

## I Will Not Auction My Back! Lessons from Maharashtra's Welfare Boards in Financing Social Protection for Informal Workers



By Poornima Chikarmane and Lakshmi Narayanan

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"I will not auction my back", in the publication's title, is the English translation of the Marathi "*Mazya pathicha lilav karnar nahi*" – the position of Mathadi workers, who opted for piece-rate wages and multiple employers, as reported by Dr Baba Adhav, veteran labour leader and Founder President of Hamal Panchayat.

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**Cover Photograph:** The practice of establishing welfare boards for providing social security and regulating the employment of workers in informal employment – such as Jethi Varjin pictured here – has been extant in India for decades. **Credit:** Paula Bronstein/Getty Images/Images of Empowerment

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## Key Points

- Regulating labour and extending social insurance to informal workers, and in particular self-employed workers, remains a pressing challenge. India's welfare boards, which have existed for more than half a century, represent a unique approach to ensuring the sustainable and fair financing for informal workers' social protection.
  - India's welfare boards are funded by cess or levy on production, consumption or workers' wages, with different boards following different financing strategies. In return, workers who have registered with welfare boards have access to a range of social insurance benefits.
  - While financing strategies differ between sectors and boards, their central innovation lies in the legislated ability to gain financing from those who benefit from informal workers' labour, even if they are not in a direct employment relationship.
  - The tripartite structure of most welfare boards is central to their effective function, providing workers an equal voice in the governance of boards and serving as a platform for social dialogue among employer, workers and the state.
  - Based on a review of the literature and interviews with workers, employers, government officials and experts, this paper explores the design, financing and implementation of Maharashtra's Mathadi Boards and reflects on lessons learned for the sustainable financing and social protection for informal workers more generally.
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## Introduction

Workers in the informal economy do not have formal wage and employment contracts, social security, regulation of working conditions and security of tenure. Many are self-employed own-account workers carrying out their work in public spaces or private premises.

The practice of establishing welfare boards for providing social security and regulating the employment of such workers has been extant in India for decades. National-level welfare boards constituted through acts of parliament include those for workers in mining operations, film and cinema workers, *bidi* (rolled tobacco sticks) rollers, and, more recently, construction workers. They are funded by cess levied on manufactured products, or on consumption, for the provision of medical benefits, group insurance, housing and other benefits to workers registered with the respective welfare boards under the provisions of the respective Acts. A cess is a tax levied for a specific purpose in addition to existing taxes. The revenue from cess is credited to the Consolidated Fund of India and spent on the cess' specified purpose. States such as Tamil Nadu, Maharashtra, Gujarat, Karnataka, Andhra Pradesh and Madhya Pradesh are among those that have also established funds and boards for additional categories of workers (Ministry of Labour and Employment 2007).

There are five welfare boards in the state of Maharashtra, for 1) Hamal and Mathadi workers, 2) private security guards, 3) domestic workers, 4) construction workers and 5) unorganized workers. *Mathadi* is a derivative from the word *Matha*, which means head in Hindi. A Mathadi is a worker who generally carries a load on their head, although oftentimes the load may also be carried on the back and/or shoulders. *Hamal* is a term used for porter, bearer or servant, used in Middle Eastern countries.

As throughout India, Maharashtra's welfare boards have a checkered history and vary in their design, financing and effectiveness. For instance, the Domestic Workers Board has no independent revenue source and is entirely dependent upon government allocations. However, despite challenges, more than 50 years after its enactment in 1969, the Hamal and Mathadi welfare boards remain a remarkable element of Maharashtra's social protection system that highlights the feasibility of integrating informal and self-employed works into social security systems and formalizing their employment relationships.

As the provision of social protection to informal and self-employed workers, as well as newer types of insecure and casualized employment relationships, is a growing concern, it is worth revisiting the principles underlying the Mathadi Boards and their functioning, which hold important lessons for the equitable financing of social protection.

The next chapter provides an overview of Maharashtra's labour market and social protection context. Chapter three summarizes the Mathadi Act. Chapter four explores in some detail the design, financing and implementation of Maharashtra's Mathadi Boards. The paper concludes with reflections on what can be learned from Mathadi Boards for the sustainable and equitable financing of social protection for informal workers.



The study included personal or telephone interviews with workers, representatives of trade unions of Mathadi workers, representatives of employers' associations, staff of the Mathadi boards and labour department officials from Pune, Aurangabad and Mumbai. It also draws upon the existing literature, as well as the published materials of the Labour Department of the Maharashtra government. There is a dearth of data in the public domain regarding the Mathadi Boards, and attempts to request the Boards to provide data were generally unsuccessful.

## **Maharashtra's labour market and social protection context**

The state of Maharashtra in west India has a population of about 122 million. It houses India's financial capital, Mumbai, and is one of the most highly industrialized states. It boasts of an economic growth rate of 12 per cent, contributes 14.2 per cent to the national GDP – the most of any state – and has a per capita income of INR200,000 (USD2,421) (Government of Maharashtra 2022).

At the last census, conducted in 2011, Maharashtra had a workforce of 49.4 million. The proportion of female main workers was 31.5 per cent. The distribution by type of industry was agriculture and allied activities (52.1 per cent), trade, repairs, transportation and storage and communication (13.7 per cent), manufacturing (11.8 per cent) and construction (4.6 per cent) (Census of India 2011). About 53 per cent of Maharashtra's workforce was reported to be self-employed followed by 23.4 per cent employed as casual labour and about 21 per cent as wage/salaried earners. In rural areas, more than half of the workforce (60.4 per cent) was reported to be self-employed and about 29 per cent of the workforce was employed as casual labour followed by 8.5 per cent as wage/salaried earners and 2 per cent as contract workers. In urban areas, 42.5 per cent of the workforce was employed as wage/salaried earners followed by 39.6 per cent as self-employed and 13.4 per cent as casual labour (Ministry of Labour and Employment 2014).

The government of Maharashtra implements the centrally sponsored National Social Assistance Programme (NSAP) but also offers its own schemes targeted at specific vulnerable sections of the population (Ministry of Rural Development, N.d.). The union government provides a specified amount per beneficiary, which the states are free to top up. At the present time NSAP comprises five schemes: 1) Indira Gandhi National Old Age Pension Scheme (IGNOAPS), 2) Indira Gandhi National Widow Pension Scheme (IGNWPS), 3) Indira Gandhi National Disability Pension Scheme (IGNDPS), 4) the National Family Benefit Scheme (NFBS), and 5) the Annapurna Scheme for free food grain only to those below the poverty line who do not receive a pension.

The first four schemes mentioned above are cash transfers in which the union government pays the eligible beneficiary a specified amount each month, which the state governments are free to top up. The Maharashtra government tops up this amount or pays the entire amount to the eligible beneficiary under its Sanjay Gandhi Niradhar Yojana (SGNY) programme for widows, people living in poverty and single women who have no adult working males in the family. The Shravan Bal Vruddhappal Nivruttivetan Yojana (SBVNY) programme provides support for those who are over 65 years old and living in poverty. The Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY) is the publicly funded private health insurance scheme of the Maharashtra government. It offers

cashless inpatient hospitalization up to INR150,000 (USD1,800) to cover those with an annual income of less than INR100,000 (USD1,200).

These cash or in-kind transfer schemes are targeted towards specific vulnerabilities or defined demographic groups, and the eligibility is means tested. The vulnerabilities require certification by government officials, and only those below the poverty line are eligible. The poverty line itself is much contested, variably interpreted, infrequently updated and applied differently to each scheme. In 2009, the government pegged the urban and rural poverty lines at INR33 and INR27 (approx. USD0.40 and 0.37) per person per day respectively. It remains the same in 2023. The schemes do not offer much to the working poor in the informal economy who may not be destitute but nonetheless require social protection to manage risks and fulfill their social and economic potential.

## Maharashtra's informal workers welfare boards

### History of Maharashtra's welfare boards

After casting off the yoke of British colonial rule in 1947, India had promises to keep, one of which was to secure justice for the millions of workers who laboured in the farms, plantations, mines, factories, docks and railway yards. Immediately after independence, the government of India enacted a slew of labour legislations to protect the interests of workers. Foremost among them were The Shops and Establishments Act, 1948; The Factories Act, 1948; The Industrial Disputes Act, 1947; The Payment of Wages Act, 1948; The Minimum Wages Act, 1948; The Employees' Provident Fund Act, 1952; The Employees' State Insurance Act, 1948. These were beneficial to waged workers, in formal contractual relationships with their employers.

At the time, there were masses of workers who were not in formal employment relationships that fit into the framework of the laws that were meant to protect them. They lived in *hovels* – houses or rooms in very bad conditions – and laboured for long hours in appalling conditions for paltry wages in the mills, factories and markets in Mumbai and other cities in Maharashtra.

Ships from all over the world would come to the Mumbai port for loading and unloading. The disputes between the officials of the shipping companies and the workers who loaded and unloaded the goods at the docks started mounting, at which time Placid D'Mello<sup>1</sup>, an employee of the Bombay Port Trust, emerged on the trade union scene in the 1940s and mooted the idea of a tripartite dock workers board for regulating the work of loading and unloading goods at the docks. The legendary trade unionist had direct contact with workers, fiery oratory and was concerned with the conditions of work ranging beyond wage revisions. He brought together various unions into the first integrated trade union of dock workers and challenged the age-old *Tolliwalla* system of engaging cargo-handling shore workers for loading and unloading operations through

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<sup>1</sup> Influenced by socialist leader Ram Manohar Lohia, he joined the socialist party and later also founded the Municipal Corporation Mazdoor (BMCM) Union, BEST workers union, Taxi men's union, Transport and Dock Workers Union and the All-India Port and Dock Workers Federation, which he led till his sudden untimely death due to cardiac failure at the young age of 38 years, in 1958.

labour contractors. He demanded *decasualization*<sup>2</sup> of dock workers as recommended by the Royal Commission on Labour in India in 1931.

Independent India's first Labour Minister, Dr Babasaheb Ambedkar, endorsed the struggle of the dock workers to abolish the contract system. Enacted in 1948, the Dock Workers (Regulation of Employment) Act provided for the registration of dock workers under the scheme for regulation of employment framed under the Act. The Act also provided for the constitution of Dock Labour Boards to be notified by the government, each with a tripartite Advisory Committee that included an equal number of members representing government, the dock workers and employers of dock workers and shipping companies. The accounts were to be audited by the Comptroller and Auditor General (CAG) of India or government-approved auditors, and the annual reports of the boards were to be laid before Parliament or the State legislature within nine months from the close of the financial year. Every notified scheme or rule was also to be tabled in Parliament or Legislature. This entire process leading up to the Dock Workers Act set the stage for, and was the precursor to, the Mathadi Act.

