

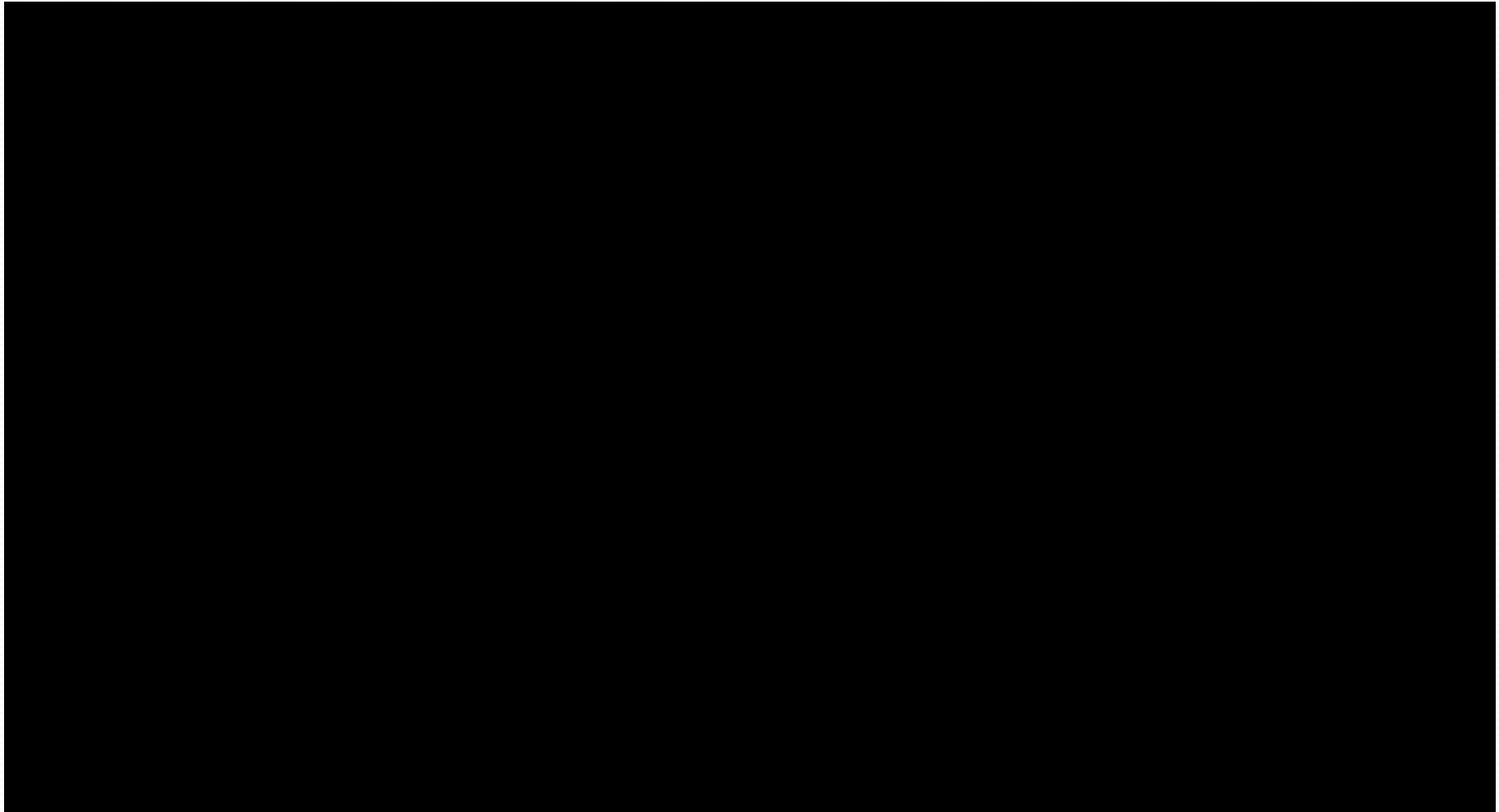
MSME SECTOR **(SMALL BUSINESSES) –** **ROAD AHEAD WITH 7 GOLDEN RULES** **FOR ZERO TOLERANCE TO INFECTION &** **ACCIDENT @ WORKPLACES**

MSME (Small Businesses) in India- A Reality Check

- No of Registered Units - 60 Million
- No Employed in Micro Small Medium Businesses- 110 Million (2020 Figure)
- MSME Sector Contribution to India's GDP – 29%
- Govt of India Policy in the Wake of Covid19 Pandemic is to Promote MSMEs to create New Jobs & Enhancing share in Exports/Contribution to GDP through Liberalized Soft Loan, Restructuring of Loan Payment & Use of Technology ect
- Source – Govt Website/Press Releases 2020

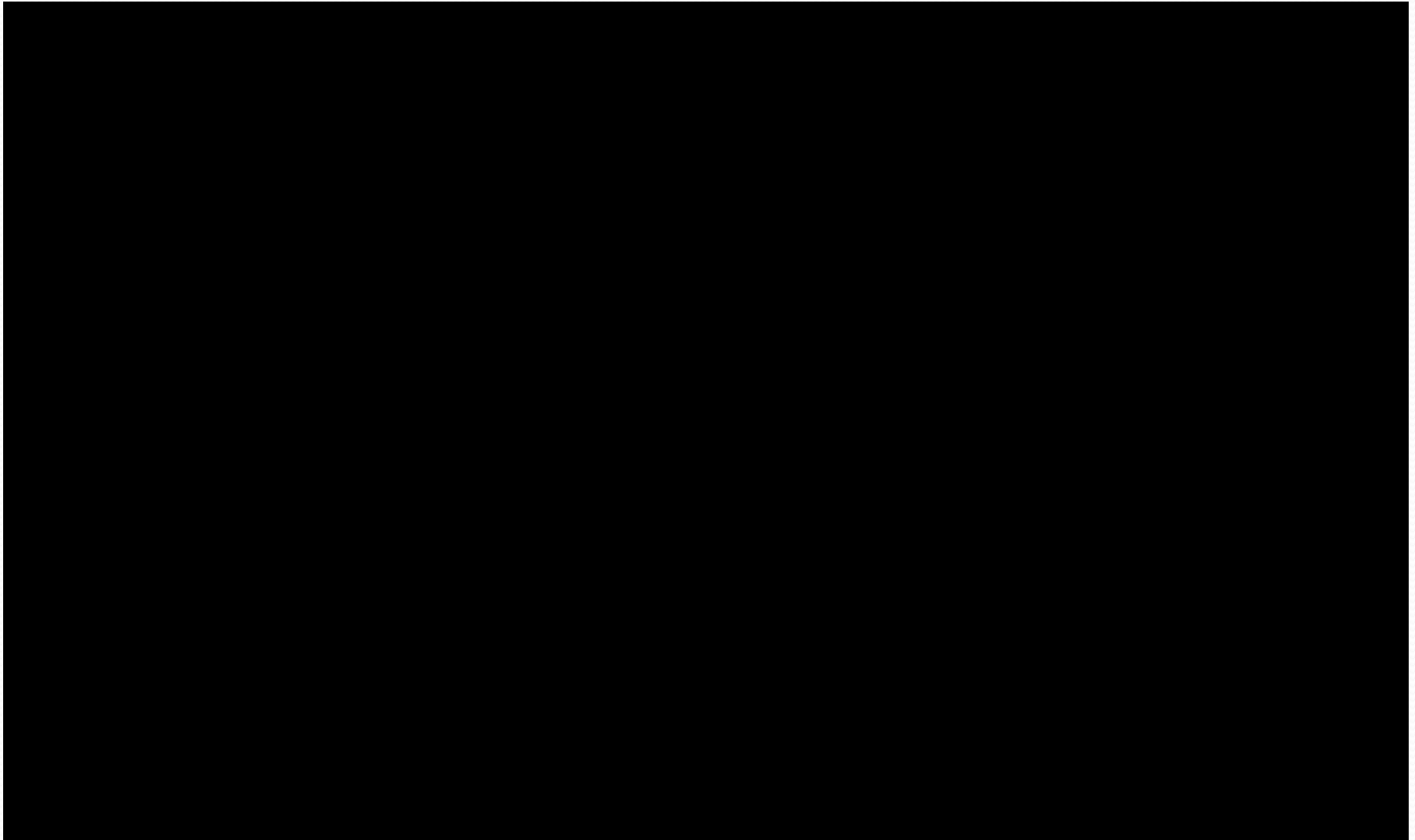
Worksite Injuries-

A Reality Check Through Video @ Indian Industries



Work Site Injuries-

A Reality Check through Video (ISSA Production)



