



Thozhi Federation



Resource Document in collaboration with



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Introduction

'Thozhi' in Tamil means 'Friend', specifically, a 'Female Friend'. Thozhi Federation is a registered federation of NGOs working for the cause of women workers across 15 districts of Tamil Nadu. As an organisation, it embodies the spirit of comradeship and friendship among women, especially working women. Focused on working for the rights of women workers, Thozhi has 65 member organisations, who in turn are working with 1.02 lakh families. Thozhi advocates a 'Violence Free Working Environment' with 'All Legal Rights as per Labour Act' for women workers. Thozhi is active in the districts of Krishnagiri, Vellore, Thiruppathur, Thiruvannamalai, Dharmapuri, Salem, Tiruppur, Erode, Namakkal, Karur, Trichy, Pudukottai, Tanjore, Perampalur and Ariyalur. Since 2014, Thozhi has received support from DEEPS – DKA Austria. It is associated with Dhvani since December 2023.

Thozhi's focus areas are Community Development, Skill Development, Women Empowerment and Advocacy

Domain Areas

Women Workers in the unorganised sector in Tamil Nadu with specific focus on Livelihood and Rights

Vision

Secure the unsecured women at the workplace.

Mission

Empower women workers by building and strengthening Women Workers' associations.

Capacitate the Federation members to facilitate Worker Associations

To ensure that at least 1000 women get their full entitlements by strengthening 13 Women Workers' Associations by 2028.

Purpose of the Document

1. Share detailed information on policies, programs, and schemes of the State and Central Governments.
2. Provide a list of committees that member NGOs can join to influence decision-making.
3. Offer insights into potential donors who may support the cause.
4. Encourage collaboration with the government as implementation partners for welfare initiatives.
5. Serve as a reference guide for NGOs to align their work with government and donor priorities.

Policies

Central Government Policies

POSH (Prevention of Sexual Harassment Act 2013)

POSH is also known as Prevention of Sexual Harassment at Workplace (Prevention, Prohibition and Redressal) Act 2013. Enacted on 9th December 2013 the act provides protection against sexual harassment of women at workplace and for the prevention and redressal of complaints for sexual harassment and for matters connected therewith or incidental thereto. The act has defined sexual harassment and created a redressal mechanism for victims

Objectives

1. Prevent sexual harassment against women in the workplace.
2. Prohibit gender discrimination that leads to workplace harassment.
3. Provide a structured mechanism for addressing complaints and redressal.
4. Protect the dignity and equality of women in professional environments.

Features:

- POSH Act provides for two kinds of complaint mechanisms - Internal Complaints Committee (ICC) and Local Complaints Committee (LCC) (details given below)
- The onus of implementing POSH act and its guidelines was on the employer (who had 10 or more employees).

- The Internal Complaint Committee (ICC) composition, working guidelines, reporting requirements are clearly articulated in the POSH Act. The ICC is required to be set up in every organisation and it must resolve complaints within 90 days.
- Each organisation is required to submit the returns to District officer at the end of the calendar year stating cases reported during the year and other details.
- All Complaints Committees must have 50 per cent representation of women.
- ICC or LCC members will hold their position not exceeding three years from the date of their nomination or appointment

Internal Complaints Committee (ICC):

ICC is mandatory for all organizations with 10 or more employees and is formed at the workplace level. It comprises of a Presiding Officer: A senior female employee, at least two employee members (preferably with legal/social work background) and one external member (from an NGO or legal field).

ICC can conduct inquiries, recommend actions, and provide interim relief. It can also suggest compensation, suspension, or termination of the accused if necessary.

Local Complaints Committee (LCC)

Local Complaints Committee is applicable for establishments with fewer than 10 employees or where ICC cannot be formed. It is set up by the District Officer in every district and addresses complaints from unorganized sectors, domestic workers, and small businesses.

Timelines for Redressal:

- Submission of complaint should be within 3 months after the last incident
- Notice to the Respondent must be sent within 7 days of receiving copy of the complaint.
- Completion of Inquiry - within 90 days
- Submission of Report by ICC/LCC to employer/DO - within 10 days of completion of the inquiry
- Implementation of Recommendations - Within 60 days
- Appeal Within 90 days of the recommendation.