Since the time of the British colonial administration, Mumbai has been an industrial and commercial hub, a port city with a railway line and good road connectivity. Cloth mills, heavy engineering, manufacturing industries flourished, and the city was a magnet for industrial workers from the rural areas of the state. The decades pre- and post-independence until the mid-1960s were also the decades of trade union power. The trade unions had played an important role in the Samyukta Maharashtra movement, the movement for the unified state of Maharashtra when the government of India reconstituted the states within the Indian union along linguistic lines. The state of Maharashtra was formally established on 1 May 1960. The period was one of immense political ferment, during which the national and state government of the day sought to establish its supremacy in Maharashtra. More than a decade after independence, the situation of the large mass of disgruntled workers had only worsened, leading to unrest. The labour laws had benefitted a small minority of workers, but the restless majority was not in formal employment and their demands, including those of the Mathadi workers, were getting strident. The Mathadi workers, led by labour leader Annasaheb Patil in Mumbai, and the Hamals, led by Dr Baba Adhav in Pune, were mainly farmers and agricultural labourers from the Kunbi-Maratha caste in western Maharashtra. They migrated to the cities in groups or *Tollis* often from village or kinship groups to work as manual labourers in loading and unloading operations, with the group leader being referred to as the *Tolliwala* or *Mukadam* (head, chief, foreman). Caste has a significant bearing on politics in India, and a number of political leaders in western Maharashtra belonged to the Maratha caste. The first Chief Minister of the newly constituted Maharashtra state, himself a farmer and an advocate of social democracy, realized that acceding to the demands of the Mathadi workers would not only help to control the

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<sup>2</sup> Decasualization, the term first used by Lord Beveridge, implies the abolition of the practice of the casual employment of workers. According to the report of the Royal Commission on the Poor Laws of Relief of Distress (1909), the practice of casual employment was one of the most insidious causes of social distress. He wrote in 1907 "... those who come to be casual labourers are almost inevitably demoralized by their circumstances. Irregular work and earnings make for irregular habits; conditions of employment in which a man stands to gain or lose so little by his good or bad behaviour make for irresponsibility, laziness, insubordination".



unrest, but also would be politically advantageous to the ruling party in the cities, and by way of the goodwill that the Mathadis would carry to their homes in rural Maharashtra.<sup>3</sup>

The National Dock Workers Union (NDWU) representing Mathadi workers made a representation, via a memorandum to the government of Maharashtra in 1962, stating that there were 20,000 Mathadi workers in Mumbai<sup>4</sup> engaged by 900 employers for carrying out loading, unloading and transport operations. The workers were engaged on a contract basis and paid piece rate wages, prompting the NDWU to demand regular wage scales, permanency, provident fund, bonus, medical benefits and pension under the prevailing labour laws. In response, the government directed its socioeconomic survey department to do a rapid study and, thereafter, constituted a formal tripartite committee comprising the Secretary of the Indian Merchants' Chamber, the president of the Rashtriya Mill Mazdoor Sangh (National Mill Workers Union), the Assistant Commissioner of Labour and headed by the Chairperson of the Industrial Tribunal, to study the working conditions of the Mathadi workers and make recommendations (Government of Maharashtra 1965). Meanwhile, the Lokhandi Jatha Kamgar Union made similar claims representing workers loading and unloading operations in the iron and steel industry. They were, however, excluded, because the union had made an agreement with the Iron Steel Hardware Merchants and Manufacturers Association of India for constituting another tripartite committee.

### **Report of the Mathadi Labour Enquiry Committee, 1965**

The Mathadi Labour Enquiry Committee (MLEC) carried out extensive data collection, through meetings with different groups, on-site observations and interactions, and questionnaires filled by the representative organizations. The report brought out several issues related to the sector. Mathadi workers lived alone, often residing in their work establishments, and returned to their agricultural families in their native villages for four months in the year. Loading-unloading of goods was contingent upon the arrival of goods; hence the hours of work could not be fixed. Mathadi workers were more inclined towards the prevailing method of payment based on piece rate rather than time rated or daily rated work.

The committee opined that paid leave, paid holidays, provident fund, gratuity, pension and medical relief were provided to workmen in advanced economies and, since India had adopted a socialistic pattern, it was fair that some of these benefits were extended to Mathadi workers. The question of who was to pay for the benefits because the workers were not employed by the merchants was a corollary. The Mathadis worked in Tollis with the Mukadam or the Tolliwala being the head, with the Tollis being hired through the Tolliwala or through the contractors. The establishments that engaged the Mathadis were covered by the Factories Act or by the Shops and Establishments Act, both of which prescribed benefits and remedies for workers, but the Mathadi workers were not employees and did not enjoy any legal protection. Neither were

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<sup>3</sup> The history and context in which the Mathadi Act was enacted is pieced together from conversations with Dr Baba Adhav, Com. Subhash Lomte and from reading Dr Rajnarayan Chandavarkar and others mentioned in the references.

<sup>4</sup> Bombay and Mumbai are used interchangeably in this report. Bombay, the colonial name for its state capital, was changed to Mumbai in 1995 by the government of Maharashtra.

they considered workmen for adjudication of disputes under the Industrial Disputes Act. Besides, neither the Mathadis nor the factory owners or merchants were inclined towards pursuing formal employment status. Some part of the explanation for the reluctance of the Mathadi workers for an employment relationship lies in the title of this paper. The piece rate terms on which they worked without being bound to a single employer or concern afforded them a greater measure of choice, flexibility and freedom that they were not willing to forgo.

The section on employer-employee relationship in the MLEC's report refers to discussions between the Committee and the representatives of workers and employers. The employment of Mathadi workers in mills and factories is through contractors. There is no direct employer-employee relationship between the Mathadi workers and the mill or factory. It is the same case with the merchants, traders and other companies that engage the Tolliwalla or Mukadam who collect the wages and pay the workers. Technically, there is no employer-employee relationship between the companies and workers. Benefits under existing labour laws would flow to the workers only in the event of a direct employment relationship. Such a relationship would be possible only if the companies agreed to directly employ the Mathadi workers and the Mathadi workers agreed to be employed. The Committee records that there was a "*positive reluctance*" on the part of the mills, factories and merchants to directly employ these workers, and only a few of those agreed after "*persuasive discussions*" by the Committee to directly employ Mathadi workers (Government of Maharashtra, 1965, pp.23-25. Italics are in the original). There was a similar reluctance on the part of the Mathadi workers to being appointed as direct employees. The Committee concluded that, "*It appears that there is unwillingness on the part of the employers in some sections, there is unwillingness on the part of the workers in some other sections and there is unwillingness on both sides in the rest. There is no prospect of the Mathadi workers being absorbed and converted into direct employees in fact. The only alternative is to make the workers into employees in law*". (Ibid, pp.23-25. Italics are in the original).

However, "making the workers into employees in law" was not a simple endeavor because of definitional issues under the then-existing labour laws. The Committee concluded:

*"However, with a view to avoid any technical complications arising from the amendments of the definitions of 'worker' 'employee' and 'workman' respectively in the Factories Act, the Shops and Establishments Act and the Industrial Disputes Act it is suggested and strongly urged that the Government may be pleased to undertake independent and separate legislation and cause to be enacted a special Act, 'Maharashtra Mathadi Labour Act' providing the workers with the various benefits and also prescribing a remedy for the workers to obtain the same". (Ibid. pp.28).*

Interestingly, Chapter VII of the MLEC report is titled Co-operative Societies:

*"An alternative solution is the formation of societies. It depends on the cooperation among the workers themselves. It will be certainly important and materially useful for the workers working for the mills and factories as the sure result will be the elimination of the exploitation by the middleman, the contractor" (Ibid p.29).*

The Committee further notes that although the Mathadi workers are spread all over Bombay, there are worker concentrations at particular locations, while other Mathadi workers work in specific commodity markets or factories that can form the basis for bringing them into cooperatives. The report refers to the 100 workers working in the sugar market who could be made into a cooperative. The Committee envisaged that such worker societies would maintain contact with the factories and establishments, which in turn would inform the society when they needed labour. The society would deploy workers as per the requirement of the establishments, collect the weekly wages along with contributions from the merchants and deductions from the workers' wages and establish the "Mathadi Welfare Fund". The Association of Merchants that appeared before the Committee expressed their willingness to pay a certain proportion as their own contribution. Member-workers would be provided benefits from the fund. The Committee suggested that the burden of administering the society should not fall on the workers, so the government should pay the wages of the Secretary. At the time, such societies were already in existence and named the "Wadi Bunder Kamgar Sahakar Society" (Labour Cooperative Society of Wadi Bunder) that had 438 members and the "Cotton Kamgar Labour Sahakar Society" (Cotton Workers Labour Cooperative Society). However, the MLEC found that the societies had retained the function of the Tolliwala or Mukadam and that had resulted in an inequitable system because those chosen by big merchants got more work and the others got less. The Committee therefore suggested that the merchants could deal directly with the workers' cooperatives and do away with the Tolliwala and Mukadam, so as to ensure fair distribution of work and earnings. The chapter concludes with the following: "*The Committee strongly recommends the formation of Mathadi Labour Societies on the lines indicated at the outset*".

The government of the day considered the two recommendations made by the MLEC and chose to act on the first. The first was that of enacting a separate, independent special legislation for Mathadi workers "*for providing them with various benefits and also prescribing a remedy for workers to obtain the same*". The second was that the government should "*encourage the formation of cooperative societies of Mathadi workers; and may be further pleased to give assistance in the working of such Societies*" (Government of Maharashtra, 1965, pp.32).

It was opportune that the Government of India appointed the first National Labour Commission to look into the status of labour and to make recommendations, in 1966. The commission submitted its report in 1969, during the time when the Mathadi Act was being formulated. The commission recorded the extensive existence of unorganized/unprotected labour and recommended that, "*the State will have to play an increasingly important role in providing legislative protection for unorganized/unprotected labour*" (Ministry of Labour and Employment and Rehabilitation, 1969, pp. xxxi). The report also carried the draft Maharashtra Mathadi Hamal and Other Manual Workers (Regulation of Employment and Welfare) Act, as an Annexure, and the commission called upon other states to emulate the Act.

### **The legal framework: The Maharashtra Mathadi, Hamal and Other Manual Workers Act**

Following through on the recommendations of the MLEC, the government of Maharashtra enacted the Maharashtra Mathadi, Hamal and Other Manual Workers (Regulation of Employment and Welfare) Act (hereafter the Mathadi Act) in 1969. The

Mathadi Act is a legal framework that accommodates Mathadi and Hamal workers excluded by the labour laws that existed at that time. It is a local legislation, or a law enacted by the state, that opened the dyadic employer-employee relationship to regulate the employment of informal manual workers in scheduled employments to ensure the adequate provision of health and social protection benefits through statutory tripartite Mathadi boards. The salient provisions of the Mathadi Act are set out in this section.

### **Definitions in the Mathadi Act**

The conception of the “unprotected worker” is central to the Mathadi Act and is defined as any person who is engaged in the scheduled employment. A “worker”, on the other hand, is a person who is *engaged directly or through any agency*, whether for wages or not, to do manual work in any scheduled employment, and includes any person not employed by an employer or a contractor, but working with the permission of, or under agreement with the employer or contractor (excluding members of an employer’s family).

The “employer” is defined by the Mathadi Act, in relation to any unprotected worker engaged by or through a contractor, as the principal employer, and in relation to any other unprotected worker, the person who has ultimate control over the affairs of the establishment. This includes any other person to whom the affairs of such establishments are entrusted, whether such person is called an agent or manager.

The “contractor”, in relation to an unprotected worker, means a person who undertakes to execute any work for an establishment by engaging workers on hire or otherwise, or who supplies workers either in groups, gangs (Tollis), or as individuals; and includes a subcontractor, an agent, a Mukadam or a Tolliwala.

The Mathadi Act defines “wages” as all remunerations expressed in terms of money or capable of being so expressed which would, if the terms of contract of employment were fulfilled, be payable to an unprotected worker in respect of work done in any scheduled employment. Any contribution towards housing, social insurance – including provident fund or pension fund, gratuity and travelling allowance – is excluded from the definition of wages.

The Mathadi Act defines the “establishment” as any place or premises, in any part of which any scheduled employment is being carried on.

*Source: The Maharashtra Mathadi, Hamal and Other Manual Workers (Regulation of Employment and Welfare) Act, 1969 as modified up to 16 November 2012.*

### **Scheduled employments in the Mathadi Act**

The Act is applicable to certain “scheduled employments” specified in the Schedule of the Act and to any process or branch of work forming part of such employment. The operations that the workers are expected to perform within the employments are also specified in the Schedule. The Schedule of 14 employments listed in Section 2(9) of the Act is provided in Table 1. It is by no means exhaustive, and the government can notify deletions or additional employments if there is a demand from workers or employers or on the recommendation from the State Advisory Committee. Addition of employments to the Schedule or the inclusion of classes of workers requires the information to be

placed in the public domain for suggestions and objections prior to the notification. There has been no addition since 1984, when the last entry was made.