Safety- The Present Scenario in India

- 403,000 people in India die every year due to work
- related issues
- There are 46 deaths every hour

Source: ILO

- 9 out of every 100 employees meet with work related accidents annually

Skill Development- The Present Scenario in India

It is estimated that only 2.3% of the workforce in India has formal skill training compared to 68% in the UK, 75% in Germany, 52% in US, 80% in Japan and 96% South Korea.

62% of India's population is in the working age group (15-59 years), and more than 54% of the total population is below 25 years of age.

Social Security- The Present Scenario in India

- 90% of the working population is in unorganized sector
- Maximum contractualization of jobs in factories and establishments
- Huge migration of labour force from one job to another job in the same city and in the same State
- 70-80% of the labour force are earning less than or at minimum wages fixed for different sectors of employment.
- **Approximately 40 million construction workers in India and only 4 million stands covered under some insurance scheme.**

VISION ZERO

संकल्प शून्य

7 Golden Rules for Small Businesses

छोटे व्यवसायों के लिए 7 स्वर्णिम नियम



Preamble

This Guide is based on the ISSA Guide “VISION ZERO: 7 Golden Rules for Zero Accidents and Healthy Work”. It is a special offer for small businesses, where the employer herself / himself is the only leading person, being responsible to manage alone the safety, health and well-being of her / his employees. In order to meet this ambitious challenge, it is important for the employer to care for her / his own safety, health and well-being thus offering a pro-active role model behaviour to her / his workers.

The VISION ZERO prevention strategy and its 7 Golden Rules is an offer for enterprises and businesses from all over the world, for all industrial branches and for all sizes. More than 11,000 enterprises, trainers and supporters are committed meanwhile to the VISION ZERO initiative. This guide intends to expand its benefit to small and medium businesses where only one management level (the employer, the boss herself / himself) is in place, as those simple 7 Golden Rules offer the framework for success in creating a culture of prevention especially in these businesses as well. In order to make them applicable for small businesses, the 7 Golden Rules are “translated” for the needs of those businesses and the number of checkpoints and recommendations are reduced. By this, the ISSA intends to support the sustainability and economic success of those enterprises.

VISION ZERO – 7 Golden Rules for Small Businesses

Golden Rule 1: **“Take Leadership – Demonstrate Commitment”**
means for small businesses:



1 Taking leadership in safety, health and well-being
are a matter for the boss

I am responsible for my employees and for myself.

○○○

I motivate and exemplify others to work safely and healthy.

○○○

I question unsafe and unhealthy behaviour and make it an issue.

○○○

○

I give priority in my actions to safety, health and well-being.

○○○

○

I follow the rules consistently, being aware that I am the role model for my workers.

○○○

○

I stop unsafe and unhealthy action at once.

○○○

I request from all my clients safe and healthy basic conditions in order to deliver my services.

○○○

Golden Rule 2: “Identify Hazards – Control Risks” means for small businesses:

2 Eliminating hazards at the workplace



I systematically look at how we work and where hazards occur.

○ ○ ○

I give a special focus to developing measures from near miss situations, unsafe behaviour, first aid cases and accidents.

○ ○ ○

I am sensible to health risks for my workers and myself.

○ ○ ○

I develop suitable preventive measures for hazards, which cannot be eliminated.

○ ○ ○

I ask for external help in order to identify major hazards and evaluate risks.

○ ○ ○

Individual
Rating

Overall
Rating

Golden Rule 3: “Define Targets – Develop Programmes” means for small businesses:

3 Setting goals to improve safety, health and well-being



I develop goals for safety, health and well-being together with my employees.

○ ○ ○

Together we define concrete measures and necessary steps for implementation in our daily routine.

○ ○ ○

Intermediate results provide cause for correction and incentive to continue.

○ ○ ○

I know and manage the main indicators that affect my work.

○ ○ ○

Individual
Rating

Overall
Rating

Golden Rule 4: **“Ensure a safe and healthy system – be well organised”**
means for small businesses:

4 Organising safety, health and well-being		Individual Rating	Overall Rating
I check and implement legal requirements of my country.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	
I use external expert advice if necessary.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	
I take care that responsibilities are clearly defined and communicated.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/>
I appoint competent employees to take care for special safety and health tasks.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/>
I examine the safety and health effects for my employees of every operational decision.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/>
I give special focus to first aid and rescue chains for every job in my business.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	

Golden Rule 5: **“Ensure safety and health in machines, equipment and workplaces”** means for small businesses:

5 Using safe and healthy work equipment		Individual Rating	Overall Rating
I pay attention to safety and health standards when procuring machines, tools, work equipment and working materials.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	
I regularly check the safety of my machines, tools, work equipment and workplaces.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	
I include health issues (emissions, noise, vibration etc.) in those checks.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/>
I provide necessary personal protective equipment (helmets, masks, safety shoes, goggles, fall protection, hearing protection etc. ...) to all my employees.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/>
I avoid malfunctions and reduce the risk of accidents by regular maintenance.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/>
I verify that the Personal Protective Equipment (PPE) is used in the correct way and is adequate for the task.		<input type="radio"/> <input type="radio"/> <input type="radio"/>	

Golden Rule 6: **“Improve qualifications – develop competence”**
means for small businesses:

6 Improving safety and health
by training and instructing



	Individual Rating	Overall Rating
I only assign tasks to my employees, if I know they are able to perform safely.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
If necessary (e.g. new machines, new technology, new substances), I provide suitable training for my employees.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	
I instruct my employees also in health and safety before starting work, if necessary every day.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	
I regularly check the correct operation and use of safety devices.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	

Golden Rule 7: **“Invest in people – motivate by participation”**
means for small businesses:

7 Working together safely and successfully



	Individual Rating	Overall Rating
Everybody in my business shall contribute to safety and health and well-being.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
I give positive feedback to motivate my employees.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	
We act as a team, respect and help each other.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	
Everybody has the duty to follow our rules and to stop work, if she / he is not sure that it is safe.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	
We talk openly to each other and check our safety and health situation regularly.	<input type="radio"/> <input type="radio"/> <input type="radio"/>	

Guidebook on Golden Rules of Vision Zero, English to Hindi, An Initiative of IGFP-I

- With Vision zero which was launched in India during March 2017, A Safe workplace with Goal of Zero Accident and Disease has been taken up in right earnest by IGFP with Support of DGUV BGBAU BGETEM Germany and Vision Zero ISSA through Awareness Programs, Safety play ,Song video Contest 2029,Publications and News Views Flexi etc
- During Review Meeting at Cologne Germany in August 2029,It was decided that IGFP may take up translation of important Publications hitherto available in English to Local Languages in India to reach Millions with Hindi as major Link Language and importantly Official Language of India with 1500Million in India/World. Hence IGFP with the assistance of Hindi Officers from ESIC has completed Translation from English to Hindi which has been supported by ISSA Vision Zero in June 2020.
- At right side of Slide, Bernard Mail , DrTimm mail and now just received mail from Bernard with Link
- Complied By
- IGFP @ www.indogermanfocalpoint.com

Treichel, Bernd

May 11, 2020, 1:45 PM

to Karl-Heinz, Timm, Martina, Kristina.Eger, PDK-INT-KOOP_ BGBAU, me

Dear Mr Sahu,

I hope that you are well.