Members of the Internal Complaints Committee (ICC)

Every employer is obliged to constitute an ICC through a written order. The ICC will be composed of the following members:

Member Eligibility

1. Chairperson - Women working at senior level as employee. If not available, then such person may be nominated from other office/units/ department/ workplace of the same employer
2. 2 Members (minimum) – From employees committed to the cause of women/ having legal knowledge/experience in social work
3. External member - From amongst NGO/associations committed to the cause of women or a person familiar with the issue of Sexual Harassment.

Members of the Local Complaints Committee (LCC)

The District Officer will constitute an LCC in every district to enable women in the unorganised sector or small establishments to work in an environment free of sexual harassment. The LCC will receive complaints from women working in an organisation having less than 10 workers; when the complaint is against the employer himself; from domestic workers.

Member Eligibility

1. Chairperson will be nominated from amongst the eminent women in the field of social work and committed to the cause of women
 2. Members will be nominated from amongst the women working in the Block, Taluka/ Tehsil/ Ward or Municipality in the District
 3. 2 Members Nominated from amongst such NGO/associations/persons committed to the cause of women or familiar with the issues relating to sexual harassment, provided that, at least one is a woman and at least one must have a background of law or legal knowledge
 4. Ex Officio member may be the concerned officer dealing with social welfare or women and child development in the district
- *One of the nominees shall be a woman belonging to the SC/ST/OBC/Minority community notified by the Central Government.

5. External Members on the Complaints Committee/s generally means persons who have expertise with the issue of sexual harassment.

Section 13 (1) of the POSH Act states "On the completion of an inquiry under this Act, the Internal Committee or the Local Committee, as the case may be, shall provide a report of its findings to the employer, or as the case may be, the District Officer within a period of ten days from the date of completion of the inquiry and such report be made available to the concerned parties".

Source: https://doe.gov.in/files/inline-documents/DoE_Prevention_sexual_harassment.pdf

Labour Code

Labour code is devised and overseen by Ministry of Labour and Employment, Government of India. The document, initiated on 3rd May 2023, reflects in detail about both organised and unorganised sector but is non-specific on women.

The theme of the New Labour Codes is to bring about a transformative change in India's labour laws, ensuring that workers in both organized and unorganized sectors are empowered with better security, welfare, and rights. The aim is to create an equitable, fair, and transparent system for the workforce, while fostering an environment conducive to economic growth, prosperity, and self-reliance (Aatmanirbhar Bharat). The code covers all workers in an establishment

The four new labour codes:

- Social Security, 2020
- Occupational Safety, Health and Working Conditions Code, 2020
- Industrial Relations Code, 2020
- Code on Wages 2019

Features:

1. Created Social Security Fund for 40 crores.
2. Prohibits Gender discrimination related wages
3. Protect Interstate Migrant Worker

Source: https://labour.gov.in/sites/default/files/labour_code_eng.pdf

State Government Policies

Tamil Nadu State Women Policy 2024

Tamil Nadu Women Policy was enacted on 23rd January 2024. It ensures provision of a safe, secure, healthy, aspirational and enabling environment with social justice, access to their rightful entitlements and equitable opportunities to empower women in the state.

The broad objective of this policy framework is to establish a gender sensitive education system and reduce the dropout rate among girls, improve health and nutritional status of adolescent girls and women, increase women's participation in the workforce and political space and ensure safe and women friendly workplace both in organised and unorganised sectors.

The policy focuses to enable access to services such as health, education and employment, enabling conducive conditions that restructure gender norms and behaviour linked changes, zero tolerance against any kind of discrimination, abuse and violence against women and empower women to break gender stereotyping and enable them to excel in any sector.

Source: [https://www.tnsocialwelfare.tn.gov.in/website-345/sites/default/files/2024-06/Tamil Nadu State Policy for Women 2024 \(English\) 0.pdf](https://www.tnsocialwelfare.tn.gov.in/website-345/sites/default/files/2024-06/Tamil%20Nadu%20State%20Policy%20for%20Women%202024%20(English)%200.pdf)

Tamil Nadu Labour Welfare Board

The Tamil Nadu Labour Welfare Board was constituted by the Government of Tamil Nadu in the year 1971 by an executive order of the Government with a view to promote the welfare of employees and their dependents. The Tamil Nadu Labour Welfare Fund Act, 1972 was passed by the State and was given effect from 1st January 1973.

The Labour Department essentially protects the legitimate rights of the workers to ensure their job security, wage security, social security and conciliates to resolve their disputes to ensure industrial harmony and peace in the State. To help entrepreneurs run their businesses smoothly and to create investor friendly environment in the State, the department is implementing measures to improve Ease of Doing Business by spearheading technology enabled transformative initiatives to bring about more transparency and accountability in the enforcement of Labour laws.