**Table 1. List of Scheduled Employments in the Maharashtra Mathadi Hamal and Other Manual Workers Act, 1969**

<b>SCHEDULE [See section 2(9)]</b>
1. Employment in <b>iron and steel market</b> or shops in connection with loading, unloading, stacking, carrying, weighing, measuring or such other work including work preparatory or incidental to such operations.
2. Employment in <b>cloth and cotton markets</b> or shops in connection with loading, unloading, stacking, carrying, weighing [measuring, filling, stitching, sorting, cleaning or such other work] including work preparatory or incidental to such operations.
3. Employment in <b>docks</b> in connection with loading, unloading, stacking, carrying, weighing, measuring or such other work including work preparatory or incidental to such operations, but does not include employment of a Dock Worker within the meaning of the Dock Workers (Regulation of Employment) Act, 1948.
4. Employment in <b>grocery markets</b> or shops, in connection with loading, unloading, stacking, carrying, weighing [measuring, filling, stitching, sorting, cleaning or such other work] including work preparatory or incidental to such operations.
5. Employment in <b>markets</b> , and factories and other establishments in connection with loading, unloading, stacking, carrying, weighing [measuring, filling, stitching, sorting, cleaning or such other work] including work preparatory or incidental to such operations carried on by workers <b>not covered by any other entries in this Schedule</b> .
6. Employment in <b>railway yards</b> and goods-sheds in connection with loading, unloading, stacking, carrying, weighing, measuring or such other work preparatory or incidental to such operations by workers who are not employed by Railway Authorities.
7. Employment in connection with loading of goods into <b>public transport</b> vehicles or unloading of goods therefrom and any other operation incidental and connected thereto.
8. Employment in <b>vegetable markets</b> in connection with loading, unloading, stacking, carrying, weighing [measuring, filling, stitching, sorting, cleaning or such other work] including work preparatory or incidental to such operations.
9. Employment in <b>markets or subsidiary markets established under Maharashtra Agricultural Produce Marketing (Regulation) Act, 1963</b> , in connection with loading, unloading, stacking, carrying, weighing, [measuring, filling, stitching, sorting, cleaning or such other work] including work preparatory or incidental to such operations.
10. Employment in <b>khokha (aluminum bars) making and in timber markets</b> .
11. Employment in <b>salt pans</b> .
12. Employment in the fishing <b>industry</b> .
13. Employment in connection with the loading, unloading and carrying of food grains into <b>godowns (warehouses)</b> [sorting and cleaning of food grains, filling food grains in bags, stitching of such bags] and such other work incidental and connected thereto.
14. Employment in establishments engaged in cleaning, sorting, loading, unloading, stacking, carrying, weighing, measuring, stitching, filling of <b>onions or onion bags</b> and such other work including the work preparatory or incidental to such operations.

### **Jurisdiction of the Mathadi Act**

The Mathadi Act extends to the state of Maharashtra. However, its application to specific geographies is through notifications in the government gazette to those geographic areas and with respect to different provisions of the Act. For example, the Act was applied to Employment in Grocery Markets and the Agricultural Produce Markets in Pune Municipal Corporation on 23 July 1973. However, the Pune Grocery Markets or Shops and Markets or Subsidiary Markets Unprotected Workers (Regulation of Employment and Welfare) Scheme in the area of the Pune Municipal Corporation was notified on 30 March 1974. The Schedule to the



Scheme specifies the geographical boundaries of the grocery market as well as the agricultural produce market.

Conversely, the State government also has the power to exclude by notification certain classes of unprotected workers or establishments from the purview of the Act, after seeking the advice of the State Advisory Committee constituted under the Act. The demand for application of the scheme in a particular area can be made by the workers or employers pertaining to the scheduled employment in question. Doubts about the applicability of the scheme to particular employments are settled by the state government based upon the recommendations of the State Advisory Committee<sup>5</sup> and the decision of the government is treated as final. Matters regarding the application of the Act have been fought up to the Supreme Court of India, and the courts have upheld the decisions of the government to form the Boards.

### **Schemes under the Mathadi Act**

Section 3 of the Mathadi Act states that the state government may by means of a Scheme provide for the registration of employers and workers in any scheduled employment/s for the purpose of ensuring an adequate supply and full and proper utilization of unprotected workers with better conditions of work and welfare in such employments. The Act details what each Scheme should provide for, much like an operational guideline. Each respective Scheme notification details out specificities such as which workers are to be included within the specified geographical boundaries; the obligations of workers and employers such as recruitment of registered workers; determination of wages and ensuring their remittance to the Mathadi Board, hours of work and other benefits such as paid leave, overtime, maternity benefits, gratuity, time period for depositing wages with the Board and the penalty for default; the health and welfare measures and the constitution of funds, including provident fund under the Employees Provident Fund Act of 1952; the provision for payment of minimum wages during periods of unemployment or underemployment; how the cost of operating the scheme is to be defrayed, the enforcement authorities and the punishment for non-compliance. Every scheme and rule are required to be tabled and passed in both houses of the State legislature.

### **Welfare Boards under the Mathadi Act**

The architecture of implementation as envisaged under Section 6 of the Mathadi Act is through the constitution of Mathadi Boards by notification of the Maharashtra government. One or more Boards may be appointed for one or more scheduled employment, and for one or more areas. Every Board is a body corporate, with its own seal and power to own property and to dispose of it, and to sue and be sued. This autonomous structure is a distinctive feature of the Mathadi Boards. The Act provides for the Board to consist of an equal number of representatives of workers, employers and the government, nominated by the State government, and for the Chairperson of the Board to be the nominated representative of the State government. This tripartite structure is another distinctive feature of the Mathadi Board.

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<sup>5</sup> The State Advisory Committee, chaired by the government representative, is appointed by the State government as per the provisions of the Mathadi Act. It is expected to advise the government on application of the Act to groups of employers or workers, coordination among boards and any matters related to the administration of the Act.

The Board is at liberty to decide the meetings and the procedures, subject to the approval of the State government. The Board is responsible for administering a Scheme and taking any measure that is required to do so. It also enjoys the powers to perform such functions as may be conferred on it by the Scheme. The Board also has the fiduciary responsibility of maintaining proper books of accounts and balance sheets and getting them audited by the government-approved auditor prior to sending them to the State government. The Mathadi Board is expected to submit an annual report for the preceding year ended March 31, no later than 31 October of the following year. The report is to be tabled before both houses of the legislature. In respect of its powers and functions, the Mathadi Board is bound by the written directions from the State government.

The third distinctive feature of the Mathadi Board is that the Act gives the State government the powers to appoint a single-person Board in the event that workers or employers refuse to nominate their representatives to the Board or for any reason whatsoever. There is no time period prescribed for the existence of the single-person Board, during which the process for constituting a regular representative Board has to be completed. The single-person Board enjoys all the powers of the regular representative Board and performs the duties of the Board and is permitted to draw remuneration from the Board as determined by the State government.

Under the Mathadi Act, the Mathadi Board is vested with the powers of the Court under the Code of Civil Procedure, 1908, to conduct inquiry, enforce attendance of a person and conduct examination under oath, summon and examine the parties and witnesses and determine the monies payable by the employers or the workers. Both parties are required to be heard and the order made under this section is final and cannot be questioned in any court.

### **Inspectors of the Mathadi Boards**

In order to ensure effective implementation of the Mathadi Act, the Mathadi Boards can appoint Inspectors, who are deemed to be public servants (under Section 21 of the Indian Penal Code), to enforce the provisions of the Mathadi Act. Within the rules made under the Act, the Inspectors are empowered to enter and search premises, check and seize records pertaining to the employment and payment of unprotected workers, examine and seize registers and file complaints. The employment of children under the age of 14 years is expressly prohibited by the Mathadi Act. The Board is empowered to investigate complaints and in the case of sums due from the employer or worker, to set up an inquiry for which it is vested with the same powers as a Court under the Code of Civil Procedure, 1908. It can call for affidavits, examine evidence on record and witnesses, enforce the presence of persons and such an inquiry is deemed a judicial proceeding under the Indian Penal Code. Both parties are required to be heard and the decision of the Board in respect of payment of sums cannot be questioned in any Court. The Board is thus a quasi-judicial body. While the Labour Court in the jurisdiction of the Board is designated for handling matters related to the Board, it can do so only upon written request of the Inspector, the Board or the State government.

### **Appropriate courts for offenses under the Mathadi Act**

Offences under the Mathadi Act are tried in the Labour Court constituted under the Bombay Industrial Relations Act, 1946. Only an Inspector or a person specially authorized

by the Mathadi Board or the State government is authorized to file a complaint in writing for any offense punishable by or under the Mathadi Act. The Appellate Court is the Industrial Court constituted under the Bombay Industrial Relations Act, 1946. The decisions of the Labour Court and Industrial Court in respect of offences under the Mathadi Act cannot be questioned in any Civil or Criminal Court.

### **Applicability of certain labour laws to workers registered with the Mathadi Boards**

The Mathadi Board receives wages from the employers and pays them to the workers registered with it, by virtue of which it is deemed to be the employer in respect of The Workmen's Compensation Act, 1923, The Payment of Wages Act, 1936 and the Maternity Benefit Act, 1961.

### **Enquiry and supersession of the Mathadi Board**

The State government has the power to enquire into the workings of the Mathadi Board and, if it deems necessary, to supersede the respective Board, after which the assets and the property of that Board vests with the State government until a new Board is constituted. However, there can be no suit, prosecution or other legal proceedings filed against the State Government or the Board or the Chairman, Secretary, or any member or officer of the Board or Advisory Committee for anything done in good faith.

## **The implementation, financing and administration of Mathadi Boards**

### **Geographical and sectoral coverage of Mathadi Boards**

Maharashtra has 35 districts. There are 36 Mathadi Boards constituted under Mathadi Act in Maharashtra (see annex). Some are sector specific or commodity specific, while others cover all notified scheduled employments in the district. Some Boards cover two or more districts. Each autonomous Board is established as per its notification. The city of Mumbai has 11 sector-specific boards such as iron and steel, cotton, groceries and so on. The Pune District has two Boards, one for the city of Pune and the other for Pimpri Chinchwad, which is specific to the industrial zone. Nashik District has two boards, one of which specifically caters to the onion market at Lasalgaon. The other districts have single inclusive boards that cover all markets and employments within the notified district/s.

Some of the sectoral Mathadi Boards in Mumbai, such as cotton and box making and timber, have become non-functional because markets for those commodities have ceased to exist. Due to economies of scale, the financial and management viability of the unified Boards as in the rest of Maharashtra is higher relative to commodity-specific Boards as in Mumbai unless the number of workers in specific commodity markets is very high. Some of the commodity-specific Boards in Mumbai became unviable and had to shut down, while in Pune, even when the coal market shrank, it made no difference to the unified Boards.

Although the Mathadi Act extended to the state of Maharashtra, its application by notification, the notification of each Scheme and the constitution of each Mathadi Board did not take place immediately. The process was spread out over a few decades. While the reasons for the staggered application of the Act are not clear, it is possible that the government was testing the waters and that the resistance from the employers

would have been higher had it been applied at the same time. Advocate Ram Sharmale<sup>6</sup> suggested that in the late sixties, the unionization of Mathadis and Hamals was limited to the Mumbai-Pune region. It gathered momentum after the enactment of the Mathadi Act, leading to demands for inclusion from Mathadi and Hamal workers from different districts to which the government responded by notifying them. He also said that the Mathadi Act was specifically meant to apply to the transporters and shops and establishments that carried out interstate and inter-district transport and trade of goods. Somewhere along the line, submarkets and establishments ferrying materials within cities got registered, and the practice has continued. Establishments that lie within the jurisdiction of the Union government such as the docks, defense, railways, mines, quarries and airports are excluded from the Mathadi Act.<sup>7</sup> The most plausible reason for the staggered application of the Act seems to be that at the time of enactment, Maharashtra was not as urbanized as it has become during the last three decades. Therefore, markets would have been smaller and their viability for supporting a Board would lower. In 2023 for example, Maharashtra has 306 Agricultural Produce Marketing Committees across market centers in the state, where loading, unloading and trading operations are carried out.

Mathadi and Hamal workers within the salt pans, factories, markets, shops, fishing industry, docks (excluding workers covered by the dockworkers Act) railway yards and goods sheds (excluding railway employees), public transport and other establishments, who are engaged in the total of 46 operations of “loading, unloading, stacking, carrying, weighing, measuring, filing, stitching, sorting, grading, cleaning, packing or such other work including work preparatory or incidental to such operations” are covered under the Scheme. Wares include iron and steel, cloth and cotton, groceries, vegetables, agricultural produce and timber.