Thank you so much. This is incredible and will help spread the message of Vision Zero to the many million people in this world speaking Hindi. This is also the first bi-lingual Vision Zero Guide (English and Hindi in one document).

I have to run it through our Publications department but hope to be able to upload it ASAP!

With kind regards

Bernd Treichel

Senior Technical Specialist in Prevention
International Social Security Association

Guidebook on Golden Rules of Vision Zero, English to Hindi An Initiative of IGFP-II



Timm Sven

May 11, 2020, 2:09 PM
to me, Noetel, Martina, Kristina.Eger, PDK-INT-KOOP_BGBA
U, Bernd
Dear Mr Sahu,
great work, thank you!
With best regards / mit herzlichen Grüßen
Sven Timm
Dr. Sven Timm
Deutsche Gesetzliche Unfallversicherung (DGUV)
German Social Accident Insurance - Federation of the German
statutory accident
insurance and prevention institutions
Head of Central Prevention Division

Vice-President / Vize-Präsident

International Section of the ISSA on Information for Prevention
Comité international de l'AISS pour l'information sur la
prévention
Comité Internacional de la AISS para la Información en materia
de Prevención
Internationale Sektion der IVSS für Information über Prävention

Treichel, Bernd

Jun 4, 2020, 8:56 PM (11 hours ago)
to me
Dear Mr Sahu,
Thanks so much again for all your support!
We have published the guide a few days ago here:
<http://visionzero.global/guides>

We will write a news item shortly, acknowledging
the great work of the persons involved.

Have a nice day

Bernd Treichel
Senior Specialist in Prevention

International Social Security Association

Release of IGFP Calendar @ 16th January 2021

Release of SME Guide Book in India @ 16th January 2021



**& Release of IGFP Calendar with SME Guide Book on 7 Golden Rules for Small Businesses
@ Hotel Presidency, Bhubaneswar 16th January 2021 -III**

Press Note

Indo-German Focal Point(IGFP) in collaboration with Odisha Small Industries Corporation (OSIC) and with strong Support of Micro, Small and Medium Enterprises (MSME) Department, Government of Odisha organized the above stated event, which made following important observations / Takeaways.

1. Development of MSMEs sector is critical for generating demand and promoting revival of post Covid economy.
2. Government of India has announced various developmental measures but Banks should make advances to MSME sector more liberally.
3. Similarly, Government of Odisha has also initiated many proactive measures like MSME park in Kalahandi, single window clearance, development of a manufacturing hub, waiver of loan repayment, encouragement to women entrepreneur and start-ups etc. However premature exit of MSMEs is a big challenge and should be overcome.
4. Odia MSME entrepreneurs, especially start-ups, should be more pro-active to avail incentives being offered by both Governments of India and Odisha. We should be able to facilitate them by development of infrastructure, clusters etc.
5. Preventive care like immunization, home isolation etc is the best measure to face Covid-19.
6. Facilities like unemployment insurance, health benefits etc being offered by organization like ESIC, the details of which are in the website, should be studied and availed. Similar in the case with EPFO.
7. Post Covid-19 new normal environment emerges. So developments like work from home, upgrading of existing skills, no compromise in safety norms and ensuring their compliance, better CSR investment, foreseeing of what is going to happen next and ensuring maintenance of quality in products are important.
8. Supporting measures like effective management of incubement centres, large industries helping downstream industries etc are to be encouraged and implemented.
9. Better interaction between Government and Industry Associations are required before various schemes are formulated and directives issued.
10. Labour laws should be simplified and streamlined to help MSMEs.
11. Functioning of 24x 7 Dedicated Helpline in Industrial Estates & Coordination meeting among Central/ State MSME Authorizes with Ground level SME related Associations @ regular interval will go a long way for strengthening Stakeholders.
12. Various safety measures are required to be taken by MSMEs and in this regard SME Guidebook containing 7Golden Rules as edited by ISSA Vision zero & Printed in India by IGFP (English to Hindi Version) was released by Distinguished Political, TUs , MSME Officer & Small Industries Associations with coordination by IGFP on the Occasion.

Total Impact Through Institutions -30 & Individuals 58

Indo German Focal Point for India

FM doubles budgetary allocation for MSMEs - 1

For the Covid hit MSMEs, the key highlight of the Union budget 2021 remained a higher outlay to the sector. To accelerate the revival of the Covid- hit sector, Finance Minister Nirmala Sitharaman has made a provision of Rs 15,700 crore for the sector. The sector, touted to be the backbone of the nation's economy, was allocated Rs 7,572 crore in the previous union Budget of 2020-21. "We have taken a number of steps to support the MSME sector in this Budget. I have provided Rs 15,700 crore to the sector more than double of the last year," Sitharaman said.

"We have taken a number of steps to support the MSME sector in this Budget. I have provided Rs 15,700 crore to the sector more than double of the last year," Sitharaman said.

We delve deeper into key figures relating to various Central schemes and see how they stack up with that of last year's figures.

In terms of total outlay earmarked for all the schemes/ projects falling under Development of Khadi, Village and Coir Industries, this year's outlay stands at Rs 905.04 crore compared to Rs 1525.94 crore last year, meaning a 40.68% drop. As a result, all the sub-schemes under this head have seen drastic reductions in their allocations.

The Government's popular scheme called SFURTI scheme (Scheme for Fund for Regeneration of Traditional Industries) has been allocated Rs 170 Crore (a drop of 63.42 YoY). It's noteworthy that the SFURTI Scheme was launched in 2005 for making traditional Industries more productive and competitive by organizing the traditional Industries and artisans into clusters to provide support for their long-term sustainability.

he steepest decline in this category came for the Solar Charkha Mission, whose previous figure of Rs 100 crore now stands at Rs 5.04 crore.

Similarly, the allocation to Khadi Vikas Yojana has also been slashed from Rs 370 crore to Rs 250 crore (32.43% decline). At Rs 50.00 crore, Gramodyog Vikas Yojana also witnessed a cut to the tune of 51.41% vis-à-vis the last year's allocation.

Source TOI on 1st Feb 2021

MSME Sector @ Covid-19 Pandemic- A Reality Check- 2



INFECTION AND LOCKDOWN WORRIES

Now Consumer Goods Cos Face Worker Exodus

Shortage at 3rd-party manufacturers, outsourced packaging and supply chains

Writankar Mukherjee & Sagar Malviya

Kolkata | Mumbai: After the retail and restaurant sectors, manufacturers of consumer goods are faced with an exodus of contractual labour migrating back to their homes, worried about Covid infections and possible lockdowns forcing them to run out of income.

Several fast-moving consumer goods (FMCG) and consumer electronic companies said the churn is mostly in Maharashtra, the worst-affected state in terms of new infections.

The labour shortage is said to be mostly at component suppliers, third-party manufacturers, and outsourced packaging and supply chains, forcing some to create a pool of temporary workers who can step up in case of disruption.

Godrej Appliances business head Kamal Nandi said the departure of casual and temporary labour is to the extent of 10-15% from the Pune industrial belt, hitting the company's plant and its suppliers.