The policy covers the entire women population of Tamil Nadu with special focus on enhancing the status of women workers in formal and informal sectors.

The objectives of the board are as under:

- Extending various social security benefits to organized and unorganized sector workers through welfare boards
- Awarding compensation to the workers in case of death / disablement due to accident during the course of employment
- Extending services through Mobile Health Clinics, Anganwadis, Dormitories, etc. for the unorganized workers.
- Spreading awareness with regard to various Labour Laws and Regulations.
- Imparting education on labour management and providing training to unorganised sector workers.

Eligibility:

- Should have contributed to Labour Welfare Fund.
- Employees monthly salary not exceeding Rs.25, 000/-(Basic pay + DA).

The above are the basic eligibility, but there are number of schemes, based on that the eligibility fixed by the board.

Documents Required:

- Employment ID card
- Salary slips
- Proof of identity (Aadhaar card, passport)
- Proof of address
- Medical certificates (if applicable)

Process of availing benefit

Workers can fill out the claim application form and submit it to the respective State Labour Welfare Fund Board authorities. They can also fill out the claim application form on the respective State Labour Welfare Fund or Labour Welfare Board website when such online services are provided on the website.

Source:

www.lwb.tn.gov.in/index.php

Tamil Nadu Labour Welfare Board schemes:

The Tamil Nadu Labour Welfare Board was constituted by the Government of Tamil Nadu in the year 1971 by an executive order of the Government with a view to promote the welfare of employees and their dependents.

The Tamil Nadu Labour Welfare Fund Act, 1972 was passed by the State and was given effect from 1.1.1973.

Educational Scholarship

A scholarship is given to the children of the workers for pursuing their education at the rates as indicated below:

S No	Name of Course	Amount
1	Post Graduate Degree in Engineering	Rs.12,000
2	Post Graduate Degree in Medical	
3	Post Graduate Degree in Law	
4	Post Graduate Degree in Agriculture	
5	Post Graduate Degree in Education	
6	Post Graduate Degree in Physical Education	
7	Bachelor's Degree in Engineering	Rs.8,000
8	Bachelor's Degree in Medical	
9	Bachelor's Degree in Law	
10	Bachelor's Degree in Agriculture	
11	Bachelor's Degree Education	
12	Bachelor's Degree in Physical Education	
13	Diploma in Engineering	Rs.5,000
14	Diploma in Medical	
15	Diploma in Education	
16	Diploma in Physical Education	
17	Higher Secondary	Rs.4,000
18	I.T.I	Rs.4,000

Eligibility:

- Should have contributed to Labour Welfare Fund.
- Employees' monthly salary does not exceed Rs.25, 000/- (Basic pay + DA).
- Should have completed 16 years of age
- Employee's wife and unmarried daughter & sister who are dependants of Employee's. (Scheme for Family members)

Documents to be submitted:

- Salary Slip of the employee.
- Mark sheet and Transfer certificate TC with Government gazette officers' attestation.
- Xerox copy of Labour Welfare Fund Contribution Receipt.
- Xerox copy of Aadhar card and Ration card duly attested by Gazetted officer.
- Bank passbook front page – 2 copy.

Note: Last date to apply the application is December 31 for the year.

Source: www.lwb.tn.gov.in/index.php

Computer training Scholarship

Under this scheme, reimbursement of Rs.1000 is given to five employees / Dependents in each Revenue District for basic computer training through the approved institutions.

Eligibility

- Should have contributed to Labour Welfare Fund.
- Employee's monthly salary should not exceed Rs.25,000/- (Basic pay + DA).
- Basic Computer Training is given to the children of the Employee's.

Certificates to be enclosed

- Salary Slip of the employee.
- Marksheet and Transfer certificate TC with Government gazette officers' attestation.
- Xerox copy of Labour Welfare Fund Contribution Receipt.
- Xerox copy of Aadhar card and Ration card duly attested by Gazetted officer.
- Bank passbook front page – 2 copy

Note: Last date to apply the application is December 31 for the year

Source: www.lwb.tn.gov.in/index.php

Schemes

Central Government Schemes

Financial Assistance:

1. Rastriaya Mahila Kosh (RMK) more credit for income generating activities for poor women.

Rashtriaya Mahila Kosh (RMK), also known as the National Credit Fund for Women (NXFW), is an initiative of the Indian Government that caters to the credit needs of the poor and asset-less women in the informal sector.

