality concerned.
- The Sanctioning Authority issues Sanction Order under his seal Every beneficiary who has been sanctioned pension under schemes of NSAP are issued a Pension Passbook. The Passbook contain details of the Sanction Order, particulars of the pensioner and disbursement details
- The list of beneficiaries to whom sanctions are issued is displayed at the Gram Panchayat / Ward / Municipal Office and updated every three months. The Pension amount is directly paid to the beneficiaries through the Direct Benefit Transfer (DBT) process to their post office or bank account.

Why do domestic workers often fail to receive the pension?

The application process for disability benefits requires individuals to go through multiple steps, creating a complicated and challenging procedure, particularly for physically challenged persons who may find it difficult to navigate various departments. The detailed process involves the following steps:

On-ground implementation

1. **Hospital Visit:** The first step requires individuals to visit a hospital to initiate the application process for the Unique Disability Identification (UDID) card. This involves medical assessments to determine the extent of disability.
2. **Department of Women and Child Development (DWCD):** After obtaining the disability certificate from the hospital, the next step involves domestic worker (woman) visiting the Department of Women and Child Development (DWCD) for further processing. This department likely handles aspects related to disability benefits and support.
3. **Taluk Office Visit:** Subsequently, individuals are required to visit the Taluk office, presumably for additional verification and formalities related to disability certification and benefits.

Scheme 2: Thayi Bhagya Scheme



What is Thayi Bhagya Scheme?

The Karnataka Thayi Bhagya Scheme, specifically targets pregnant women and lactating mothers in the state. Its aim is to provide essential, cost-free medical treatment to pregnant women. Under this initiative, the government offers cashless pre and post-delivery services, allowing beneficiaries to access treatment in government or empanelled private medical hospitals without financial burden. Eligibility is limited to women belonging to Below Poverty Line (BPL), Schedule Caste (SCs), and Schedule Tribe (STs) Category. The benefits encompass free delivery in private or government

hospitals, cashless pre and post-pregnancy treatment, free transportation, checkups, and medicines. This scheme plays a crucial role in ensuring that economically disadvantaged women receive quality healthcare during pregnancy. The assistance covers the first two deliveries, and the government allocates Rs. 3,000 per delivery to private hospitals and Rs. 1,500 per delivery to government hospitals for treatment. The range of covered deliveries includes Cesarean, complicated, normal, and forceps deliveries.

Key aspects related to Thayi Bhagya Scheme

Benefits	Amount (Rs.)	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Thayi Bhagya Scheme		for two live births	Women	-					

What is the eligibility criteria for accessing benefits from the Thayi Bhagya scheme?

- The candidate women must be residents of Karnataka government.
- The benefit is limited to the first two deliveries.
- Women belongs to BPL Category.
- Women belongs to Schedule Caste/ Tribe Category.

Exclusions

Pregnant women are not belongs to BPL Family are not allowed to apply to the scheme.

What type of documents required for application?

- Residence Proof of Karnataka.
- BPL Card or Ration Card.
- Caste Certificate.
- Aadhar Card.
- ANC Registration Number with noting whether it is first or second delivery.
- Mobile Number.

How to Apply

- The only way to apply for Karnataka Thayi Bhagya Scheme is through ASHA Worker or Junior Female Health Officer.
- Eligible Beneficiary can meet the ASHA Worker or Junior Female Health Officer of her area to register herself.
- ASHA Worker or Junior Family Health Officer will registered the pregnant women and issue the ANC Card to her.
- Pregnant Women can avail the benefits by showing her ANC card in the empanelled private or government hospital.
- Candidate applicants can contact the Head office from where the scheme is operated.

Email: prs-hfw@karnataka.gov.in

Important Links

[Karnataka Department of Women and Child Development Portal.](#)

[Karnataka Thayi Bhagya Scheme Guidelines.](#)

Why do domestic workers often fail to get benefits of Thayi Bhagya Scheme?

On-ground Implementation issue:

- Changes in residential addresses within Bengaluru following marriage pose a practical challenge in updating Aadhaar information.

Policy design issue:

- The policy design presents a complication where abortions are considered as live births, subject to the two-live-birth limit.

Scheme 3: Bhagyalaxmi Scheme



What is Bhagyalaxmi scheme for girl child?

The Karnataka state government will give female children financial aid under the Karnataka Bhagya Lakshmi Scheme. The payment of this support is to be made through the mother, father, or legal guardian provided that all requirements are met.

What is the eligibility criteria for accessing benefits from the Bhagyalaxmi scheme?