"While we have managed to mitigate this, if the migration increases, it will start impacting production," he said.

Reverse migration started at restaurants and the retail sector in cities such as Mumbai and Delhi earlier this week, but has spread to other consumer-facing companies as well.

The Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which owns Amul, is facing some challenges at its plants in Mumbai, Pune and Aurangabad due to contractual labour leaving, said managing director RS Sodhi.

"We are adjusting to it from our learnings of last year," he said.

According to a report by Elara Capital, nearly 75-80% of the labour that had reverse migrated returned to their place of work, leaving a workforce gap after last year's lockdown.

Parle Products senior category head Krishnarao Buddha said there has been a 10-15% reduction in employee strength at third-party manufacturers which will only increase.

State govt readies road map for devpt of MSME sector

Sujit Nisoyi@timesgroup.com

Bhubaneswar: The micro, small and medium enterprises (MSME) department has prepared a roadmap for development of the MSME sector in the state that has the potential to generate more job opportunities.

State MSME minister Dibya Shankar Mishra recently chaired a meeting to prepare the road map for development of the sector that was attended by senior officials.

As the state government has recently directed district administrations to hand over unused government assets in banyan, brick, and districts to women self-help groups, it was decided to promote SHG-centric MSMEs in the state. State MSME secretary Satyabrata Sahu emphasized on promoting women entrepreneurs in Odisha.

Since packaging and branding is a major concern in promoting products produced by various women SHGs, it was decided in the meeting to impart training to women SHGs on better packaging and branding for better market value of their products. Emphasis was also given on creating avenues for sale of SHG products in shopping malls, said Sahu.

The minister directed regional officers of the state MSME department to regularly visit the field to understand issues faced by small and medium enterprises and to resolve these on priority basis. As the sector was affected by Covid-19 pandemic, it was directed to ensure easy credit linkage to MSME promoters for their revival.

While the state government has no specific data on the number of MSMEs, it was decided to conduct an MSME census for the first time.

Source TOI Bhubaneswar 11th April 2021

NATION

Govt is committed to empowering traders, says PM Modi

TIMES NEWS NETWORK

New Delhi: Prime minister Narendra Modi has said that the inclusion of retail and wholesale trade as MSMK will help crores of traders get easier finance, various other benefits and boost their business. "We are committed to empowering our traders," PM Modi said on Twitter on Saturday.

On Friday, the Centre had announced revised guidelines for MSMEs with the inclusion of Retail and Wholesale trades in the category.

Minister of MSME and Road Transport and Highways Nitin Gadkari had said the revised guidelines will benefit 2.5 crore retail and wholesale Traders.

He had said that retail and wholesale trade were left out of the ambit of MSME, now under the revised guidelines, retail and wholesale trade will also get benefit of priority sector lending under RBI guidelines. They will be also now be allowed to register on the Udyam portal.

The move has an immediate impact on smaller retailers and wholesalers with businesses up to Rs 250 crore of turnover in availing immediate-term finance as part of various schemes announced under the Atmanirbhar Bharat programme.

Source TOI Bhubaneswar 4th July 2021

Source TOI Bhubaneswar 10th April 2021

Indo-German Focal Point for India

Small Businesses- A Vision for Future in Govt of India's Goal to take Indian Economy to US \$ 5 Trillion by 2024 - 3

- Budget Allocation for MSMEs Doubled to 15700 Crore (US \$ 214 Billion) in FY22
- Rs 3 Lakh (uS \$ 40.85 Billion) Collateral Free Subsidy for Small Businesses
- Various Schemes Providing Credit/Financial Assistance, Skill Development. Marketing & Technology Upgradation for MSMEs (Small Businesses)
- Road Ahead – MSMEs/Small Businesses have Great Potential to Boost Jobs, Exports & Contribution to GDP @ Post Pandemic 2020-21
- Source- Govt Websites & Press Releases 2021

Govt of India Committed for Small Businesses- Says PM - 4

- Inclusion of Retail & Wholesale Trade as MSME will help Millions of Traders to get easier Finance, Various other Benefits, thereby boosting MSME in India
- Above Measure will Benefit about 30 Million Retail & Wholesale Traders as per MSME Ministry Source
- Such Traders with Business Turnover upto 2500 Million Rs will get Priority Sector Lending, besides can register under Udyam Portal of MSME Ministry

Source TOI Newspaper Bhubaneswar Dated 4th July 2021

Temps' wages surge 30% on shortage of labourers

Mamtha.A@timesgroup.com

Chennai: Increased manufacturing activity coupled with a smaller migrant workforce has resulted in a hike in the daily wage rates of temp workers. Industrial clusters are making do with only 80% of migrant workers coming back after the reverse migration seen during the lockdown. As a result, daily wages have gone up from nearly Rs 250 to Rs 350-400.

R Ramamoorthy, a Coimbatore-based MSME business owner and former president of Coimbatore District Small Industries Association (CODISSIA), a confederation of small businesses, said, "Most former workers have returned. However, there is still a 20% gap. This is due to those workers who are aware of their demand and have moved to other metros rather than return to tier-1 and -2 cities."

V N Sujeesh, an auto parts manufacturer from Ambattur (Chennai) with 50-70 staff, said wages for migrant workers have gone up by 25-30%, excluding accommodation. "We now pay up to Rs 9,500 on an average to our skilled migrant labourers, which excludes the lodging facilities. We have also onboarded additional migrant workers. A couple of these have worked in tier-2 cities like Coimbatore at tile manufacturing and textile manufacturing industries and have lost their jobs in the

BOOST FROM DEMAND RECOVERY TOO

➤ As the economy hops back to normalcy, manufacturing sector has expanded, which has led to an **increase in daily wages for temporary workers**

➤ Wages are up at ₹400, as of March, from ₹250-300

➤ Many manufacturing units



have added **20-30% to their temporary workforce**

➤ According to experts, with reverse migration, there's still a **gap in demand & supply** and wage increase is gradually inching back to pre-Covid levels

➤ Growth in wages could be **7-10% in 2021**, experts added

pandemic," Sujeesh said.

Currently, orders are also good and the workforce has gone up by over 20%, as compared to pre-Covid days at 70-80 workers. "One of my former employees who worked with us two years ago has expressed his interest to rejoin immediately, as he fears a second lockdown may come into effect. We have received applications from migrants from Nagpur in Maharashtra, as well as Kerala. The increasing concern among migrant workers is lack of alternative income," he added.

Tiruppur-based Kesavar Senthil, proprietor of Mithra & Company, a premium sewing thread and garment accessories maker, said, "Earlier, we would get migrant labour for an average wage of Rs 300 per day, which has now gone up to Rs 400-500 as of March, 2021. Few of our workers had gone back to their home towns to celebrate Holi. They have said they will be back in the month of June," he added.

There is now a 20-30%

shortage of skilled labourers in the factories in tier-2 cities, as compared to a 10% increase in the labour force reported by factories in metro cities. "Due to the pandemic, wages were stunted in 2020," said Yeshab Giri, director of staffing at Randstad India. "Prior to that, in 2018, the western region had seen a big surge in wages of workers which had more than doubled to Rs 12,000 in Maharashtra. Minimum wages had not been revised for a few years. So, there was a sudden jump. But since then, it has been growing at 8-10% every year."

Since the pandemic, although growth has slowed down in sectors like auto ancillary, FMCG/logistics are growing well. "With reverse migration, there's still a gap in demand and supply and wage increase is gradually inching back to pre-Covid levels," he said. "With GDP rate expected to pick up, growth in wages could be 7-10% in 2021," he added. (With inputs from Namrata Singh)

Job loss during Covid-19 led many to beg

One-Fifth Do Part-Time Work, Says Delhi Govt & IHD Study

Ambika Pandit
@timesgroup.com

New Delhi: A comprehensive socio-economic analysis of the state of those found begging on the streets of the national capital classifies more than half of those surveyed (52%) as "new entrants" who have been into begging during the past five years and around 40% as old timers. Only 8% have been begging since birth.