**Table 2. List of Schemes and Boards under the Mathadi Act**

Schemes and Boards
1. Mumbai Vegetable Markets Unprotected Labour Scheme, 1985.
2. The Goods Transport Labour Board for Greater Bombay Scheme, 1971.
3. The Clearing Forwarding Unprotected Dock Labour Board Scheme, 1991.
4. The Cloth Markets or Shops Unprotected Workers Scheme, 1971.
5. The Grocery Markets or Shops Unprotected Workers Scheme, 1970.
6. The Railway Goods Clearing and Forwarding Unprotected Labour Scheme, 1976.
7. Mumbai Iron and Steel Market or Unprotected Labour Board.
8. The Cotton Market or Unprotected Labour Board.
9. Pune Mathadi Hamal & Other Manual Workers Board, Pune, Scheme, 1974.
10. Kolhapur Mathadi & Unprotected Labour Board.
11. Latur-Osmanabad Mathadi & Unprotected Labour Board.

<sup>6</sup> Interviewed for this study.

<sup>7</sup> Interview with the Additional Labour Commissioner, Pune.

12. Bhandara-Gondiya Mathadi & Unprotected Labour Board.
13. Nashik Mathadi & Unprotected Labour Board.
14. Dhule-Nandurbar Mathadi & Unprotected Labour Board.
15. Nagpur-Wardha Mathadi & Unprotected Labour Board.
16. Aurangabad Mathadi & Unprotected Labour Board.
17. Chandrapur-Gadchiroli Mathadi & Unprotected Labour Board.
18. Satara Mathadi & Unprotected Labour Board.
19. Akola-Washim-Buldhana Mathadi & Unprotected Labour Board.
20. Aurangabad Mathadi & Unprotected Labour Board.
21. Chandrapur-Gadchiroli Mathadi & Unprotected Labour Board.
22. Satara Mathadi & Unprotected Labour Board.
23. Akola-Washim-Buldhana Mathadi & Unprotected Labour Board.
24. Amravati Mathadi & Unprotected Labour Board.
25. Beed Mathadi & Unprotected Labour Board.
26. Ichalkaranji Mathadi & Unprotected Labour Board.
27. Jalgaon Mathadi & Unprotected Labour Board.
28. Pimpri-Chinchwad Mathadi & Unprotected Labour Board.
29. Solapur Mathadi & Unprotected Labour Board.
30. Sangli-Miraj Mathadi & Unprotected Labour Board.
31. The Mathadi and Other Worker Board Scheme, 1969.
<i>Source: Department of Labour, Government of India. Commissioner of Labour. Mathadi Boards. <a href="https://mahakamgar.maharashtra.gov.in/lc-Mathadi-boards-mr.htm">https://mahakamgar.maharashtra.gov.in/lc-Mathadi-boards-mr.htm</a>. Accessed on 29.12.2022.</i>

## Financing of Mathadi Boards

The strength of the Mathadi Boards in Maharashtra lies in the fact that they are completely self-financed through a levy paid by employers. The term employers, as defined in the Mathadi Act, includes contractors or agents or anyone who uses the workers' labour or is responsible for the economic activity. The state does not make any financial contribution to the Mathadi Board. Clause 30 of the Scheme template (Pune is used as an example) lists the obligations of the employers, within which clause (5) requires the registered employer to pay to the Board, in such manner and at such times as the Board may direct, the levy payable under Clause 42 (1), as well as the gross wages due to daily wage workers and any other amount due to workers. Section 42 of the Pune Scheme states:

*“The cost of operating this scheme shall be defrayed by payments made by the registered employers to the Board. Every employer shall pay to the Board such an amount by way of levy in respect of registered workers allotted to him and engaged by him as the Board may from time to time, by written order specified to the registered employers and in such manner and at such time as the Board may direct.”*



The Scheme empowers the Mathadi Board to decide the levy and provides for different rates of levy for different categories of work or workers, provided that it is the same for workers doing similar work. It stands to reason that the levy would be decided by the Mathadi Boards depending upon the market conditions, the trading volume and the profitability of the markets. In practice it is negotiated with the employers' representatives and the workers' representatives on the Board and is subject to approval of the Maharashtra government. No Board can sanction any levy exceeding 50 per cent of the total wage bill calculated on the basis of the daily time rate wage without the prior approval of the state government. At present, the levies range between 30 and 45 per cent, as can be seen in Table 3. Another significant feature of the levy is that it is calculated as a proportion of the wages payable to a particular worker.

The Scheme empowers the Board to frame rules for Contributory Provident Fund, gratuity, paid leave, death or accidental injury at the workplace, medical and any other benefits that the Board may determine based on the levy collected, after seeking the approval of the state government. A certain proportion of the levy, termed as administrative levy, is allocated towards the establishment costs and administrative expenditure for managing the Board. The component of administrative levy ranges between 2.5 and 7 per cent.

In the event the employer defaults on the payment of the levy, the Mathadi Board is expected to serve him with a demand notice. In the case of further non-compliance, the supply of workers to the employer is suspended. A fine of INR500 (approx. USD6) can be levied by the Mathadi Board from registered or unregistered employers hiring unregistered workers.

**Table 3. Levy payable by employers/contractors/agents/users of labour to Mathadi Boards**

Board	Location	Total levy	Administrative component	Welfare component
Ahmednagar Mathadi and Unprotected Workers Board	Ahmednagar	32	4	28
Akola Washim Buldhana Mathadi & Unprotected Workers Board	Akola Washim Buldhana	30	3.5	26.5
Amravati District Mathadi and Unprotected Workers Board	Amravati	30	3	27
Aurangabad Mathadi & Unprotected Workers Board	Aurangabad	30	6	24
Beed District Mathadi & Unprotected Workers Board	Beed	30	6	24
Bhandara and Gondia District Mathadi Hamal Unprotected Workers Board	Bhandara	35	5	30
Chandrapur & Gadchiroli Mathadi & Unprotected Workers Board	Chandrapur	30	3	27
Dhule & Nandurbar District Mathadi & Unprotected Workers Board	Dhule	30	4.5	25.5
Cotton Market Workers Board	Greater Mumbai, Thane, Raigad	42	4	38
Ichalkaranji Mathadi & Unprotected Workers Board	Ichalkaranji	30	1.75	28.25
Jalgaon Mathadi & Unprotected Workers Board	Jalgaon	30	4.5	25.5

Kolhapur District Mathadi & Unprotected Workers Board	Kolhapur	30	3.75	26.25
Nashik District Mathadi & Unprotected Workers Board (Lasalgaon)	Lasalgaon	34	4	30
Latur Osmanabad Mathadi & Unprotected Workers Board	Latur	30	4.5	25.5
Goods Transport Workers Board	Mumbai	40	1.85	38.15
Mumbai Vegetable Markets Unprotected Workers Board	Mumbai	40	3.75	36.25
The Clearing and Forwarding Dock Workers Board	Mumbai	45	5	40
Metal (excluding iron and steel) and Paper Markets and Shops Mathadi Workers Board	Mumbai	38	4	28
Cloth Markets and Shops Mathadi Board	Mumbai	37	3.16	33.84
Box making and Timber Market Mathadi Board	Mumbai	44.75	6	38.75
Grocery Market Mathadi Board	Mumbai	41	2.21	38.79
Mumbai Iron & Steel Mathadi Board	Mumbai	42	3.75	38.25
Railway Goods Clearing & Forwarding Establishments Labour Board	Mumbai	43	3	40
Maharashtra Fishing Industries Labour Board	Mumbai	30	3	27
Nagpur & Wardha District Mathadi & Unprotected Workers Board	Nagpur	30	3	27
Nanded Mathadi & Unprotected Workers Board	Nanded	30	5.5	24.5
Nashik Mathadi & Unprotected Workers Board	Nashik	30	4.5	25.5
Parbhani Hingoli District Mathadi & Unprotected Workers Board	Parbhani	30	7	23
Pimpri Chinchwad Mathadi & Unprotected Workers Board	Pimpri Chinchwad	30	2.5	27.5
Pune Mathadi Hamal & Other Manual Workers Board	Pune	35	2.5	27.5
Ratnagiri & Sindhudurg District Mathadi & Unprotected Workers Board	Ratnagiri	30	4	26
Sangli District Mathadi & Unprotected Workers Board	Sangli	30	3	27
Satara Mathadi & Unprotected Workers Board	Satara	30	3	27
Solapur District Mathadi & Unprotected Workers Board	Solapur	30	5	25
Yavatmal District Mathadi & Unprotected Workers Board	Yavatmal	30	4	26
Jalna District Mathadi & Unprotected Workers Board	Jalna	30	6	24
<i>Source: Report on the Functioning of the Mathadi Boards, Development Commissioner (Unorganised Labour), Maharashtra State, October 2018, Mumbai. pp.39-40</i>				

The Mathadi Boards are expected to be self-sufficient and do not receive any grants or taxes or any other form of revenue from the state government. Their financial status and the financial sustainability of the Mathadi Boards is entirely dependent upon the number of active registered employers, who transact the wages, and/or at the very least the levy component through the Board. The payment and generosity of benefits also matter relative to the funds raised and the administrative cost incurred. The financial strength

and sustainability of the Mathadi Boards is also contingent upon the registration of new employers and workers. Financial data was not available from the Mathadi Boards. From accounts of those interviewed for this study, and the government’s own Mathadi Enquiry Report of 2018, the proportion of workers operating outside the Board system is higher than those within. In the absence of longitudinal data it is difficult to assess whether this was always the case or whether it is more recent. The Mathadi workers of one union in Pune did say that the Mathadi Boards were more efficient and vigilant in the first 10 years after they were established. The financial data that we were able to access indicate that not all wage transactions are carried out through the Boards. Since financial viability is a major consideration, some of the Mathadi Boards serve more than one district. A couple of commodity specific Mathadi Boards in Mumbai were ended when they became unviable.

### Administrative structure of Mathadi Boards

The Mathadi Board is established for implementing the Scheme and is empowered to take all measures as it sees fit to do so. The Mathadi Board is chaired by the Joint Commissioner or Deputy Commissioner or the Assistant Commissioner of Labour. The post of Chairperson is part time. The Government Labour Officer (GLO) of the Department of Labour, Maharashtra, holds the post of Secretary of the board. The GLOs may work full time with the Board or hold additional charge, over and above their existing responsibilities in the Labour Department. The Mathadi Board pays the salary of any government official working with the Mathadi Boards, in proportion to the time spent. Usually, the GLO is the full-time Secretary of the Board who is paid by the Board. In recent years, the practice of giving additional charge of the Mathadi Board has become increasingly prevalent. This means that the officials split their time between two postings, often unable to do justice to either.

In addition, there are provisions for hiring an accountant, personnel officer, inspectors, cashier, secretaries, driver and auditor, depending upon the size and the financial situation of the Board and subject to prior sanction from the state government.

The sanctioned staff strength of each Mathadi Board, those in place and the vacancies are presented in Table 4. It is clear from the table that more than half the government sanctioned posts are vacant. Although there has been a pause on civil creative recruitments in Maharashtra, there seems to be no reasonable explanation why it should apply to the Mathadi Boards, since they are self-financed autonomous bodies.