Mission

Rashtriaya Mahila Kosh is established as a single window facilitator for financial services with backward and forward linkages for women in the unorganized sector through Intermediary Micro Finance Organizations (IMOs) and Women Self Help Groups

Objectives

Rashtriay Mahila Kosh aims to:

- To provide socio-economic development through multi-pronged effort
- To provide micro-credit facilities
- To facilitate the capacity-building of IMOs and women beneficiaries.
- To promote or undertake activities for promoting or providing credit as an instrument of socio-economic change and development. This shall be done by providing a package of financial and social development services for the development of women.
- To promote and support schemes for enhancing the scope of credit facilities for women, sustaining their existing employment, generating further employment, asset creation, asset redemption, and tiding over consumption, social and contingent needs.

Loan Schemes Offered

RMK offers the following loan services to its beneficiaries:

1. Loan Promotion Scheme
2. Main Loan Scheme
3. Gold Credit Scheme
4. Housing Loan Scheme

5. Working Capital Term Loan Scheme

6. Repeat Loan Scheme

Note- the eligibility norms, the rate of interest, security requirements, insurance, repayment, margin, disbursement norms, etc., of the loans, would vary in accordance with the type of loan procured.

www.india.gov.in/official-website-rashtriya-mahila-kosh

Safety:

1. Umbrella scheme on Safety of Women: A scheme to promote the safety of women
2. One Stop Centre: A Centre that provides services like medical aid, legal aid, and counselling to women affected by violence.

In India, gender-based violence has multiple manifestations. From facing domestic and sexual violence to being the sufferer of toxic practices like honour killings, dowry, acid attacks, violence to being the sufferer of toxic practices like honour killings, dowry, acid attacks, witch hunting, trafficking, enforcing sex-selective abortion, women and girls are robbed of their dignity and existence. Moreover, the unreasonable injustices violate their fundamental rights and disrupt their health and mental being, thereby averting their growth.

OSCS assists women suffering the wrath of physical, emotional, psychological or sexual abuse irrespective of their age, class, educational status, culture, etc. Moreover, it will provide them with complete assistance and redressal and help them emerge from the shackles of prolonged life violence and discrimination.

Read through to know more about one-stop centre scheme!

What are the objectives of One-Stop Centre Scheme?

The scheme addresses gender-based brutality and aims to expedite and facilitate multiple services for women affected by violence. The objectives of the scheme are as follows:

- ◆ This scheme mainly intends to advocate for women affected by violence in private or public places, which can be within the periphery of their houses, at workplaces, or anywhere in a community.
- ◆ Providing immediate, emergency, non-emergency support, which includes legal, medical, psychological counselling services aiding the affected women.

What are the Features of One-Stop Centre Scheme?

One-Stop Centre scheme facilitates an affected individual with multiple services. The OSCS details are as follows:

- **Emergency Response and Rescue Service:** As soon as a woman comes up with her issues, the OSC will provide rescue and referral services. They work under the help of National Health Mission (NHM) with 108 services and PCR vans so that the affected woman can reach a nearby hospital or shelter home.
- **Medical Assistance:** Affected women receive medical aid and examinations as per the Ministry of Health and Family Welfare guidelines.
- **Psycho-Social/Support Counselling:** A tragic incident ravages the affected individual's confidence. So, the scheme of one-stop centre also involves a skilled counsellor who will conduct the counselling service and help the affected woman address the issue and seek justice.
- **Legal Aid and Counselling:** OSC also provides empanelled lawyers or National/State/District Legal Service Authority to help an affected individual seek justice.
- **Video Conferencing Facility:** To speed up the police and court proceedings, OSC provides a video conferencing facility where the victimised woman can also record her statements.

Eligibility Criteria's for One-Stop Centre Scheme

One-Stop Centre Scheme will assist all women over and under 18 years of age whose well-being is threatened by the fury of violence irrespective of their caste, creed, marital status, religion or sexual orientation. Every age group can easily access the scheme's benefits in unfortunate circumstances.

What are the Benefits of One-Stop Centre Scheme?

One-Stop Centre Scheme is an ideal platform for women aggrieved by violence. Let us see how the scheme benefits an affected individual.

- A distressed woman can easily access this scheme by herself registering the issue. She can also send someone else on her behalf. Issues launched by the affected get utmost priority.
- Affected women can avail a temporary shelter at OSC for a maximum of 5 days along with their children. Girls of all ages can stay with their mother; however, boys over eight years cannot stay with their mother at OSC.