While most of those surveyed were forced to take up begging largely due to poverty, unemployment, illiteracy and factors like old age, disability and illness, the focused group discussions across districts found that several who have lost their jobs or livelihood due to the Covid-19 pandemic were also forced into begging.

The majority (65%) of the 20,719-plus beggars surveyed earned less than Rs 200 per day, 23% earned Rs 200-500 a day, and 12% per cent received alms in kind.

Half (55%) of them were homeless or shelter-less, while the rest (45%) resided either in slums or in Jhuggi Jhopdi (JJ) Colony.

The study conducted by the Institute for Human Development between February to April this year was commissioned by the Delhi government as part of the social justice ministry's pilot in 10 cities to develop a compre-

hensive rehabilitation plan for beggars. IHD recently submitted the final draft report to the social welfare department, which is now examining it.

Those forced to take up begging due to loss of work during the pandemic include certain categories such as women involved in domestic work, drivers, and security guards. Professor Alakh Sharma, director, IHD said that going by the focused group discussion it is estimated that 30-40% of 3,273 beggars who have joined begging in the last one year must be due to loss of jobs during the ongoing pandemic.

One of the case studies, that's part of the IHD report, reflects the challenges faced by many. A man from South India, identified as Baba Khan, holds an MBA degree and was employed before the lockdown.

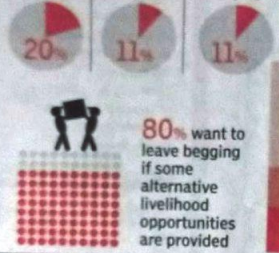
"He got laid off from his company and faced a dire financial crisis. Unable to pay his rent and other expenses, he entered into a state of extreme depression and even tried committing suicide. His neighbours saved him and got him admitted to a hospital in Delhi. He was not able to pay the hospital bills and was thrown out of the hospital as well. He now stays in the vicinity of R K Puram Metro station and survives on alms he receives from people," it is

stated. The survey shows that those found begging were found highly concentrated at religious places, streets or footpaths, traffic signals, and market areas.

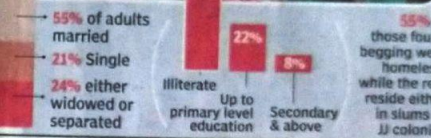
The education profile of beggar's show that while 70% of them were illiterate, around 22% studied up to the primary level, and 8% have secondary & above level of education. Around 67% of the beggars were migrants mainly from Uttar Pradesh, Bihar, Rajasthan and Madhya Pradesh.

Going beyond the number of beggars surveyed, the report pitches the actual estimates of those into begging at around 28,000 taking into

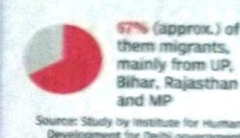
55% DON'T EVEN HAVE A SHELTER



20,719 people found to be engaged in begging across 11 districts in Delhi



1,791 maximum number of beggars found in East district, least - 927 - in North



Source: Study by Institute for Human Development for Delhi government

account that due to the pandemic many of those into begging at certain locations had moved to a different place or had returned to their village.

"We are examining the report. The findings will form the basis of an action plan that will be prepared for enabling effective rehabilitation of those engaged in beggary and also to protect high risk groups by linking them to the various schemes of the government," special secretary-cum-director, social welfare, Delhi government, Rashmi Singh told TOI.

Skill and vocational programmes for those staying at shelters for the homeless

in collaboration with the Delhi Urban Shelter Improvement Board is one measure in the works.

The study found that not all those surveyed were full-time into begging and that the other odd jobs they did clearly do not pay them enough to make both ends meet. One-fifth of those found begging were engaged in some part-time work such as casual labourer in construction and factory, rag picking, domestic help, petty business activities, street vendors, rickshaw pulling and some low paid temporary salaried job.

One-fourth of them reported that their family mem-

bers were also involved in begging in some other locations in Delhi.

Another telling finding shows that those found begging were not always beggars. Around 44% of them revealed that they were engaged in some economic activities such as casual labour activities, self-employment in street vending, small petty business, rickshaw pulling, rag picking, and salaried jobs before their engagement in begging.

The study notes that in focused group discussions, largely, everyone accepted that there has been a drop in their daily income since the Covid pandemic.

Financing of Small Businesses Through Loan- Publicity by Bank

IND SME SECURE




Small & Medium Enterprises

Eligibility	All SME units - Existing (with good track record) as well as New (with satisfactory track record of promoters, group affiliation and project being viable). Neither the account nor any of the group accounts should be a restructured / rescheduled account
Purpose	Financing the SMEs based on collateral security cover. Minimum Collateral requirement - 75% of the limits
Amount of finance	Minimum Exposure - Rs.10.00 lakhs Maximum Exposure : Per borrower - Rs.10.00 Crores Group Exposure - Rs.25.00 Crores
Interest rate	Linked to Credit Rating & Security cover available and offered at competitive rates.

For further details, please contact the nearest Indian Bank Branch

Corporate Office :
254-260, Avvai Shanmugam Salai,
Royapettah, Chennai 600 014.
Email : indmail@indianbank.co.in
Toll Free No: 1800 425 00 000
Visit us at : www.indianbank.in



इंडियन बैंक
Indian Bank
Your Tech-Friendly Bank

Steps Taken by Govt of India Involving Impact of Big Online Retailers on Small Business

Steps taken to deal with impact of big online retailers on small biz, says Goyal

New Delhi: Union minister Piyush Goyal on Tuesday flagged concerns about the influence of big online retailers that is adversely impacting small players and asserted that the government is taking steps to ensure that in the long run, consumers get good quality products at affordable prices.

Against the backdrop of the Supreme Court rejecting pleas of Amazon and Flipkart against a Competition Commission of India (CCI) probe into alleged unfair tra-



de practices, the minister told the Lok Sabha that the influence of big online retailers are increasing due to their money power and small retailers are getting shut. Not just in India, concerns are being expressed by governments across the world, he added.

Goyal is in charge of the ministries of commerce and industry as well as consumer affairs, food and public

In India, there are around six crore small retail businesses giving jobs to around 12-13 crore people

distribution and has been vocal in supporting domestic traders. He made the remarks while responding to supplementaries during the Question Hour on a question related to Amendment of Consumer Protection (e-commerce) Rules, 2020.

In India, there are around six crore small retail businesses giving jobs to around 12-13 crore people, he noted. Goyal said big online retailers would have a major influence and eventually consumers might not have a choice but to buy things at a higher price.

Asserting that the government is taking strict action with respect to the influence of big online retailers, he said CCI and the Enforcement Directorate (ED) are looking into the issue. PH

Report Card of the Trucking Unicorn

How BlackBuck has performed over the last few years

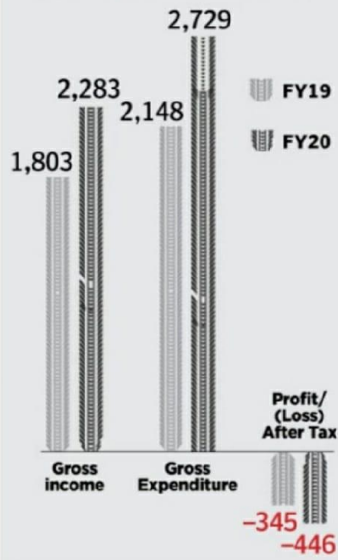
Registered Truckers



Registered Trucks



Financial Health (₹ crore)



to building of muscle," he says, explaining what muscle stands for. "Call it customer value or moat or unit economics," he says.