**Table 4. Staff positions in the Mathadi Boards**

Board	Location	Sanctioned staff posts	In position	Vacant posts
Ahmednagar Mathadi and Unprotected Workers Board	Ahmednagar	16	14	2
Akola Washim Buldhana Mathadi & Unprotected Workers Board	Akola Washim Buldhana	5	3	2
Amravati District Mathadi and Unprotected Workers Board	Amravati	3	3	0
Aurangabad Mathadi & Unprotected Workers Board	Aurangabad	14	12	2
Beed District Mathadi & Unprotected Workers Board	Beed	4	4	0

Bhandara and Gondia District Mathadi Hamal Unprotected Workers Board	Bhandara	3	0	3
Chandrapur & Gadchiroli Mathadi & Unprotected Workers Board	Chandrapur	3	2	1
Dhule & Nandurbar District Mathadi & Unprotected Workers Board	Dhule	7	4	3
Cotton Market Workers Board	Greater Mumbai, Thane, Raigad	23	1	22
Ichalkaranji Mathadi & Unprotected Workers Board	Ichalkaranji	3	1	2
Jalgaon Mathadi & Unprotected Workers Board	Jalgaon	18	9	9
Kolhapur District Mathadi & Unprotected Workers Board	Kolhapur	9	3	6
Nashik District Mathadi & Unprotected Workers Board (Lasalgaon)	Lasalgaon	6	3	3
Latur Osmanabad Mathadi & Unprotected Workers Board	Latur	9	5	4
Goods Transport Workers Board	Mumbai	80	33	47
Mumbai Vegetable Markets Unprotected Workers Board	Mumbai	30	22	8
The Clearing and Forwarding Dock Workers Board	Mumbai	20	3	17
Metal (excluding iron and steel) and Paper Markets and Shops Mathadi Workers Board	Mumbai	17	7	10
Cloth Markets and Shops Mathadi Board	Mumbai	62	7	55
Box making and Timber Market Mathadi Board	Mumbai	2	2	0
Grocery Market Mathadi Board	Mumbai	70	31	39
Mumbai Iron & Steel Mathadi Board	Mumbai	28	6	22
Railway Goods Clearing & Forwarding Establishments Labour Board	Mumbai	26	24	2
Maharashtra Fishing Industries Labour Board	Mumbai	0	0	0
Nagpur & Wardha District Mathadi & Unprotected Workers Board	Nagpur	29	11	18
Nanded Mathadi & Unprotected Workers Board	Nanded	5	5	0
Nashik Mathadi & Unprotected Workers Board	Nashik	2	2	0
Parbhani Hingoli District Mathadi & Unprotected Workers Board	Parbhani	4	0	4
Pimpri Chinchwad Mathadi & Unprotected Workers Board	Pimpri Chinchwad	12	8	4
Pune Mathadi Hamal & Other Manual Workers Board	Pune	24	13	11
Ratnagiri & Sindhudurg District Mathadi & Unprotected Workers Board	Ratnagiri	7	0	7
Sangli District Mathadi & Unprotected Workers Board	Sangli	12	8	4
Satara Mathadi & Unprotected Workers Board	Satara	9	6	3
Solapur District Mathadi & Unprotected Workers Board	Solapur	14	14	0

Yavatmal District Mathadi & Unprotected Workers Board	Yavatmal	0	0	0
Jalna District Mathadi & Unprotected Workers Board	Jalna	7	4	3
TOTAL		583	270	313
<i>Source: Report on the Functioning of the Mathadi Boards, Development Commissioner (Unorganised Labour), Maharashtra State, October 2018, Mumbai. pp.35-36</i>				

## Roles and functions of the Mathadi Boards

The Mathadi Boards have a regulatory as well as a welfare role. They also have the responsibility of maintaining and managing the welfare funds constituted from the contributions of employers and workers. The functions of the Mathadi Boards as prescribed in the template of the Scheme notification are listed below.

- Ensuring the adequate supply and full and proper utilization of registered workers for the purpose of facilitating the rapid turnout of work.
- Regulating the recruitment and entry and the discharge from the scheme of workers and allotment of registered workers in the pool to registered employers.
- Determining and keeping under review the number of registered workers from time to time, on the registers and records, and the increase or reduction to be made in the number of workers.
- Keeping, adjusting and maintaining employers' registers, entering or re-entering therein the name of any employer, and where circumstances so require, removing from the register the name of the registered employer, in accordance with the provisions of this scheme.
- Keeping, adjusting and maintaining, from time to time, such registers and records as may be necessary of workers who are temporarily not available for work and whose absence has been approved by the Board, and where the circumstances so require removing from any register or record the name of any worker, either at his request or in accordance with the provisions of this scheme.
- Grouping or regrouping of all registered workers into such groups as may be determined by the Board and reviewing the grouping of the registered worker on the application of a registered worker.
- Making provision subject to the availability of funds for welfare of registered workers, including medical services in so far as provision does not exist apart from this scheme.
- Recovering from registered employers' contribution in respect of the expenses of this scheme, wages, levy and any other contribution under this scheme.
- Making provision, subject to availability of funds, for health and safety measures in places where workers are employed in so far as such measures do not exist apart from this scheme.
- Maintaining and administering the workers' welfare fund and recovering from all registered employers contribution towards the fund, when such fund is constituted in accordance with the rules of the fund.
- Maintaining and administering the provident fund and gratuity fund, for registered workers in the pool when such funds are constituted.



## Enrolment of workers and employers

### *Geographic and sectoral coverage*

Accurate data about the number of workers and employers registered with the Mathadi Boards is not publicly available. The enrolment data presented in Table 5 is from the lists available on the website of the Department of Labour, Government of Maharashtra, the Mathadi Enquiry Report of 2018 and some information received from Mathadi Boards under the Right to Information Act. There may be some inconsistencies because of the confusion between registered and active workers whose wages and/or levy are transacted through the respective Mathadi Boards.

The total number of workers and employers registered with Mathadi Boards in Maharashtra was 115,963 and 72,449, respectively in 2018.<sup>8</sup> The number of registered workers in 2021 as per the website of the Department of Labour, Government of Maharashtra is 143,509.<sup>9</sup> The highest number of workers is registered with the Grocery Market and the Goods and Transport Workers Boards, both in Mumbai. In fact, Mumbai alone accounts for 41 per cent of all Mathadi workers registered across the state. Gender disaggregated data on the number of workers was not available. The example of Ahmednagar suggests inconsistencies in the data. The Mathadi Enquiry Report of 2018 mentions that there were 786 registered employers and 3,425 active registered Mathadi Workers in the Ahmednagar Mathadi and Unprotected Workers Board on 31 March 2018. The website of the Department of Labour, Government of Maharashtra, however, shows no data on employers and 2,554 active registered workers for the same board.<sup>10</sup> The response to an enquiry under the Right to Information Act dated 17 February 2023 mentions 10,782 registered workers, of whom 3,050 are active. (See annex for details of employers and workers in each Mathadi Board in Maharashtra state).

**Table 5. Number of employers and workers registered with the Mathadi Boards**

Year of first entry	Year of last entry	Board	Location	Employers	Workers	Registered workers
-	-	Ahmednagar Mathadi and Unprotected Workers Board	Ahmednagar	786	3,425	2,554
1991	2018	Akola Washim Buldhana Mathadi & Unprotected Workers Board	Akola Washim Buldhana	1,128	4,086	5,774
1993	2018	Amravati District Mathadi and Unprotected Workers Board	Amravati	320	1,975	1,788
1993	2019	Aurangabad Mathadi & Unprotected Workers Board	Aurangabad	375	1,762	8,292
1997	2018	Beed District Mathadi & Unprotected Workers Board	Beed	179	950	2,268

<sup>8</sup> Development Commissioner (Unorganised Labour), Maharashtra State. Report on the Functioning of the Mathadi Boards. October 2018, Mumbai. pp.37-38.

<sup>9</sup> Department of Labour. Government of India. Commissioner of Labour. Mathadi Boards. <https://mahakamgar.maharashtra.gov.in/lc-Mathadi-boards-mr.htm>. Accessed on 29.12.2022.

<sup>10</sup> Department of Labour. Government of India. Commissioner of Labour. Mathadi Boards. <https://mahakamgar.maharashtra.gov.in/lc-Mathadi-boards-mr.htm>. Accessed 29 December 2022.

2005	2018	Bhandara and Gondia District Mathadi Hamal Unprotected Workers Board	Bhandara	9	300	301
2005	2019	Chandrapur & Gadchiroli Mathadi & Unprotected Workers Board	Chandrapur	12	720	674
1995	2019	Dhule & Nandurbar District Mathadi & Unprotected Workers Board	Dhule	806	3,090	2,970
1975	2000	Cotton Market Workers Board	Greater Mumbai, Thane, Raigad	6	21	306
2004	2018	Ichalkaranji Mathadi & Unprotected Workers Board	Ichalkaranji	99	597	583
2006	2019	Jalgaon Mathadi & Unprotected Workers Board	Jalgaon	617	1,155	3,038
-	-	Kolhapur District Mathadi & Unprotected Workers Board	Kolhapur	948	3,228	4,171
1970	2019	Nashik District Mathadi & Unprotected Workers Board (Lasalgaon)	Lasalgaon	1,588	3,000	3,471
1991	2019	Latur Osmanabad Mathadi & Unprotected Workers Board	Latur	323	4,955	12,793
1971	2018	Goods Transport Workers Board	Mumbai	4,574	14,844	17,821
1971	2018	Mumbai Vegetable Markets Unprotected Workers Board	Mumbai	1,636	4,040	6,320
1991	2018	The Clearing and Forwarding Dock Workers Board	Mumbai	16	467	487
1973	2018	Metal (excluding iron and steel) and Paper Markets and Shops Mathadi Workers Board	Mumbai	6,368	3,189	5,586
1971	2018	Cloth Markets and Shops Mathadi Board	Mumbai	4,107	3,184	4,939
1979	2018	Box making and Timber Market Mathadi Board	Mumbai	27	118	121
1970	2018	Grocery Market Mathadi Board	Mumbai	2,606	16,194	16,352
1960	2018	Mumbai Iron & Steel Mathadi Board	Mumbai	699	2,525	3,130
-	-	Railway Goods Clearing & Forwarding Establishments Labour Board	Mumbai	43	3,937	3,861
2014	2018	Maharashtra Fishing Industries Labour Board	Mumbai	20	125	214
1981	2018	Nagpur & Wardha District Mathadi & Unprotected Workers Board	Nagpur	551	5,773	4,046
1992	2018	Nanded Mathadi & Unprotected Workers Board	Nanded	244	1,091	4,121
1986	2019	Nashik Mathadi & Unprotected Workers Board	Nashik	498	2,165	1,591
2004	2018	Parbhani Hingoli District Mathadi & Unprotected Workers Board	Parbhani	27	595	910

1992	2019	Pimpri Chinchwad Mathadi & Unprotected Workers Board	Pimpri Chinchwad	1,339	5,940	5,740
1980	2019	Pune Mathadi Hamal & Other Manual Workers Board	Pune	2,769	6,490	7,244
2006	2018	Ratnagiri & Sindhudurg District Mathadi & Unprotected Workers Board	Ratnagiri	230	1,526	858
1985	2019	Sangli District Mathadi & Unprotected Workers Board	Sangli	567	3,132	2,611
1992	2019	Satara Mathadi & Unprotected Workers Board	Satara	650	1,981	1,994
1992	2018	Solapur District Mathadi & Unprotected Workers Board	Solapur	1,930	7,663	2,471
-	-	Yavatmal District Mathadi & Unprotected Workers Board	Yavatmal	21	470	419
1988	2017	Jalna District Mathadi & Unprotected Workers Board	Jalna	331	1,250	3,690
		<b>TOTAL</b>		<b>72,449</b>	<b>115,963</b>	<b>143,509</b>
<p>Sources:  <i>Report on the Functioning of the Mathadi Boards, Development Commissioner (Unorganised Labour), Maharashtra State, October 2018, Mumbai. pp.37-38.</i>  <i>Department of Labour. Government of India. Commissioner of Labour. Mathadi Boards.</i>  <a href="https://mahakamgar.maharashtra.gov.in/lc-Mathadi-boards-mr.htm">https://mahakamgar.maharashtra.gov.in/lc-Mathadi-boards-mr.htm</a>. Accessed on 29.12.2022.</p>						

### **Enrolment of employers and workers**

The operations carried out by the Mathadi and Hamal workers as listed in the Schedule of Employments has been mentioned earlier in this report. A group of workers that was interviewed explained how the enrolled workers were classified. According to them there are the Tolli workers who are involved in loading and unloading operations. They are essentially mobile and referred to as “itinerant (firte) Tollis”. There are 30 such Tollis in the Gultekdi market, the largest market in Pune. The Tolli leader referred to as the “Mukadam” manages the Tolli, and the earnings are shared equally, including when members are unable to work during illness or family exigency. A Tolli may be small or large, with up to 250 members. Among the Tolli workers are the “varai” Hamals, who carry and stack the goods on the truck itself, and the “bharai” Hamals, who lift the goods from the loading dock onto the truck and vice versa. The third category are those who carry the goods to and from the loading dock to the establishment. Then there are the “gala” workers and women workers, both of whom are attached to the establishments. The “gala” workers are those who work in the shops and establishments, on piece rate, daily or monthly wages. They do the weighing of the goods and sorting, grading, stacking, cleaning and packing as required in the establishment.