Moreover, affected women will receive basic facilities like food, medicine, clothes and other basic amenities like sanitary napkins, soap, shampoo, etc.

How to Avail One-Stop Centre Scheme?

An affected woman can access the One-Stop Centre Scheme in the following ways:

- She can go by herself and ask for assistance and lodge complaints.

- Via any individual, for instance a community-minded person, relative, friend, NGO or any other frontline worker to reach the OSC.

Right after an aggrieved woman lodges a complaint or states an issue, the DPO/PO/DM/DYSP/SP/CMO of the district or area concerned with the issue or crime will receive the message.

Furthermore, whenever a distressed woman approaches OSC for assistance by herself or by sending someone on her behalf, the case gets registered in a system following the desired format, and instantly a unique ID will be generated.

To recapitulate, the progress of any society depends mainly on the advancement in the position of women. However, the bitter truth of Indian culture shows a continuous rise of discrimination and disregard against females. One-Stop Centre Scheme helps women by providing the necessary support against violence, motivation them to seek justice, thus, empowering them.

<https://www.godigit.com/guides/government-schemes/one-stop-centre-scheme>

Employment:

Working women Hostels: Safe accommodation for women working away from A scheme to promote accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exist.

Working women, women under training for job may also be accommodated. Particular preference may be given to women from disadvantaged sections of the society. There are also provision for reservation of seats for physically challenged beneficiaries.

Rent

- For Single Bed Rooms - Maximum 15% of total gross salary
- For Double Bed Rooms - Maximum 10% of total gross salary
- For Dormitories - Maximum 7.5% of total gross salary
- For Availing Day Care Centre facilities for children - Maximum 5% of the mothers gross salary or, the actual expenditure whichever is less.

The rent does not include use of the mess and other facilities like washing machines for which user charges should be collected.

The rent does not include use of the mess and other facilities like washing machines for which user charges should be collected.

For Women Under Training

- The rent for women under training for job shall not exceed the rent to be charged from the working women
- The rent for such trainees may be charged from the institution/ organization sponsoring the training or from the woman herself.

Tenure of Stay

No working woman is allowed to stay in a hostel, assisted under this scheme for more than 3 years. In exceptional circumstances, the District Administration may, for reasons to be recorded in writing, allow working women to stay in a hostel, beyond the 3 year period, subject to the condition that the period of extension, shall not exceed 6 months at one time, and that the total stay of the woman, with extensions, shall not exceed 5 years.

Benefits:

- Safe and secure Hostel Facilities to working women or women under going job Training
- Girls up to the age of 18 years and boys up to the age of 5 years, accompanying working mothers will be provided accommodation, with their mothers.
- Working mothers may also avail of the services of the Day Care Centre

Eligibility

Following categories of working women and their children are being covered under this Scheme:

- Working women, who may be single, widowed, divorced, separated, married but whose husband or immediate family does not reside in the same city/area. Particular preference may be given to women from disadvantaged sections of the society. There should be also provision for reservation of seats for physically challenged beneficiaries.
- Women who are under training for job provided the total training period does not exceed one year. This is only on the condition that there is vacancy available after accommodating working women. The number of women under training for job should not exceed 30% of the total capacity.
- Girls up to the age of 18 years and boys up to the age of 5 years, accompanying working mothers will be provided accommodation, with their mothers. Working

mothers may also avail of the services of the Day Care Centre, as provided under the Scheme.

Income Limit, Rent and Period of Stay

Working Women are entitled to hostel facilities provided their gross income does not exceed Rs. 50,000/- consolidated (gross) per month in metropolitan cities, or Rs 35,000/- consolidated (gross) per month, in any other place. When the income of any working woman already residing in a hostel exceeds the prescribed limits, she will be required to vacate the hostel within a period of six months of crossing the income ceiling.

Social Security Welfare Scheme

Pradhan Mantri Shram Yogi Maandhan

The scheme is meant for old age protection and social security of Unorganised Workers (UW) who are mostly engaged as rickshaw pullers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobbleers, rag pickers, domestic workers, washer men, home-based workers, own account workers, agricultural..