The second big learning for the entrepreneur is to understand that there is a fine line between experimenting and taking things for granted. In fact, the lines mostly get blurred. While in a new market, one has the right to experiment and iterate, one can't be casual. "In the early years, the lines got blurred and we didn't understand these things properly," he confesses. The third learning is the realisation that nothing comes easy. "If anything is happening without breaking a sweat, then there is some problem," he says. Another crucial lesson is to stay focussed. "Don't get carried away by all the 'gyan' on aggressive scaling," he says. "Stay calm, focussed, and play point by point," says table tennis player who won multiple tournaments

"The exercise of right of pre-emption in respect of the stand-alone lessees is based on the rationale that as far as possible, minerals raised from leases within the State must be put to use within the State for value addition".

- excerpt from point 49 of State Government's sworn affidavit to Orissa High Court in WPC (20774 / 2013)

Hon'ble Chief Minister Sir,

MSME Steel Sector in Odisha now languishing for scarcity of iron ore

- **60% Iron Ore diverted outside State despite protest from local industry.**
- **Merchant mines profiteering as iron ore prices skyrocket in Odisha.**
- **Several Sponge Units closed for iron ore scarcity & thousands of jobs in peril.**
- **Only Pre-emption can save industry doing real value addition in State.**
- **Pre-emption will generate more State Revenues and Employment for local youth.**

Hon'ble Sir,

Kindly reserve minimum 50% Iron Ore for State based Steel Industries under the Pre-Emption scheme

and save the MSMEs in steel sector and lakhs of livelihoods in Odisha

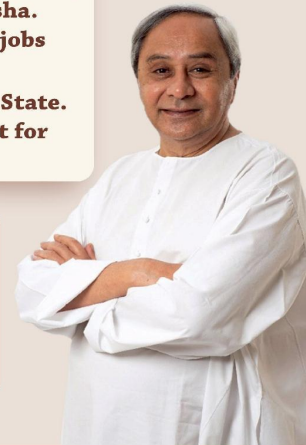
A Joint Appeal by



THE UTKAL CHAMBER OF COMMERCE & INDUSTRY
BHUBANESWAR

&

ORISSA SPONGE IRON MANUFACTURERS' ASSOCIATION
BHUBANESWAR



Source Samaja, Bhubaneswar on 6th Sep 2021

Small Business/Startups @post pandemic-A Reality Check

'Policies should be facilitative & stable'

Shilpa Phadnis & Sujit John | TNN

Bengaluru: Amit Agarwal, global senior vice-president and country head of Amazon India, said the country's policies should enable a structural shift towards a more Digital India, and drive greater ease of doing business.

Talking to TOI, Agarwal said, "The policies should be facilitative and they should be more stable and predictable so that they can allow long-term investments, because for us to really achieve vision of a Digital India, we have to invest quite a bit in logistics and digitisation, and all of that requires capital."

Agarwal noted that e-commerce is less than 3% of the overall retail pie and the pandemic has demonstrated how greater digital adoption is key to economic recovery and India's growth. He said a consultative approach with different stakeholders would throw more light on a stable, predictable and facilitating policy that would accelerate the structural trend. "It should accelerate the growth of SMBs (small & medium businesses) online, allow long-term investments and allow customers to continue to have a great experience," he said.

Asked about its legal case against Future Group, which has prevented the latter from going ahead with its acquisition by Reliance Retail, Agarwal said at the core of the case, "it's all about ensuring that contracts mean something in India".

BETTING ON INDIAN MARKET

IN 8 YEARS, AMAZON INDIA SAYS IT HAS:

- > Digitised 30 lakh small & medium businesses
- > Created 10 lakh jobs
- > Helped over 70,000 merchants to sell in international markets
- > Enabled \$3 billion in exports
- > Created 4,152 crorepati sellers

If India has to be a destination for foreign investments, it's very important that we are able to assert the validity of...contracts and legal agreements

Amit Agarwal |
COUNTRY HEAD,
AMAZON INDIA

If India, he said, has to be a destination for foreign investments, "it's very important that we are able to assert the validity of such contracts and legal agreements".

Amazon India has digitised 30 lakh SMBs, has clocked \$3 billion in exports, and created 10 lakh jobs over the past eight years, Agarwal said. The company took three years to hit its first \$1 billion of exports, the second came in about 18 months, and the third in a year. Amazon is targeting \$10 billion worth of exports from Indian sellers and aims to create 10 lakh new jobs in the country by 2025.

"Covid has clearly created a structural shift. More customers and businesses are coming online than ever before. And they are relying on Amazon for their daily lives and livelihoods. We take this responsibility very seriously, and I think this whole crisis will propel India faster towards a Digital India, it will allow Make in India to go global as businesses target the global customer base," he said. Amazon's Global Selling programme has helped over 70,000 India-based

sellers to sell in international markets.

"The momentum is only going up and there are some great stories coming across categories, whether it is apparel, home furnishings, food, organic food, spices, handicrafts, toys. And we see all the time Indian brands emerge as best sellers on Amazon.com. We track the number of sellers that cross Rs 1 crore in sales and we track whether that number is growing," Agarwal said.

Amazon India had 4,152 crorepati sellers on its platform in 2020. Asked about the many small businesses protesting the growing influence of online retail, Agarwal said technology shifts invariably involve disruption, and all businesses should look at how best they can use new technologies to improve customer experience. He said he was encouraged by the many entrepreneurial businesses that are adopting the new ways of doing things.

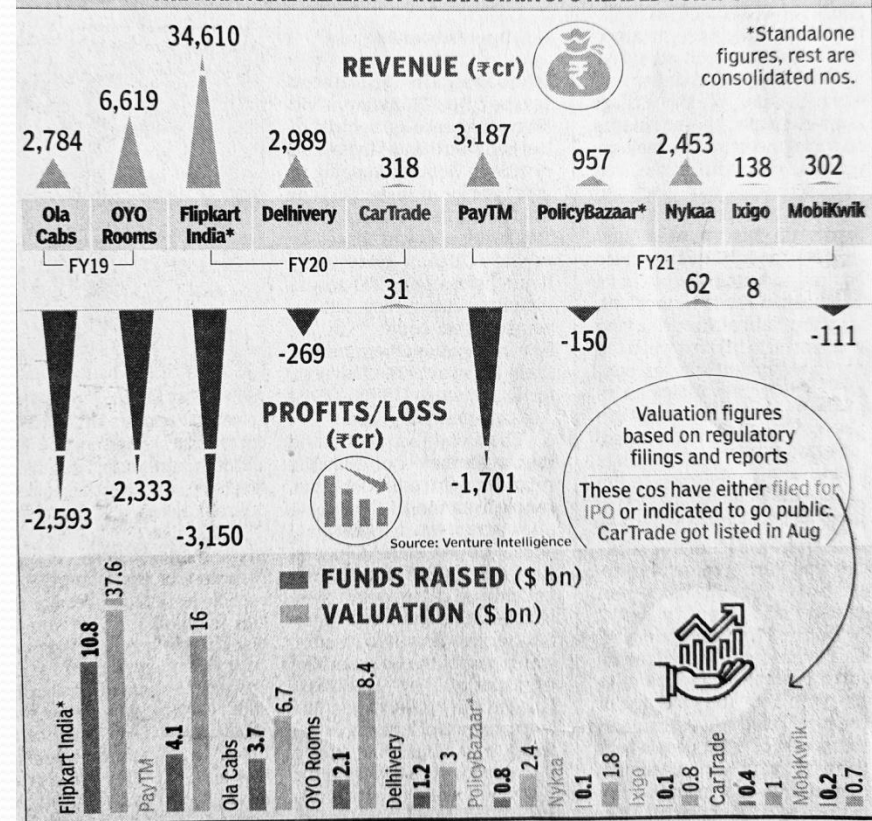
On profitability of the India business, Agarwal indicated the company is still in an investment phase - investing heavily in newer areas like grocery, payments and Prime content.