The Mathadi Act requires employers to register with the Mathadi Board in a prescribed form that is provided in the Scheme document. The employer in this case does not mean one who has an employment relationship with the worker, but rather the one who uses, or intends to use, the labour of the worker in the particular scheduled employment. More specifically, the Scheme requires “*the registration of every employer including a Mukadam, clearing agent, commission agent, purchaser, importer, exporter engaged in selling, purchasing or trading or acting as an agent in grocery markets and shops and agricultural produce markets*”

*and subsidiary markets in the areas to which the Scheme applies” (Section 14, Pune Scheme of 1974. The same format is used in all Schemes specifying the commodity/market and the geographical boundaries).*

The employer also has to register all workers that work with them. There is no uniform registration form prescribed for workers, a fact that has been brought out by the Mathadi Enquiry Report, 2018. Each Board has its own format. The Scheme defines and makes a distinction between “pool workers” and “monthly workers” who are employed by an employer or contractor on monthly wages. The registration of both types of workers is done by the Board. The Mathadi Act explicitly prohibits the employment of child labour, so children below the age of 14 years are not allowed to work in the establishments covered by the Act. There is, however, no upper age limit for the workers. The one-time registration fee prescribed under the Scheme is INR1 for workers and INR25 (approx. USD0.30) for employers.

Recruitment of the worker to the Mathadi Board is through the employer, through self-application, through complaints of unregistered workers identified during routine inspections by the Inspectors of the Boards. The practice of trade unions of Mathadi workers registering workers with the Mathadi Board after getting the necessary documentation from the employers is widely prevalent. The registration of employers and workers thus takes place through different methods. The Mathadi Act recognizes the mobility of labour and provides for the registration and inclusion of any unprotected worker who is engaged in any scheduled employment in the notified establishments and markets. The gender, religion, caste, state, place of origin, is not a material consideration for registration as a worker.

According to the Mathadi Board officials, all that the worker needs is personal identification, the Aadhaar card and police verification. Police verification requires submission of a form, photograph and a visit to the police station in the area of residence of the worker. This rule does not apply to employers, on account of which some of the workers are bitter about police verification, which they see as a form of criminalization of labour. The Scheme also refers to a free medical check-up of the worker, but none of the Mathadi Board officials mentioned this as a requirement.

The Scheme requires the Mathadi Board to supply an identity card, an attendance card and wage slips in the forms devised by the Board. The Mathadi Board is also expected to maintain the service records of each registered worker, including any disciplinary action taken against the worker, any promotions or commendations given to the worker. The Board is required to supply these to the employers in the case of monthly workers. The Pune Board provides for the appointment of a Personnel Officer, who is required to maintain the records of the employer, including the disciplinary action taken against him.

The Mathadi Board is required to assign daily work to the pool worker and to maintain the daily attendance and wage records of the pool workers. The employer is expected to do the same in the case of the monthly worker. The pool worker is entitled to disappointment money, in case the work he is assigned fails to commence for some reason, and a full day’s wages if the wait is longer than two hours. Workers are also entitled to four holidays (Independence Day, Republic Day, Labour Day and one to be decided by the Board) in the year, with wages decided by the Board. The registered pool worker who is available

for work is deemed to be in the employment of the Mathadi Board and deemed to have accepted the obligations of the Scheme. They are not permitted to engage in work with a registered employer without the permission of the Board Secretary.

A registered employer is required to inform the Mathadi Board of his labour requirements and is obligated not to hire unregistered workers. They are also required to maintain data on the piece rate work carried out by the pool workers and to remit the gross pay and levy to the Board as prescribed by the Board.

The Scheme gives the Mathadi Board the power to determine the number of workers to be registered under various categories; periodically review and anticipate the increase or decrease in the numbers required and to sanction the temporary registration of workers for a specified period; group and regroup them and deploy them as per the requirement from the employers. The officials report that the deployment or regrouping is not routine and happens only if demand is higher in certain markets in certain seasons. In summer for example, there is a high demand for labour to cope with the mango fruit that floods the markets.

### **Resignations of workers from the Mathadi Boards**

The employers' registration is permanent while that of the workers ceases when the worker resigns from the Mathadi Board. There is no provision for re-entry of the worker once they exit the Board. The workers believe that there should be provision for this, as they regret having resigned and suffer the consequences of unemployment or return to work for the same employers without Board registration.

Both the workers and representatives of the Mathadi Boards referred to the resignations. The number of resignations recorded annually was stated to be around 500 at Pune. The Ahmednagar Board provided the numbers of resignations that averaged 203 each year, as compared with an average of 198 new registrations each year, for the past four years.

### **Unregistered workers working in scheduled employments**

The number of unregistered Mathadi workers operating outside the Board structure is difficult to estimate. Most estimates, although varied, indicated that there were more Mathadi workers outside the Board structure than within it. Mathadi workers admitted that the registration of out-of-state migrant workers was not pursued. The Board officials, however, said that registration of migrant workers was never refused. Labour leaders, Board representatives, employers' representatives and workers estimated that between 30 and 80 per cent of Mathadi and Hamals are unregistered and worked outside the Mathadi Board structure.

### **Challenges regarding the registration of workers and employers**

#### ***Employers' reluctance to register with the Mathadi Board***

According to a senior Mathadi Board official:

*"Only 5-10% of the employers are registered. If workers' demands lead to inspections, retribution follows, and they are terminated. So, the unregistered workers continue to work with unregistered employers. Some workers in Mumbai*

*collect the wages and deposit the amount in the employer's name even if he is not registered, to get around this problem. This happens in the transport sector, which is very busy, but the union is strong and has good bargaining capacity. Some workers prefer cash payment because they worry about the banks folding up or don't want the Boards to make their loan deductions or just feel more secure if they get direct cash payments from their employers. We need to educate them."*

The reasons for the reluctance of employers to register with the Mathadi Board have not been elaborated upon by any of the respondents. The registration of employers is mandatory under the law, and unregistered workers are not permitted to work in scheduled employments. Some of this may be attributed to poor enforcement by the inspection systems of the Mathadi Boards.

### ***Poor enforcement and the falling enrolment of employers and workers***

As mentioned earlier, the Boards and unions have fallen short in campaigning for the identification and inclusion of employers and workers, including migrant workers, into the Boards. Unregistered workers continue to work in the areas covered by the Mathadi Boards, as unrecorded substitute workers, "subcontracted" workers or simply as invisible workers operating under the radar. Board officials claim that they do not have enforcement staff for this purpose. Pune, for example, has one Inspector for a Board that has 8,000 registered workers. A key challenge is the large number of vacancies in the Mathadi Boards, and at least some of the inefficiencies and challenges can be attributed to the dearth of capable and adequate staff.

### ***Lethargy on the part of the Mathadi Boards***

Maharashtra has seen growth in manufacturing, trade and commerce during the past five decades with no concomitant increase in the number of employers and workers registered in the Mathadi Boards. The Mathadi Enquiry Report of 2018 notes that the numbers of registered workers and employers are steadily declining. The report mentions that on 31 March 2018 there were 37,100 factories and 2,683,893 businesses recorded in the state of Maharashtra. However, the number of employers registered with the 36 boards was only 72,449, and the number of workers was only 115,963. The report also criticizes the Boards for not implementing awareness raising and enrollment campaigns to increase their membership.

### ***Resistance to expansion of Tollis***

Two-thirds of the Tollis members have to approve the induction of new members into a Tollis upon the death or resignation of a worker. The Mathadi Enquiry Report (2018) regards this as a barrier to the entry of new workers because Tollis prefer to distribute the work among the existing members rather than share it with new members.

The 2002 Report of the Second National Labour Commission of India observed that:

*"As per the evidence received by the Commission with regard to the Mathadi Workers in Maharashtra and Head load workers in Kerala, though advantageous, the system seems to have lent itself to certain abuses such as the closed shop system of working where new entrants are not allowed, and proxy work is allowed. The closed shop system also creates problems for the employers who hire workers but*



*are not able to get the work done as per their requirements. Perhaps better results can come from the system if due steps are taken to prevent the closed shop system and work by proxy (Ministry of Labour 2002, p. 52)."*

### **Potential for unethical behavior**

A Mathadi worker resigns from their Board when they are no longer able to work. Given the high rates of unemployment, there is demand for the relatively secure jobs that offer regular work, income and benefits provided by the Board. As there are no pensions for retiring workers, some sell their Board-affiliated jobs to previously unregistered workers. Workers report that there is no fixed price. Better-paying jobs fetch up to INR1 million (USD12,500). Lower-paying ones may cost around INR100,000 (USD1,250).

A worker interviewed for this study explained how it works:

*"There is no auction, we don't get into it. Some people give the job for free to family members, relatives or friends, others at a cost. Neither the trade union nor the Mathadi Board gets involved."*

In recent years there have been newspaper reports of instances of bullying and extortion of companies and employers by those who claim to be Mathadi workers. They obstruct the loading-unloading work till their demands for bribes are met. (Punekar News, January 2023). Workers, employers and Board officials interviewed for this study were unanimous in their agreement that such criminal behavior is more prevalent in the industrial areas than in markets. It was further suggested that sometimes company and warehouse officials collude in billing non-existent workers or in excess billing of workers. An employer who was on the Aurangabad Mathadi Board reported that he had to close down some of his own units because of the harassment from politically connected unions. A senior former Maharashtra Advisory Board member and employer representative on the Pune Board said if this kind of obstruction continued, industry would have to consider moving their business.

### **Wages and social security benefits**

Workers registered with the Mathadi Boards benefit non-monetarily and monetarily. Some benefits are quantifiable and verifiable, while others may not be, and the perception with respect to a benefit may vary depending upon the stage in the worker's working life. According to Dr Baba Adhav,<sup>11</sup> prior to the enactment of the Mathadi Act and the formation of the Mathadi Boards, informal workers were treated as if they were "upare" (unwanted elements outside the system, in the regional language). The fact of being registered, recognized and counted as a legally tenable worker of the Mathadi Board is therefore an important gain for informal Mathadi and Hamal workers.

The Mathadi Board is a collective bargaining platform for many issues, including wages. A significant feature of the Mathadi Board is that it plays both the regulatory role as well as the welfare role. The Mathadi Board mediates wage settlements between employers' and workers' organizations and determines the minimum wages for different operations.

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<sup>11</sup> Interviewed for this study.

Workers can file grievances with the Board, which is expected to intervene and to resolve disputes. Workers have equal voice with employers and State representatives. All this makes the Mathadi Board an important forum for dispute resolution among workers, employers and Boards.

Most significantly, the process of collectivization leading to the enactment and the implementation of the Mathadi Act has led to the Hamals and Mathadis becoming a political force to contend with in the state. The Hamal is no longer, quite literally, a beast of burden. Rather, Hamals are proud, assertive workers. Having said that, much of the moral force of the collective is drawn from their charismatic leader, Dr Baba Adhav.

## **Wages**

The contract between registered workers and registered employers stipulates that the Mathadi Board shall fix the rates, allowances and overtime, hours of work, rest intervals, leave with wages and other conditions of service for each category of workers.

Registered employers are required to pay the wages to the Board, along with the levy, within the time specified by the Board. The component of levy and the worker's contributions towards a Provident Fund are deducted by the Board prior to the payment of wages. Since the last decade and a half, financial transactions should generally be done via bank transfer. However, the Mathadi Enquiry Report (2018) found that the collection and distribution of wages in cash is common. Furthermore, not all the wages paid to active registered workers actually transit through the Board. The 2018 Mathadi Enquiry Report has flagged the issue of workers being paid some wages directly in cash with only the levy portion deposited with the Board:

*“The act provides for wages and levy to be deposited with the Mathadi boards which then pay the workers through bank accounts. In practice, in all the boards, wages are mostly paid in cash directly to the worker by the employer and only the levy is deposited with the boards. The underpayment of levy is therefore a concern”* (Government of Maharashtra 2018).