The PM-SYM old age protection scheme provides voluntary and contributory pension schemes for unorganized workers at the entry age of 18-40 yrs with a maximum monthly income of Rs.15,000/-. Monthly contribution ranges from Rs.55/- to Rs.200/- depending upon the entry age of the beneficiary. Under this scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

Eligibility

- Should be an Indian Citizen
- Unorganised Workers (working as street vendors, agriculture related work, construction site workers, workers in industries of leather, handloom, mid-day meal, rickshaw or auto wheelers, rag picking, carpenters, fisherman's etc)
- Age group of 18-40 years
- Monthly income is below Rs.15000 and not a member of EPFO/ESIC/NPS (Govt.funded)

Benefits

- After attaining the age of 60 yrs, beneficiaries are entitled to receive monthly assured pension of Rs.3000/-.

- On death of the beneficiary, spouse is eligible for 50% monthly pension.
- If husband and wife, both join the scheme, they are jointly eligible for Rs.6000/- monthly pension.

Source: <https://eshram.gov.in/social-security-welfare-schemes>

National Pension Scheme for Traders and The Self-employed Persons (NPS)

National Pension Scheme is a Voluntary and Contributory pension scheme. Monthly contribution ranges from Rs.55 to Rs.200 depending upon the entry age of the beneficiary. Under this scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Government of India.

Eligibility

- Should be an Indian Citizen
- Shopkeepers or owners who have petty or small shops, restaurants, hotels, real estate brokers etc.
- Age - 18-40 years
- Must not covered in EPFO/ ESIC / PM-SYM
- Annual turnover not more than 1.5 Crore in rupees

Benefits

Under the scheme, beneficiaries are entitled to receive monthly assured pension of Rs. 3000/- after attaining the age of 60 years

Source: <https://eshram.gov.in/social-security-welfare-schemes>

Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

The Pradhan Mantri Awas Yojana-Gramin (PMAY-G) is a flagship rural housing scheme by the Government of India, aimed at providing "Housing for All" by 2022. The scheme has been extended to 2028-29, with a target to construct an additional 2 crore houses.

Eligibility

- Should be an Indian citizen
- Any family including workers, which does not have a member between ages 15 and 59 years of age.
- Any family which has a disabled member is also eligible to avail of benefits under Pradhan Mantri Awas Gramin Yojana

- Those who do not have a permanent job and are only engaged in casual labour

Benefits

- Assistance is provided to the Beneficiary to the tune of 1.2 lakhs in plain areas and 1.3 lakhs in Hilly areas.

Source: <https://pmayg.nic.in/netiayHome/>

Eshram:

The Eshram scheme is managed by the Ministry of Labour and Employment. This portal for the registration of Unorganized Workers across the Country was launched on 26th August 2021. It will help build a comprehensive National Database of Unorganized Workers (NDUW) in the country and will prove to be a huge boost towards last mile delivery of the welfare schemes for more than 38 crore unorganised workers. The registration is totally free for the workers.

All registered workers will get a 12-digit ID card which will be valid across the country.

Workers on attaining the age of 60 will receive a pension of Rs. 3,000/-. An amount of Rs. 2,00,000/- will be given in case of a death inductance and in case the worker is partially handicapped, financial assistance of Rs. 1,00,000/- will be given. If the Eshram card holder dies, the benefits are given to his/ her spouse.

Eligibility:

All unorganised sector workers between the age of 16 to 59 yrs, including labourer and daily wage earners.

Documents required : e-sharam ID card

E-shram Card Registration : How to apply Online?

- Step 1: Visit the e-sharam portal (Self-registration page)
- Step 2: Enter the Aadhaar linked mobile number and the captcha code and click on the 'Send OTP' button.
- Step 3: Enter your Aadhaar number, tick the terms and conditions and enter the OTP sent to the mobile number

Process of availing benefit: Through online, e-shram portal

It serves as a comprehensive database that not only registers workers but also facilitates their access to various welfare schemes and benefits. All unorganized sector workers aged between 16 and 59 years can register for the e-shram card.

Benefits:

After attaining the age of 60 yrs, beneficiaries are entitled to receive monthly assured pension of Rs. 3000/-. On death of the beneficiary, spouse is eligible for 50% monthly pension. If husband and wife, both join the scheme, they are eligible for Rs. 6000/- monthly pension jointly.

Source: <https://pmayg.nic.in/netiayHome/>

Web site : eshram.gov.in

State Government Schemes

Women Industrial Cooperative Societies

Directorate of Social Welfare implements socio-economic development schemes through Women Industrial Co-operative Societies. The concept of co-operation by way of collective action helps the women members of these co-operative societies to improve their socio-economic status.