STARTUPS TAP IPO FRENZY

Digitisation and tech adoption have become mainstream as we emerge from the pandemic, giving Indian tech startups an impetus to tap public markets. After the warm welcome that Zomato got from D-St, a slew of unicorns are getting ready for listing this year



THE FINANCIAL HEALTH OF INDIAN STARTUPS HEADED FOR IPO



Source-Times of India, Bhubaneswar, 10th September 2021

श्रम एवं रोजगार मंत्रालय
Ministry of Labour & Employment
भारत सरकार (Government of India)

e-Shram
Shramev Jayate
NATIONAL DATABASE OF UNORGANISED WORKERS

Key Objective

Implementation of Social Security schemes for the Unorganized Workers.



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श्रम एवं रोजगार मंत्रालय
Ministry of Labour & Employment
भारत सरकार (Government of India)

e-SHRAM Portal
National Database of Unorganized Workers

Category of Unorganized Workers covered

- Construction Worker
- Migrant Worker
- Gig & Platform Worker
- Street Vendor
- Domestic Worker
- Agriculture Worker
- Other Unorganized Workers



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NATIONAL DATABASE OF UNORGANISED WORKERS

Registration Process on e-SHRAM Portal

- Registration has commenced on e-SHRAM Portal from 26th August, 2021. All Unorganised Workers can self-enroll through **www.eshram.gov.in**
- Assistance is also being provided through over 4 lakh CSC/SSK centers all across the country.
- Selected Post Offices are also providing assistance to Unorganised Workers in registration.

e-SHRAM SE JUDEIN, AAGE BADHEIN

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श्रम एवं रोजगार मंत्रालय
Ministry of Labour & Employment
भारत सरकार (Government of India)

e-Shram
Shramev Jayate
NATIONAL DATABASE OF UNORGANISED WORKERS

Documents required for Registration on e-SHRAM Portal

Self-Registration on Portal:

- Aadhaar Number
- Bank Account Details
- Mobile Number linked with Aadhaar

Registration through Common Service Centers (CSCs):

- Aadhaar Number
- Bank Account Details

e-SHRAM SE JUDEIN, AAGE BADHEIN

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National Pension Scheme for Traders, Shopkeepers and Self-Employed Persons



व्यापारियों और स्वरोजगारियों के लिए
राष्ट्रीय पेंशन योजना की

दूसरी वर्षगांठ

योजना की विशेषताएं



60 वर्ष की आयु के बाद 3,000 रुपये प्रतिमाह पेंशन सुनिश्चित।



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Ministry of Labour & Employment
भारत सरकार (Government of India)

National Pension Scheme for Traders and Self-Employed Persons

Celebrating **2nd** Anniversary of

providing old age protection and social security to Traders/Shopkeepers & Self-Employed Persons

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ELIGIBILITY FOR THE SCHEME -

- Age should be between 18 and 40 years
- Annual turnover should be ₹ 1.5 Crore or below
- Should be a Retail Trader/Shopkeeper or Self-Employed person
- Should not be covered under any National Pension Scheme contributed by the Central Government
- Should not be a member of EPFO/NPS/ESIC
- Should not be an income tax payer
- Should not be enrolled under Pradhan Mantri Shram Yogi Maandhan Yojana or Pradhan Mantri Kisan Maandhan Yojana
- Should have Aadhaar Card and Savings Bank Account Number with IFSC Code

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VISION ZERO Just in-Plea on social security benefits for gig workers-Uber, Ola, Swiggy, Zomato & Others

Safety.Health.Wellbeing.



NEW DELHI: A petition has been filed seeking intervention of the Supreme Court in helping secure social security benefits for gig workers engaged by Uber, Ola Cabs, Swiggy, Zomato and other app based service providers.

The petition, jointly filed by a registered union and a federation of trade unions representing app-based transport and delivery workers, and two individual drivers who have worked with Ola Cabs and Uber, alleged that denial of social security like pension and health insurance to them is violation of their right to life and right against forced labour. “The present petition is being filed raising questions of the great public and constitutional importance namely whether the ‘Right to Social Security’ is a guaranteed fundamental right for all working people- whether employed in the formal or informal sectors,” the petition, settled by senior advocate Indira Jaising, said.

“It is the case of the Petitioners herein who are known as gig workers and platform workers that they are in an employment relationship with the aggregators and hence covered by the definition of ‘workman’ within the meaning of all the applicable social security legislations including: The Workmen’s Compensation Act, 1923; The Industrial Disputes Act, 1947; The Employee’s State Insurance Act, 1948; Employee’s Provident Funds and Miscellaneous Provisions Act, 1952; The Maternity Benefit Act, 1961; The Payment of Gratuity Act, 1972 and ‘Unorganised Workers’ Social Welfare Security Act, 2008,” it said.

The petition seeking SC’s direction to Centre said the mere fact that their employers call themselves “aggregators” and enter into so-called “partnership agreements” does not take away from the fact that there exists a relationship of employer and employee between them “At present these workers are not being provided the benefit of social security under any of the labour legislations. This defeats the very purpose of the social- welfare legislations, which seek to ensure social security-a facet the right to work and livelihood on decent conditions of work under Article 21 of the Constitution,” it said.

“These legislations have been enacted pursuant to the Directive Principles of State Policy with a view to ensuring basic human dignity to the workers. The inaction on part of the State in ensuring social security to the “gig workers” and “platform workers” notwithstanding the existence of the said laws, is the clearest violation of Article 21 apart from a violation of Article 14 and

Source:-TOI 22nd Sep 2021

Impact: Through State Visits & National/International Programs



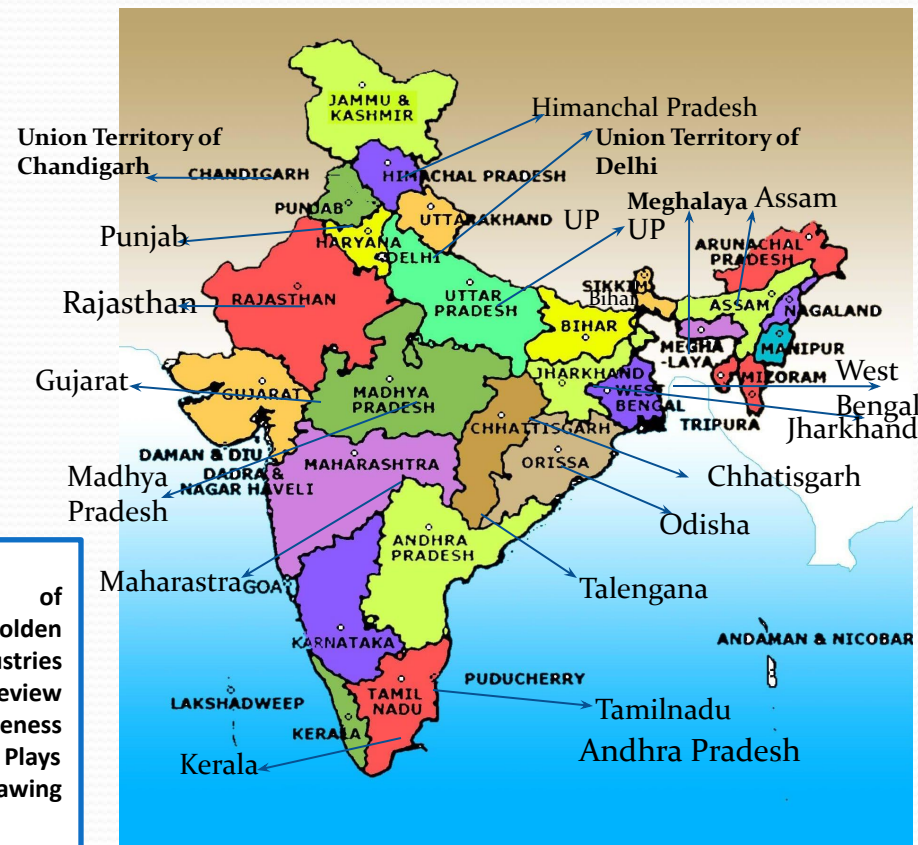
Summary of Impact (Individuals/Institutions 19,735/1004 in 32 Countries)