## **Social security benefits**

Three important labour Acts are applicable to workers registered with the Mathadi Boards:

- The Workmen's Compensation Act, 1923, provides for payment of compensation in the event of injury, accident, disease caused to the worker in the course of carrying out work.
- The Payment of Wages Act, 1936, ensures timely payment of wages to workers with only statutory deductions or those approved by the worker.
- The Maternity Benefit Act, 1961, provides for the payment of wages during the prescribed period of maternity leave, including in the instance of miscarriage.

The Board is deemed to be the employer for the purposes of these three Acts and is expected to make provision for these benefits from the levy collected.

Workers registered with Boards are entitled to the following social security benefits:

- contributory provident fund
- gratuity/bonus (15 days wages for every year worked)
- paid leave
- workmen's compensation in the event of workplace accidents, and
- maternity benefits.

These are financed through the Welfare Component of the levy that is paid to the Mathadi Boards by the employers. Not all Mathadi Boards pay for all the social security benefits listed above, and many do not pay benefits at statutory rates. The benefits provided are contingent upon the financial position of the respective Mathadi Board.

To fulfill the requirement of the Workmen's Compensation Act, the Pune Board reported that it pays up to INR6,00,000 (USD7,500) in the event of an accident, injury or death at their workplace, to the workers or their dependants. The amount differs depending upon the insurance policy availed by the respective Board. Although the Maternity Benefits Act is applicable to Mathadi Workers, and there are women members in the Mathadi Boards, neither the workers representatives nor the Mathadi Board officials made any mention of the maternity benefits provided to women Mathadi workers.

**Table 6. Uses of the levy paid by employers in Mathadi Boards (%)**

Apportionment of levy (for boards that shared the information)	Pune	Aurangabad	Clearing and Forwarding Dock Workers Board, Mumbai	Nagpur
Total levy	35	30	40	30
Provident Fund	12	12	10	10
Gratuity	5	2	4.5	3.8
Diwali Bonus	11.5	8.33	13	-
Paid Leave and Paid Holidays	3	0.67	4	1.5
Workmen's Compensation	1	1	0.5	-
Submergence	-	-	-	8.33
House Rent Allowance	-	-	1	-
Medical Benefit	-	-	2	1
Festival Leave	-	-	1	-
Relief	-	-	-	0.87
Corpus	-	-	-	1.5
Administration	2.5	6	3	3

Source:

Information for Pune, Aurangabad and Clearing and Forwarding Dock Workers Board, Mumbai: Collected in interviews. Information on the Nagpur Board: Shende Pant V Nandgaye (2017). *Situation Analysis of Mathadi Workers in Maharashtra. A Case Study of Nagpur and Parbhani Districts*: <http://www.ticijournals.org/situation-analysis-of-Mathadi-workers-in-Maharashtra-a-case-study-of-nagpur-and-parbhani-districts/>

## Medical benefits

Few Mathadi Boards offer medical benefits. The Mathadi Hospital in Mumbai is run by the Mathadi Trust and caters to the needs of seven Mathadi Boards. In 2017-18, 357,495 workers used outpatient services in the hospital (Mathadi Enquiry Report, 2018).

The Pune Mathadi Board has an agreement with the Pune Seventh Day Adventist Hospital for providing medical services to registered workers – but not family members. Workers receive free outpatient services at the charitable hospital, which also provides some additional services on a concessional basis. The Mathadi Board reimburses the worker at INR20,000 (USD250) in case of hospitalization. In case of major illnesses such as cancer, heart, brain, kidney or liver failure, the grant amount is INR50,000 (USD625). The worker is free to go to a hospital of their choice, but the bills are reimbursed only after they are verified by the Pune Seventh Day Adventist Hospital. Those who were hospitalized during the COVID-19 pandemic were given INR30,000 (USD375).

The Pune Mathadi Board furthermore allocates 1 per cent of the levy towards Workmen's Compensation but does not transact with any insurance company for the purpose. Workmen's Compensation claims are relatively few, so the accumulated balances are used to support defined medical benefits such as this.

Workers in Pune interviewed for this study expressed their dissatisfaction with the medical benefits provided by the Board and claimed that 95 per cent of workers did not use the empanelled hospital but had taken personal medical insurance policies for which they themselves paid the premium. Workers reported that the trade union had tried to set up a group-based medical insurance policy. Since the workers' salaries were remitted to the Board, the Board would deduct the premium, and claims would therefore be received by the Board. As a result, there would be a time lag before the worker received the claim. Therefore, workers preferred to take their own medical insurance.

## Governance and tripartism

The Mathadi Act and the Mathadi Boards fall within the purview of the State Department of Labour and Industries. At the Board level, the Joint Labour Commissioner or Deputy Labour Commissioner or Assistant Commissioner of Labour of the Labour Department of the Government of Maharashtra holds the post of Chairperson of the Board. Although the Mathadi Boards are expected to be autonomous, the Joint Labour Commissioner (Mathadi) of the state is responsible for the implementation of the Mathadi Act and the Boards in the state. The State Labour Commissioner is responsible for the work of the department through its offices across the 36 districts in the six administrative divisions of the state. The department also undertakes prevention and settlement of industrial disputes, industrial safety and health, and promotes welfare of workers in public sector undertakings. The Principal Secretary (Labour) is the administrative head of the Department of Labour and is responsible for formulation, implementation and enforcement of the labour laws in Maharashtra state. The Labour Minister heads the Ministry of Labour in the Maharashtra government.

Structurally, the Mathadi Boards are constituted as tripartite autonomous Boards, which means they are accountable to the three constituents: workers' organizations, employers' associations and the labour department of the government of Maharashtra.

The principle of tripartism is a crucial feature of the Mathadi Act, where there is structural provision for the Mathadi Boards to have equal representation of the associations of employers, the trade unions or associations of workers, and the government. The Act empowers the Maharashtra government to constitute the Mathadi Boards by nominating persons to them.

In practice the tripartite structure of the Mathadi Boards in Maharashtra has been circumvented by invoking the clause in the Mathadi Act that allows for the appointment of single-person boards. Former members of the Mathadi Boards who were interviewed reported that almost all the Boards have been single-person Boards for over 20 years. This is corroborated by the Maharashtra government's own Mathadi Enquiry Committee (2018). The Pune and the Pimpri Chinchwad Boards are the exceptions and are referred to as "popular boards", meaning fully constituted tripartite boards at various periods in time including from 2019 until June 2022.<sup>12</sup> From June 2022 to March 2023, there was not a single tripartite board in place across the state. A senior Labour Department official argued that the principle of tripartism was followed even in single-person Boards because there was ongoing close and continuous consultation, even though there were no formal meetings.

The Maharashtra government's proclivity for maintaining single-person Mathadi Boards is not new. It spans two decades. This means that successive state governments, despite their differing political ideologies, seem to have shared the reluctance to constitute fully functional tripartite Mathadi Boards under the spirit of tripartism originally envisaged in their conceptualization.

Dr Baba Adhav, veteran labour leader of the Mathadis and Hamals, agrees that tripartite popular Boards need to be re-established, although he takes a pragmatic view of single-person Boards.

*"One-man boards, even if not accountable or very active or committed, provide the structure for basic services such as health, education, provident fund, insurance and other benefits. The staff is accountable to the government and, if they don't function, the unions have to fight and make appropriate demands. In fast-growing countries like India, some minimum protection is needed which the employers don't give, and that can be given through the Mathadi Board structure and processes."*

The Mathadi Boards are constituted by the state government, and they are reconstituted every time there is a change in government. The political vulnerability of the Boards compromises their integrity. As a former representative reported:

*"Aurangabad was a popular board between 2013 and 2017 but all the appointees were those with political connections. There was hardly anyone with actual knowledge of the kind of work that the Mathadis did or who the employers were. There were no experienced activists either in that space."*

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<sup>12</sup> Interviews with the Assistant Labour Commissioner and Chairperson Pune and Solapur Mathadi Board and President and Vice President of the Maharashtra Rajya Mathadi Hamal.

*“The board officials don’t pay any attention to us or respond if we call. I have reached out thousands of times, to no avail. The Board has supported the workers ever since the Act was implemented in 1993. Until now, no one has visited a single merchant to ask how the Board is faring. The Mathadi Act is good, the problem lies with the Hamals and their unions and the government. The representatives who come from Mumbai appear out of the blue. They make no effort to visit the merchants and they have very superficial knowledge of what is happening.” (Grocery merchant and former Mathadi Board member, Aurangabad).*

A Pune merchant who had represented employers on the state level Advisory Board for 20 years:

*“We worked a lot to set things up. Now there are only one-man Boards. That is not how it used to be earlier. The accounting systems need to be improved. Employers do not have any problem if the Hamals get a little extra money. It’s fine. The Merchants get peace. It is a fact that if people don’t have enough money they will rebel. If they are paid well, they will work well. We have the law now, but no one is looking into how the Boards are functioning. The government is not doing anything at all.”*

A trade union representative from Aurangabad:

*“The board doesn’t act promptly. We don’t need it to go beyond the framework of the law. The trade union spends a lot of time and energy just protesting to get the Board to act. We only expect the Board to do the work it has been appointed for.”*

The frustration of interviewed workers from the Dhule district with their Mathadi Board was palpable:

*“The Mathadi Scheme is beneficial but even if cases are filed against the employers, the penalty is a paltry 4-500 Rs. They prefer to pay the nominal penalty rather than the prescribed wages. The Board administration is also very poor. They administer our money, workers’ money, but the officers don’t even talk to us. They are very arrogant. The officers remain for years without being transferred. Our Board official is in charge of four districts Jalgaon, Dhule, Nandurbar and Nashik so he can’t manage the work. He doesn’t want to travel. When we ask for the Board offices to be closer to us, in our district, they ask us to resign if we don’t want the Board. The levy amount covers the administrative cost of the Board, 6 per cent of the total levy goes to them, to cover their costs. So, if the officer is not able to cope with the travel, he should resign. We want our children to be appointed for this work. Why is the government bringing in people who are not interested? Until now not one of ours has been appointed!”*

Overall, there was a good deal of discontent about the Mathadi Boards. While the workers blamed the government-administered Mathadi Boards for unaccountable and unresponsive administration, the employers held the unions responsible for what they perceived as unfair demands of workers, inefficiencies and lack of discipline despite the payment of the levy, and government officials of the Board viewed employers as responsible for widespread non-compliance in registering their enterprises and their workers. There is some element of truth in all the claims and counterclaims. In the end,



however, the responsibility for implementing the Mathadi Act in letter and spirit is that of the Maharashtra government, which enacted it in the first place.

This is where the perspective of Advocate and Senior Labour Lawyer Ram Sharmale is relevant. According to him, the pro-worker stance of trade unions or workers organizations and the pro-employer stance of employers' associations are fair and understandable. The government should then be the custodian of the statutory intermediary institution in the tripartite Mathadi Board. It was in fact envisaged that the government would be the moral custodian of the Board and play the role of a mediator, while letting the Boards autonomously formulate policy, plan and implement. Exactly the opposite has happened; workers and employers have become nominal members and the Boards have become government entities. He goes on to explain:

*“The Mathadi Board has a term of five years, and it was expected that the process for constituting the next board would be completed within a short period and provision was made in the Act for a one-man Board to step in to facilitate seamless transition. This provision was intended as an interim measure during which the single person is custodian of the Board till the constitution of a full-fledged tripartite Board. There is no time limit on how long the single person Boards can continue, so they continue indefinitely because of the convergence of interests between the elected politicians and the appointed administrators and bureaucrats. The representatives of employers and workers who were to be nominated are left completely out of the picture.”*

The state government has powers to enquire into the workings of a board or to supersede a board by due process. In 2018, the government of Maharashtra established a Maharashtra State Level Enquiry Committee (hereafter called the Enquiry Committee) headed by the Development Commissioner (Unorganised Labour), Maharashtra to look into the workings of the Mathadi Boards and make recommendations for their improvement.<sup>13</sup> Submitted in October 2018, the Mathadi Enquiry Committee recommends:

- the merger of all the Mathadi Boards into a single state-level Board
- audits to be carried out by the Comptroller and Auditor General (CAG)
- financial oversight of all the Boards by a senior officer of the government Finance and Accounts Department
- oversight and accountability of all the Mathadi Boards is to be assigned to a bureaucrat of the rank of Commissioner (of the Indian Administrative Service)
- enrolment of all Mathadi workers in government life and accident insurance schemes.