Eligibility:

As the name suggests, only women are eligible to avail benefits under this scheme. Other eligibility criteria are listed below:

- Age Group 18-40 years
- Must be from disadvantaged section of the society
- Must be 'Below Poverty Line (BPL)

Process of Availing Benefit

To ensure Gender equality by empowering women by providing them with skill and knowledge enables them to become Independent. Women empowerment can be achieved only by way of economic independence. Only if a woman's economic needs are fulfilled, she can claim herself to be empowered. Keeping this in mind the Directorate of Social Welfare is implementing Socio-economic development schemes through Women

Industrial Co-operative Societies. The concept of co-operation by way of collective action indeed help the women members of these co-operative societies to improve their socio-economic status. These Industrial co-operative societies are exclusively for women who from the disadvantageous section in the society. Women in the age of 18-40 years and below poverty line can become the members of these societies and they are provided with employment opportunities which gain them decent income.

Source: Social Welfare & Women Empowerment Department
<https://www.tnsocialwelfare.tn.gov.in> > ...

Mudra Loans

Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon. Prime Minister on April 8, 2015 for providing loans up to 20 laksh (for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category) to the non-corporate, non-frame small/micro enterprises.

Features:

The loan proposal should be for setting up of a new/ upgrading an existing Micro business in the manufacturing, processing, trading and service sector

Loand Limit:

Rs. 20 lakh - 25th July 2024 announced in the budget 2024-2025. Interest rate is 9.40% - 12.50% at any bank. Processing charges + GST will be charged on the loan component.

Eligibility

- Individuals, Startups, Business Owners, Entrepreneurs, and MSMEs
- Traders, artisans, shopkeepers, vendors, small manufacturers, retailers, and other business entities engaged only in the Trading, Services, and Manufacturing sectors
- Women Entrepreneurs, as well as People belonging to SC/ST/OBC category
- Applicants with No past loan default(s) with any financial institution shall be preferred by Banks/NBFCs

Documents Required

The GST, ITR and Bank Statements are also required but not mandatory

- Valid photo identity proof
- Current address proof
- Proof of income - Latest ITR Financial Docs of income
- Last 6 months Bank Statement
- Ownership proof of residence/office

- Proof of continuity of business
- Trade References

Process to avail scheme

MUDRA does not lend directly to the micro entrepreneurs / individuals. MUDRA loans under Pradhan Mantri Mudra Yojana (PMMY) can be availed of from nearby branch office of a bank, NBFC, MFIs etc. Borrowers can also now file online application for MUDRA loans on Udyamimitra Portal (www.udyamimitra.in)

Source: www.mudra.org.in

Mahila Udayam Nidhi Scheme

As the name suggests, this scheme is specific to women and is implemented by Government of Tamil Nadu. The Mahila Udayam Nidhi Scheme allows using the funds for specific purposes. These include upgrading machinery or technology, diversifying business activities or setting up new business branches. Loan will be provided for an amount up to Rs. 5 Lakhs at subsidised interest

Eligibility :

- Annual income must be less than Rs. 1.50 lakh
- Age limit - 21 years to 60 years
- Below Poverty Line Families

Documents Required

- ID Proof
- Address Proof
- Age Proof
- Detailed business plan

Benefits:

Loan up to 5 lakh, subsidised interest

Source: <https://nsfdc.nic.in/en/udyam-nidhi-yojana>

Mahila Loan : Mahila Samridhi Yojana

NSFDC provides Mahila Samridhi Yojana for units costing upto Rs. 1,40,000/-. The salient features to the scheme are as under:

Maximum Loan Limit: NSFDC provides loan up to 90% of the project cost with maximum amount of Rs. 1.25 lakhs

Rate of Interest: NSFDC shall charge interest @ 2% from the SCAs/CAs, which in turn, shall charge 6% from the Beneficiaries.

Repayment Period: The loan under the Yojana is to be repaid in quarterly installments within a maximum period of three years including 3 months moratorium period.

Eligibility:

The minimum age required for eligibility is 18 years. Women belonging to BPL families are eligible to avail Mahila Samridhi Yojana Loan. In terms of financial eligibility, the policy issues a loan to those women who earn or whose family income is under Rs. 3 Lakhs annually. Indian Women entrepreneurs above the age of 18. Women from economically weaker sections are encouraged to apply. Applicants must have a viable business plan for micro, small, or medium enterprises. The business should be either new or in its initial expansion phase.

Procedures:

The application form for loans under the Mahila Samridhi Yojana can be obtained from the official website of the National Backward Classes Finance and Development Corporation (NBCFDC) or offices of designated Channel Partners associated with the scheme.