The Karnataka Bhagya Lakshmi Scheme, initiated by the state government, aims to provide financial assistance to female children. The disbursement of this assistance is to be facilitated through the mother, father, or legal guardian, subject to meeting specified criteria. The scheme is

designed with objectives such as encouraging the birth of girl children in families below the poverty line, enhancing the societal status of the girl child, promoting the birth of girls in economically disadvantaged households, and elevating their standing within both the family and the broader community. The financial support is allocated to the girl child.

Key aspects related to Bhagyalaxmi scheme

Benefits	Amount (Rs.)	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Bhagyalaxmi scheme	Annual scholarship started from Rs. 300 to Rs. 1000		Girl child	-					Within one year of birth

The annual scholarship amount for Bhagya Laxmi Scheme is given in the table below:

- A scholarship of Rs.300 per annum for girls in classes 1st to 3rdA scholarship of Rs.500 per annum for girls in classes 4th
- A scholarship of Rs.600 per annum for girls in classes 5th
- A scholarship of Rs.700 per annum for girls in classes 6th and 7th
- A scholarship of Rs.800 per annum for girls in classes 8th
- A scholarship of Rs.1,000 per annum for girls in classes 9th and 10th
- Apart from these benefits, the parents have got Rs. 1 lakh in case of an accident and Rs. 42,500 for the natural death of the beneficiary. At the end of 18 years, the beneficiary would be paid Rs.34, 751.

What type of documents required for application?

• List of the required documents

- Application form of the Bhagya Laxmi Scheme.Certified copy of the birth certificate of the girl child.
- Income details of the parents.
- Address proof of the parents of the girl child.
- BPL Card.
- Bank details of the girl child card.

- Photograph of a child with parents.
- While registering 2nd child under the scheme, a Family Planning certificate is to be submitted along with all the above documents.
- Copy of marriage certificate/Self-declaration certificate of parents.

What is the procedure to apply?

Online

- First of all, go to the official site of Bhagya Laxmi Yojana Karnataka.

[official website](#)

- The homepage of the website will open on the screen.
- Now click on the Bhagya Laxmi Yojana Application

[form link.](#)

- The PDF of the application form will open on the screen.
- Now, fill in the form with all the required details.
- Finally submit the form to the concerned authority.

To apply offline, the candidates may contact either of these:

- Aanganwadi Center
- Grampanchayat Office
- NGOs
- Authorized Banks
- Municipal Corporations

Why do domestic workers often fail to receive the bhagyalaxmi scheme?

On-ground Implementation issue:

- Changes in residential addresses within Bengaluru following marriage pose a practical challenge in updating Aadhaar information.
- Both the parents should have same local address in the Aadhaar.

Scheme 4: Sandhya Suraksha Yojana



What is Sandhya Suraksha Yojana?

The Karnataka state government has initiated the Sandhya Suraksha Yojana to provide financial assistance to senior citizens in the state. The Sandhya Suraksha Yojana Scheme offers monthly pensions to eligible senior citizens. Under the Sandhya Suraksha Yojana Scheme, the government will provide beneficiaries with medical facilities through non-governmental organizations. Eligible beneficiaries will receive a monthly pension of 400 rupees from the state government. Individuals using KSRTC for travel may also be eligible for discounted bus transportation. Additionally, the scheme includes Day Care Centers to support senior citizens in need.

Key aspects related to Old age pension

Benefits	Amount (Rs.)	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Sandhya Suraksha Yojana	A monthly pension of 1,200	Monthly	Old age	-					

What is the eligibility criteria for accessing benefits from the Sandhya Suraksha Yojana?

Applicants applying under this scheme are required to fulfill the following eligibility criteria:

- The applicant should be 65 years of age or older.
- The applicant must be a permanent resident of Karnataka.
- The applicant's income should be less than 20,000 rupees per month.
- The applicant should be from Below Poverty Line (BPL)
- The deposited amount in the bank should not exceed 10,000 rupees.
- This pension scheme is primarily designed for weavers, farmers, fishermen, and other unorganized sectors.

What type of documents required for application?

The following documents need to be submitted during the registration for the scheme:

1. Applicant's Income Certificate.
2. Applicant's Aadhar card
3. BPL ration card
4. Birth Certificate or Identity Proof with the date of birth.
5. Bank passbook and details of savings or deposits.
6. Commercial certification, with the signature attested by the Tehsildar of the relevant taluka for business verification.

How to Apply

Why do domestic workers often fail to get benefits of Sandhya Suraksha Scheme?