1. Number of International Symposium coordinated (with Labour Departments of Odisha, Kerala, Tamilnadu, Gujarat & Karnataka): 5
2. Number of Programs : 132 [including State Visits, Awareness Programs, Review meetings of IGFP, International workshops & Street plays, etc.]
3. Safety Song and Video Contest 2019/ International media Festival contest 2019.
4. Knowledge sharing through centre of excellence, KIIT Bhubaneswar.
5. Publications and Brochures.

NOW 2021[21 states + 2 UTs]



Practical Implementation of Vision Zero Golden Rules in Industries through Review Meetings, Awareness Programs, Street Plays & Drawing Competition.



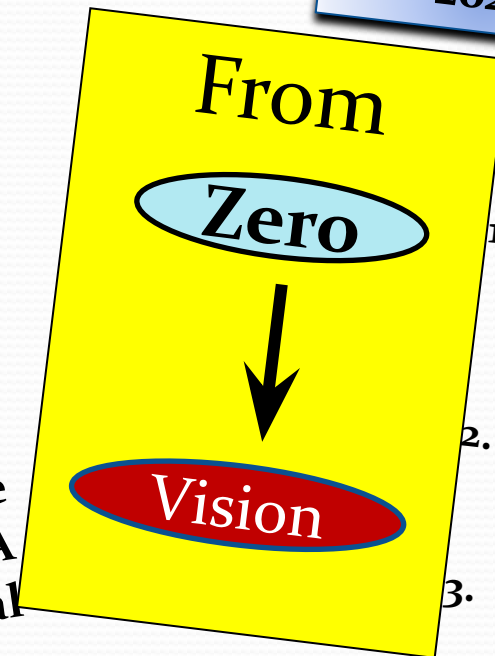
Zero to Vision Zero

2017



Vision Zero Mutual Commitment from Owners, Leaders and workers Policies, Planning, Procedures and practice All (serious) accidents and occupational diseases are preventable A process – Not a goal

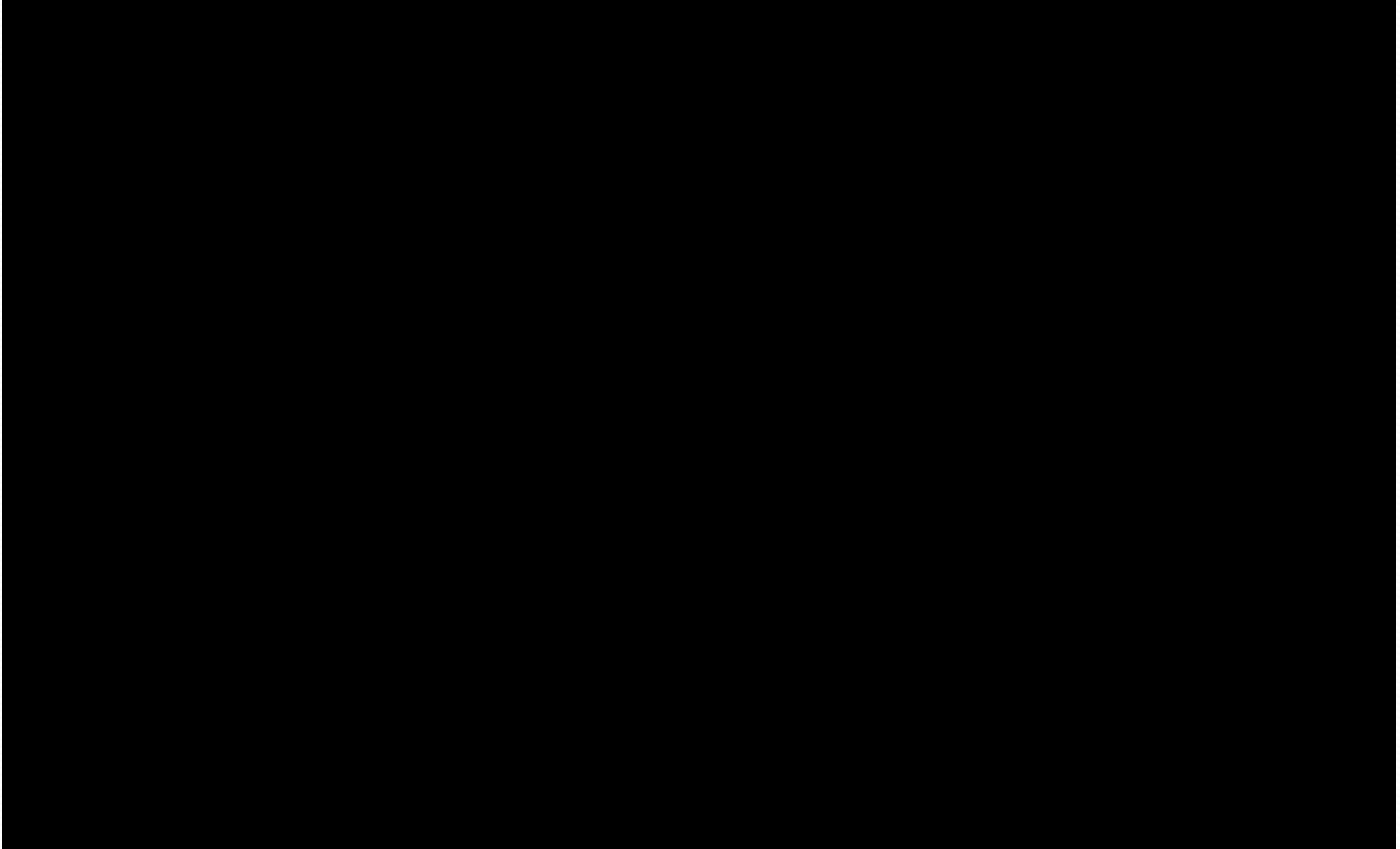
2020



- Pillars for VISION ZERO**
1. Take Leadership – Demonstrate commitment.
 2. Identify hazards – Control risk
 3. Define targets – Develop Programs
 4. Ensure a Safe and Healthy

Impact of OSH Activities of IGFP With strong support of DGUV, BGBAU, BGETEM & BGHW

Winning video of KIIT on Safety @ World Safety Congress Canada 2020 – English Subtitles Prepared by IGFP





Dedicated to the Warriors who
help Preventing the Spread of the
COVID-19 Pandemic



Thank You

**Securing, safety, social security &
skill development starts with self (7S)**

Email: focalpointindia.dguv@gmail.com

bk_sahu04@yahoo.com

Web: www.indogermanfocalpointindia.com

VIEWS EXPRESSED ARE PERSONAL