Sources: Govt. of India schemes

<https://nsfdc.nic.in/en/mahila-samridhi-yojana20%>

Natural death and funeral assistance

Under this scheme a Natural Death Assistance' of Rs.50,000 is given to the dependent of a deceased worker. In addition to that Rs.5,000 towards Funeral expenses is paid to dependetn of Worker.

Eligibility

- The deceased employee should have contributed to Labout Welfare Fund
- Employees monthly salary should not have exceeded Rs. 25,000/- (Basic Pay + DA).

- Claim will be given to the Legal Heir of the employee.

Certificates to be Enclosed

- Xerox copy of the Death Certificate
- Xerox copy of Legal Heir Certificate duly attested by gazetted officer
- No Objection Certificate (NOC) from the Notary Public on Rs.20/- stamp paper
- Xerox copy of Aadhar card and Ration Card duly attested by gazetted officer
- Last Salary Slip of the deceased employee
- Xerox copy of Labour Welfare Fund contribution Receipt
- Name on the paid Labour Welfare Fund list
- Bank Passbook front page - 2 copy

Note : Apply within one year from date of death

Source: www.myscheme.gov.in/schemes/ndafa#details

Accidental Death Assistance

In case of accidental death of a worker, Accidental Death Assistance of Rs. 2,00,000 is given to his/her dependent. In addition to that Rs. 5,000 towards Funeral expenses is paid to dependent of worker.

Eligibility

- The deceased employee should have contributed to the Labour Welfare Fund
- Employee's monthly salary should not exceed Rs.25,000/- (Basic pay + DA)
- Claim will be given to the Legal Heir of the employee

Certificates to be enclosed

- Xerox copy of Death Certificate
- Post-Mortem Report (PMR) with Doctor's attestation

- Xerox copy of Legal Heir Certificate Xerox duly attested by gazetted officer
- No Objection Certificate (NOC) from Notary Public on Rs.20/- Stamp paper
- First Information Report (FIR) with Police Inspector attestation
- Xerox copy of Aadhar card and Ration card duly attested by gazetted officer
- Last Salary Slip of the deceased employee
- Xerox copy of contribution to Labour Welfare Fund
- Name on the paid Labour Welfare Fund list
- Bank Passbook front page - 2 copies

Note : Apply within one year from date of death

Source: www.lwb.tn.gov.in

Donors

Azim Premji Foundation

An Indian Foundation focused on empowering marginalized communities through grants and capacity-building initiatives with specific focus on education and empowerment

Source: <https://www.azimpremjifoundation.org/>

The Norwegian Human Rights Fund

The Norwegian Human Rights Fund (NHRF) works to protect and promote human rights internationally through direct support to organizations working in the first line of defence for human rights.

Source: <https://nhrf.no/>

DKS-Austria

DKA - Austria support project and programmes aimed at effective and long term improvements in living conditions of people in south. Thozhi have been supported by DKA for the Past one decade.

Source: <http://www.dka.at>

Small Grants Programme

As a women's fund, **South Asia Women Foundation India (SAWF IN)** supports grassroots initiatives and women's and trans*person led organizations with financial aid. **SAWF IN** is a national women's fund in India. They focus on ensuring that flexible and long-term resources reach organizations led by marginalized women.

Source: <https://sawfindia.org> › [small-grants-programme](#)

Nirnaya Women's Fund (India)

The Fund was established in 1998 to financially support women's organizations developing projects for dis-empowered and disadvantaged women in India

Source: <https://www.fundsforngos.org> › [Gender](#)

Top Five Funding Sources for Women Entrepreneurs in India

Top Five Funding Sources for Women Entrepreneurs in India; **1. Bhartiya Mahila Business Bank Loan, 2. Cent Kalyani Scheme, 3. Dena Shakti Scheme**

Source: <https://creditable.com/in>

Member Perspective

- Good effort by Thozhi Federation
- Resource helps through various schemes of Govt of India and Govt of Tamil Nadu
- It has been found new schemes which are not aware
- Resource Book contains schemes related to women to promote as and entrepreneur
- Need awareness to access to schemes
- Better to orient on applying procedures

Workers Perspective

- Expert support to enroll has a member in Labour Welfare Board
- Some schemes are supportive to promote unemployed women became an entrepreneur
- Possibilities on sustain workers union
- Inputs need access to schemes

- Resource book helps to strengthen and increase Membership by obtaining schemes to members