Whats the difference between Indira Gandhi Old Age Pension Scheme and Sandhya Suraksha Yojana?

The Karnataka state-specific pension, known as Sandhya Suraksha, is applicable from the age of 65. However, there is no restriction concerning the presence of an 18+ male member in the family. This implies that even if there is an adult male aged 18 or older in the family, the elderly individuals in the family will still be eligible to receive the pension.

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Scheme 5: Pradhan Mantri Garib Kalyan Anna Yojana



What is Pradhan Mantri Garib Kalyan Anna Yojana scheme?

The Pradhan Mantri Garib Kalyan Anna Yojana (PM-GKAY) is a component of the Atmanirbhar Bharat initiative aimed at distributing free food grains to migrants and impoverished individuals. Under this initiative, the government supplies 5kg of free food grains monthly to those in need, complementing the subsidized ration (priced at Rs 2-3 per kg) provided under the National Food Security Act (NFSA) to eligible families covered by the Public Distribution System (PDS). The quantity and type of food grains may vary.

Key aspects related to Old age pension

Benefits	Entitlement	Frequency	Applies to	Contribution by worker (Rs.)	Time specified (days)	Time taken (days)	Fee specified (Rs.)	Money spent (Rs.)	Timeline for submission
Pradhan Mantri Garib Kalyan Anna Yojana	Monthly supply of 5kg of free food grains	Monthly	Household	-					

What are the benefits of Pradhan Mantri Garib Kalyan Anna Yojana scheme?

Under the PM Garib Kalyan Anna Yojana (PMGKAY), each family with a ration card receives 5 kg of food grains at no cost, in addition to the 5 kg of subsidized food grains already available through the Public Distribution System (PDS). Wheat has been distributed to six States/Union Territories, namely Punjab, Haryana, Rajasthan, Chandigarh, Delhi, and Gujarat, while rice has been allocated to the remaining States/Union Territories.

What is the eligibility criteria for accessing benefits from the Pradhan Mantri Garib Kalyan Anna Yojana?

- Families belonging to Antyodaya Anna Yojana (AAY) and Priority Households (PHH) categories will be eligible for the scheme.
- PHH are to be identified by State Governments/Union Territory Administrations as per criteria evolved by them. AAY families are to be identified by States/UTs as per the criteria prescribed by the Central Government:
Households headed by widows or terminally ill persons or disabled persons or persons aged 60 years or more with no assured means of subsistence or societal support.
- Widows or terminally ill persons or disabled persons or persons aged 60 years or more or single women or single men with no family or societal support or assured means of subsistence.
- All primitive tribal households.
- Landless agriculture labourers, marginal farmers, rural artisans/craftsmen such as potters, tanners, weavers, blacksmiths, carpenters, slum dwellers, and persons earning their

livelihood on daily basis in the informal sector like porters, coolies, rickshaw pullers, hand cart pullers, fruit and flower sellers, snake charmers, rag pickers, cobblers, destitutes and other similar categories in both rural and urban areas.

- All eligible Below Poverty Line families of HIV positive persons

What is the procedure to apply?

Offline

- Interested person shall visit nearest Fair Price Shop with Ration Card
- Beneficiaries can quote either their ration card number or the Aadhaar number to any Fair Price Shop dealer across the country.
- Beneficiaries can undergo Aadhaar authentication by using their fingerprints or iris-based identification.

What type of documents required for application?

- Ration Card
- Aadhar Card (if seeded with Ration Card)

Why do domestic workers often fail to receive the benefits of Pradhan Mantri Garib Kalyan Anna Yojana?

On-ground implementation issue:

- Frequently, individuals encounter a situation where they receive only half of their eligible entitlement

Scheme 6: Ayushman Bharath-Arogya Karnataka/ Pradhana Manthri Jan Arogya Yojana



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AROGYA KARNATAKA SCHEME

What is Arogya Karnataka scheme?

The aim of the initiative is to expand 'Universal Health Coverage' to encompass all residents in the state of Karnataka. Under this newly introduced scheme, a comprehensive range of healthcare benefits, including primary healthcare and specified secondary and tertiary healthcare services, will be provided. This scheme consolidates various existing health programs such as Vajpayee Arogyashree, Yeshaswini Scheme, Rajiv Arogya Bhagya Scheme, Rashtriya Swasthya Bima Yojana (RSBY) including RSBY for senior citizens, Rashtriya Bala Swasthaya Karyakram (RBSK), Mukhyamantri Santwana Harish Scheme, Indira Suraksha Yojane, Cochlear Implant Scheme, and

others. All these programs will be integrated into the new Arogya Karnataka Scheme.

