



International
Labour
Organization

Report dissemination and panel discussion: Extending Social Health Protection to Informal Sector Workers in India: A Survey Report

November 2022

**Project: “Technical support to ESIS for improving
and expanding access to health care services in India
– A transition to formality”**

Report Dissemination

- ▶ Title: Extending Social Health Protection to Informal Sector Workers in India: A Survey Report
- ▶ 23 November 2022, 10.00 AM – 1.20 PM [IST]
- ▶ Venue: Magnolia Hall, India Habitat Centre, New Delhi

The ILO project “Technical support to ESIS for improving and expanding access to health care services in India – A transition to formality” (henceforth, ILO-ESIS project), supported by the Bill & Melinda Gates Foundation (BMGF), is disseminating the report on “Extending Social Health Protection to Informal Sector Workers in India: A Survey Report” prepared jointly by Institute for Human Development (IHD) and ILO DWT/CO-New Delhi on **23 November 2022, 10.00 AM to 1.20 PM IST.**

Background

Social Health Protection

Countries across the world have been advancing towards Universal Health Coverage over the last few decades. Institutions of Social Health Insurance (SHI) have led the way in realizing the Sustainable Development Goal (SDG) 3 - “Ensure healthy lives and promote well-being for all at all ages”.

ILO's framework

The International Labour Organization (ILO) focuses on social health protection as part of its larger goal of developing strong Social Protection Systems to increase resilience, contribute to preventing poverty, unemployment, and informality. The ILO lays special emphasis on the financial protection of vulnerable working populations accessing health services. ILO has been working with governments in combining health interventions with social protection measures, so they can respond effectively to crisis such as COVID-19. This is indeed a core pillar of our response to the health and economic crises emerging from this pandemic. We believe that countries with a large informal economy should hold extension of protection to those not yet covered, including the 'missing middle', at the centre of their policy efforts.

ILO-ESIS Project in India

The ILO in India, through the ILO-ESIS project, has been contributing to this goal by providing technical support to the Employees' State Insurance Corporation (ESIC) to strengthen its health services while increasing coverage and financial protection of working people in India. While studying ESIC's core social health protection role, the ILO has also developed a technical resource document "*Extending Social Health Protection to Informal Sector Workers in India: A Survey Report*". The broad objective of this study is to analyse the potential of upscaling the Employees' State Insurance Scheme (ESIS) services for the inclusion of economic units and workers from the informal sector to mitigate the health-related financial

burden on households. The study focuses on those enterprises and workers who are currently eligible for the ESIS (but not covered), as well as those who are not eligible but may have the willingness to participate and the capacity to contribute.

The Study: Extending Social Health Protection to Informal Sector Workers in India

The study was conducted by the research team at IHD in three phases across four states viz. Rajasthan, Haryana, Kerala, and West Bengal with a sample size of 4045 (2420 in phases 1 and 3 and 1625 in phase 2). It focused on three groups - enterprises eligible but not affiliated to the ESIS and workers therein; enterprises not eligible but with the capacity to contribute and workers therein; and third, workers not covered under the ESIS in affiliated enterprises.

Main Findings

Main findings of survey results consist of three aspects: Understand the employers' perception, understanding the workers' perception and impacts of COVID-19.

The survey results show that the employers' knowledge and understanding on ESIS and other social health protection schemes were rather limited: merely **17 per cent of the employers claimed to know something about the ESIS** and only 10 per cent knew something about the government social health protection schemes.

Concerning the perspectives of workers' on health protection, **33 per cent of workers had health protection benefit of some kind** (30 per

cent state schemes; 3 per cent central scheme). Of the workers covered by health insurance, **10 per cent paid a certain contribution towards the scheme.**

Regarding awareness of ESI Scheme, **21 per cent of the workers had full or partial knowledge about the ESIS**, higher in women as compared to men. **63 per cent workers were interested to participate in the ESIS and make the necessary contribution.** The workers strongly felt the need for health protection and opined that the employer/contractor should bear the onus of medical coverage for their employees.

Trade Unions' roles and actions to enhance health protection to the workers are rather limited. The study reports **only 3 per cent of the establishments experienced trade unions negotiating for individual employees' health and well-being** in the event of workplace accidents and/or serious ailments.

Concerning the impact of COVID-19, a massive loss of livelihood and wellbeing of enterprises and workers has taken place. Small enterprises and workers were the hardest hit and continue to be the most vulnerable to such shocks. Realising the impact of COVID-19 pandemic, **two out of three enterprises (67 per cent) were willing to join the ESIS for health coverage protection scheme** in case additional concession/benefits were provided.

Panel Experts

1. Mr. Ravindra Kumar Kataria, Medical Commissioner, ESIC
2. Mr. Vijay Padate, Advisor, The Employers Federation of India
3. Mr. Amitava Guha, National Secretary, Centre for Indian Trade Unions
4. Dr. Ruma Ghosh, Senior Fellow, V.V. Giri National Labour Institute

73 per cent felt the need for protective health measures against such diseases to ensure availability of quality health services, limit out-of-pocket payments to a minimum and increase accessibility to health-care facilities. Majority of workers preferred the workplace-based government/public scheme (65 per cent).

ILO Panel Discussion

ILO has planned a panel discussion for knowledge-exchange on the study: *“Extending Social Health Protection to Informal Sector Workers in India: A Survey Report”*. The objective is to expand the discussion to expand the coverage particularly to informal sector workers based on the report findings.

The knowledge-sharing by the experts and stakeholders in this programme is expected to contribute to India's ongoing endeavours of expanding health protection coverage to the informal sector workers.

Agenda:

23 November 2022 (Wednesday)

► Timing	► Agenda
9.30-10.00 AM	Registration
10.00-10.10 AM	Welcome notes Ms. Dagmar Walter, Director, ILO-New Delhi
10.10-10.20 AM	A special address by the Employees' State Insurance Corporation (ESIC) Dr. Rajendra Kumar, Director General, ESIC
10.20-10.30 AM	A special address by Institute for Human Development (IHD) Professor Alakh Sharma, Director, IHD
10.30-11.20 AM	Presentation of the report Presenters: Professor Ravi Srivastava, Director, Centre for Employment Studies, IHD and Ms. Mariko Ouchi, Senior Social Protection Specialist, ILO-New Delhi
11.20-11.30 AM	Questions and answers
11.30-11.50 AM	Tea break
11.50 AM -12.50 PM	Panel Discussion: Extension of social health protection in India: possibilities and challenges Panellists: <ol style="list-style-type: none"> 1. Mr. Ravindra Kumar Kataria, Medical Commissioner, ESIC 2. Mr. Vijay Padate, Advisor, The Employers Federation of India 3. Mr. Amitava Guha, National Secretary, Centre for Indian Trade Unions 4. Dr. Ruma Ghosh, Senior Fellow, V.V. Giri National Labour Institute Moderator: Ms. Mariko Ouchi, ILO-New Delhi Rapporteur: Dr. Vivek Panwar, ILO/WHO consultant
12.50-1.10 PM	Open Floor for Questions
1.10-1.20 PM	Concluding Remarks Mr. Insaf Nizam, Specialist on Fundamental Principles and Rights at Work, ILO-New Delhi
1.20 PM	Lunch

Contact details

ILO DWT for South Asia and Country Office for India
 India Habitat Centre
 Core 4B, 3rd Floor, Lodhi Road, New Delhi – 110 003, INDIA

T: +91 – 11 4750-9200, 4750-9210