What is the eligibility criteria for accessing benefits from the Arogya Karnataka scheme?

- **Eligible Patient:** A patient who is a resident of Karnataka State and belongs to “Eligible Household” as defined under the National Food Security Act, 2013;
- **General Patient:** A patient who is a resident of Karnataka State but does not come under the definition of “Eligible Household” as defined under the National Food Security Act, 2013, or does not produce the eligible household card. The treatment cost will be on co-payment basis."

What are the documents required for application?

- In order to get enrolled into Arogya Karnataka Scheme beneficiaries should carry Aadhar card and ration card.
- In case Aadhar card is not available, ration card is mandatory to avail the scheme benefits.

What is the process of application?

- **Patient Enrollment**
 - For accessing the scheme benefits, the beneficiaries have to be enrolled in the “Arogya Karnataka” system. A patient needs to be enrolled at a PHI only once.
 - When a patient approaches a PHI for the treatment, the enrollment staff of the PHI will be enrolling the patient on the enrollment portal developed for “Arogya Karnataka” and generate a unique ID called “ArKID”.
 - The enrollment is based on a person’s Aadhar Card number.
 - The patient’s biometric impression is captured on a biometric device and authenticated with CIDR Aadhar Server. The E-KYC details will be auto populated.
- **Patient Entitlement under the Scheme**
 - The PDS card decides the entitlement of the patient and is authenticated via a web service, with the stored PDS details in the Food and Civil Service Database to determine whether the beneficiary belongs to “Eligible Category” or not, as per the norms defined under the National Food Security Act 2013. Accordingly He will be categorized as ‘Eligible Patient’.

- If a beneficiary is not from the “Eligible category” as per the FSA or if the beneficiary does not have a PDS card, he or she will be automatically enrolled as a “General Patient”.
- Once the E-KYC form is filled and the beneficiary categorization is completed, the beneficiary will become registered under the Scheme and will be given a unique scheme ID “ArKID” number. The generated unique ID number printed on a card will be provided on a payment of Rs.10/- only for the first time to the successfully enrolled beneficiary. For reprinting the card on request of the enrolled beneficiary in case he has lost the card he will be given another card at a cost of Rs.20/- only.
- **ArKID**
 - The unique ArKID will be the PDS card Number with a separator (-) and a sequential number for each member of the family that approaches a PHI for service and seeks to get enrolled.
 - The UHC Card provided will contain Photo, Name, Unique Scheme ID and Basic Details of the Beneficiary. An SMS alert will also be sent to the Enrolled Patient to his mobile number wherever the mobile number has been shared with the registration personnel.
 - Once the Scheme card is generated the patient can access the treatment under the “Arogya Karnataka” scheme.

The beneficiary will not be required to carry his Adhaar card or Food card the next time he visits the hospital for treatment. He will be serviced based on the Arogya Karnataka card.

Why do domestic workers often fail to get benefits of Arogya Karnataka scheme?

On ground implementation issue:

- **Challenges in Claim Settlement:**
For workers to have their claims settled, it is imperative to seek treatment only at hospitals empanelled under the Ayushman Bharat scheme.
- **Geographical Restrictions in Login ID Distribution:**
Providing login IDs is limited to specific areas like BLR one, grama one, requiring intermediaries such as CSCs or BLR one for broader e-shram registration.

Policy design

- **Mandatory Documentation:** To avail of benefits, possession of both a Below Poverty Line (BPL) certificate and an income certificate is mandatory.
- **Enrollment Hurdles for Migrant Family Members:** Enrolling each family member mandates their simultaneous presence, posing challenges for those engaged in work-related migration.

- **Biometric Issues for Laborers:** Mandatory biometric enrollment for laborers can be problematic due to physical strain from hard labor, leading to potential mismatches.
- **Income Certification Challenges:** The income criterion of 1.8 to 2 lakhs introduces obstacles, with local agents charging Rs. 2000 for obtaining a valid income certificate from a ward member.

Adhar Authentication issues

- **Authentication Hurdles with OTP:**
Authentication challenges arise with OTP, as Aadhar verification is necessary for login IDs, adding an extra layer of complexity.

Lack of trust and awareness among labourers

- **Income Certificate Renewal:** The income certificate requires periodic review, necessitating a renewal every three years.

Documentation

- **Consistency in Personal Information:** Ensuring uniformity, the name on the BPL card and the Aadhar card of an individual must match precisely in both documents.