### **Financial governance**

The Mathadi Boards handle substantive funds generated through the collection of wages and contributions from the employers and workers. The estimated annual turnover of the Pune Board for example, is in the region of INR100 crores (USD1 billion). The wages

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<sup>13</sup> Enquiry Report on the Functioning of the Mathadi Boards, Development Commissioner (Unorganised Labour), Government of Maharashtra, October 20th, 2018, Mumbai.

come in and are paid out to the workers. The contributions of levy from the employers and the Provident Fund from workers are retained, invested and managed by individual boards. This requires a high level of responsibility and integrity. The responsibility is even greater in the case of single person Boards. It is in this context that the insights of Advocate Ram Sharmale on the investment decisions of funds are interesting:

*“In actual practice single person boards do not have control over financial decisions. They are not autonomous; they are controlled by the government. They do collect large sums of money as levy, portions of which are allocated to funds for the various worker welfare measures such as provident fund, gratuity and administration of the Board. In the absence of popular Boards, the investment decisions regarding these funds are taken by the government and are communicated via telephone. All the Boards are advised to invest in particular banks and those banks are instructed to purchase government of Maharashtra bonds.”*

The Mathadi Boards are required to maintain the accounts, have them audited and submit annual reports to the State Labour Commissioner, within the time frame specified in the Mathadi Act. The annual reports of the Mathadi Boards along with the audited financial reports are to be placed before the Maharashtra Assembly each year.

## **Reflections on the relevance, design and implementation of Mathadi Boards**

### **Availability of work and changing nature of work**

One significant issue that has been consistently brought up by Mathadi workers is that of assurance of work. As mentioned earlier, the Mathadi model is premised on the principle of “No work, No pay”. Changes in the nature of work risk reducing earnings opportunities for Mathadis and Hamals.

There are plenty of examples of changing work patterns affecting the work of Mathadis and Hamals, with consequences not only for their incomes but also the viability of Boards. The workers at the Pune Railway goods yard lost their work when the yard located at the Pune railway station in the centre of the city shifted to Hadapsar, several kilometers away. Hamals who had settled in the city found the commute difficult and finally stopped working there. Women workers in the city also were not able to manage the commute and the night working hours when the markets in Pune shifted from the city to the outskirts in the late 1980s. The Hamals from Dhule narrated how the changes in the distribution of subsidized grain to beneficiary households under the Food Security Act through the Public Distribution System (PDS) had reduced their earnings. The demand for direct delivery of grain to the Fair Price Shops (distribution centers) to reduce leakages en route was a demand of the Right to Food and Ration Kruti Samiti (Ration Action Committee) campaigns. The reduction in the transportation stages has meant a reduction in the work and wages for loading and unloading en route. The increased use of forklifts, electronic weighing scales, smaller vehicles, logistics firms, changes in packaging have all impacted, or are likely to impact, the work of Mathadi workers. Likewise, workers at the vegetable and fruit markets referred to the decentralized morning and evening markets, weekly markets, walking plazas and direct farm to

consumer marketing by farmers and companies through gig and platform workers, all having affected the inflow of goods into the central markets.

### Who actually pays for the levy?

While the Mathadi Boards are founded on the principle that those benefiting from the labour of workers have a responsibility to contribute towards their social security – and employers deposit contributions – the question of who actually pays for the levy is a complex one. Does it come out of employers' profits, workers' wages or consumers' prices, or a combination of all three? While we do not know the exact incidence (who actually bears the cost) of the levy, Dr Baba Adhav, suggests that:

*"I work in the trade zone. Traders are competitive and profit seeking. They are indifferent to labour laws. Would the merchants and traders have agreed to pay minimum wages to their workers? Unlikely. We already knew that because we had years of experience when no one was willing to implement those Labour Acts. These Hamal Mathadi workers didn't fit those criteria. A socialist, D'Mello, recognized that the only way to cover them was to look at alternatives. This is realpolitik. From the perspective of workers, much has changed for the better."*

### Limited benefits

The Board's major benefits include contributions to a provident fund, gratuity and bonus, as well as work-injury compensation. The first three are proportional to the wages of workers that are transacted through the Mathadi Boards. Life and disability insurance, medical insurance/benefits and old-age pension (although at least partially covered by the provident fund) are not included in the basket of benefits.

The lack of an adequate and guaranteed old-age pension results in workers working as long as possible, despite the strenuous and sometimes debilitating nature of their work. To maintain at least some income in older age, some workers hire "dummy" or proxy workers to take their place. Groups of workers also practice solidarity by taking on the work of temporarily injured workers.

*"I am 60 years old. I may hire an assistant and get the work done through him. This is the reality. There is no 'seva jyeshtatha' (seniority in service) for Hamals. Everyone does heavy manual labour. The years of work take their toll and ailments like knee problems, shoulder, neck, spinal cord problems are common. If some workers in the Tollis have health issues, we adjust, we help them out. The Tolli continues to pay their share of the wages for the period that they cannot work. A Hamal fractured his leg and couldn't work for 3 months. We marked his attendance, and the Tolli took care of him. Sometimes we tell the Hamal to get an assistant and get the work done through him. I have a Tolli of 40 Hamals. If one of us has a problem, the other 39 do the work and pay him his share. There is always someone who is ill, someone with family issues, so we adjust. We want all Tolli members to survive; we don't want anyone to starve. No one misuses this. But we are asking for an age limit, a retirement age."*

### **Capacity challenges**

The reluctance of successive governments to institute the tripartite management structure in the Mathadi Boards, implement clear and transparent procedures, and hire skilled personnel and make the Boards efficient and accountable has reduced the effectiveness of the Boards. Remedial measures need to be taken to restore confidence in the Boards. These include ensuring staffing proportionate to the membership of Boards, improving efficiency and responsive administration and reinstating the participatory and tripartite structure of the Boards' governance.

### **Declining tripartism, government control of Boards and workers' trust**

Workers, employers and the state are conceived as equal partners in the tripartite Boards, although in reality the power that they hold may not be equal. Boards have been able to deliver better where workers' unions have been better organized and have been able to convince employers and Board officials. More than one employer and Board official mentioned that if a worker is paid well and protected, the chances of unrest are reduced, and businesses carry on smoothly. Disgruntled workers, on the other hand, can disrupt the business. Establishing processes and procedures of engagement such as fixed-term meetings for wage negotiations, across-the-table discussions to arrive at a consensus, choosing negotiation over confrontation, are some of the methods that have been adopted by the Boards. Strikes have not been a common feature. On occasion, the trade unions and the traders have also made common cause and supported each other against the state and its policies.

The takeover of the Mathadi Boards by the State and their neglect has eroded tripartism. The Boards have become government-run administrative offices, unaccountable to workers or employers.

The Maharashtra government – in its role as custodian of the intermediary institutions, the autonomous Mathadi Boards – has all the power and access to resources with relatively little responsibility or stake. This is especially true in the case of single-person Boards that have limited oversight by senior government officials. In fact, the two major stakeholders, workers and employers in the tripartite structure, are completely missing in the current situation. This has been brought out in the Mathadi Enquiry Report (2018). Workers have no control over the resources or the assets that have been generated through their labour. As a result, some workers and unions find it difficult to trust the accountability and efficiency of government-run Worker Welfare Boards.

### **Lessons learned from India's Welfare Boards for the financing of informal workers' social protection**

Given the changes in the nature of work, as well as persistently high levels of informality, countries throughout the world need to re-think their models for regulating labour and extending – and financing – social and labour protections to casualized and informal workers. In this concluding section, we reflect on pathways towards universal social protection, as well as different financing modalities of key welfare boards in India and what can be learned from them with regards to the equitable and sustainable financing of social protection for informal workers.

There are two broad streams of thought on achieving universal social protection for India's informal workers. One makes the case for tax-based basic social protection measures that every resident of the country should be entitled to on the grounds that more than half of the GDP is generated in the informal economy as well as the general right to social protection. The other argument is that the users of the labour of informal workers are obligated to contribute towards the financing of their social protection. The two arguments are not mutually exclusive, as basic social protection can be provided through general taxes irrespective of the shape of the social insurance system. Given the large-scale exclusion of informal workers from social insurance systems, there is a compelling case for the extension of tax-based social protection to achieve at least basic universal coverage. However, higher levels of protection, especially those that replace income, require some link to earnings or income, which is most effectively done through contributory social insurance.

There are various ways of integrating informal workers into social insurance systems (ILO 2019). India's sectoral welfare boards represent a unique innovation in constructing social insurance systems in contexts of high levels of informality and complex employment relationships. India's welfare boards, however, significantly differ in their financing mechanisms.

As discussed throughout this report, the levy system of the Mathadi Boards puts the responsibility for bearing the costs of labour regulation and financing of social protection benefits on the users of Mathadi workers' labour. This is consistent with the core social insurance principle that whoever benefits from the labour of workers has to contribute to the cost of financing relevant protections, as workers themselves are generally asked to do so as well. An advantage of the levy is that there is a direct link between wages and contributions credited to specific social protection schemes for workers, such as a provident fund.

The *Maharashtra Building and Other Construction Workers Welfare Board*, on the other hand, collects a cess from the construction companies that is pooled and from which certain welfare benefits are financed for registered workers. The Board, established in 2011 by the Maharashtra Government, collects a cess (tax) from employers at the rate of 1 per cent of the total cost of construction, excluding the cost of the land. The registration fee of INR1 and the annual subscription of INR1 paid by workers are also credited to the pooled fund. Unlike in the Mathadi Act, the levy from employers is not collected as a proportion of wages paid to the construction worker, but rather the total construction cost. The problem with this is that there is no link between the individual worker's wage and the benefit entitlements. This limits the consumption-smoothing (stabilizing income across the life-course) objective of social insurance and hampers the transparency or traceability of contributions.

Finally, the *Domestic Workers Boards* rely on government grants, not only for their own functioning but for the welfare benefits to be provided to domestic workers as well. The grants are drawn from general taxes and the state budget. Employers of domestic workers are not required to contribute to the fund. The dependence on government funding is a serious drawback, and the promised welfare schemes have not been implemented because of funding constraints, despite the board's enactment in 2009.

One of the main strengths of the Mathadi Boards is their ability to gain social protection financing from those who benefit from the workers' labour, as well as financial independence and autonomy.

Among the financing mechanisms of sectoral welfare boards discussed here, the Mathadi Boards' wage-based levy paid by the users of the workers' labour appears to have clear advantages over other approaches. Sustainability and financial independence are ensured through the statutory levy and legal autonomy of Boards. Fairness in financing is realized as employers are the main funders of workers' benefits. Finally, as the levy is a proportion of workers' wages, the Board holds the potential for effective consumption smoothing and transparency in entitlements.



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## Annex

**Table 7. Interviews conducted for this study**

Name	Designation	Mode	Date
Dr Baba Adhav	Founder President, Hamal Panchayat	In person	22/12/22
Subhash Lomte	General Secretary, Maharashtra Mathadi Hamal Mahamandal	In person	23/12/22
Vishal Ghodke	Government Labour Officer, President Mathadi Board, Pune and Solapur	In person	28/12/22
Santosh Nangre	Member, Pune Mathadi Board, President Chatrapati Shivaji Marketyard Kamgar Union	In person	16/1/23
Rajesh Mate	Secretary, Pune Mathadi Board, GLO	In person	4/1/23
Harish Pawar	Representative, Merchants' Association, Aurangabad	Telephone	19/1/23
Fayyaz Shaikh	Representative, Transporters Association, Aurangabad	Telephone	19/1/23
Krushna Mhaske	Inspector, Clearing and Forwarding Dock Unprotected Workers Board	Telephone	19/1/23
Walchand Sancheti	Pune Merchants Chamber	In person	17/1/23
Chimanlal Govinddas	Oil merchant, Pune, not registered with Mathadi Mandal	Telephone	18/1/23
Sanjay Sathe	Hamal member, Pune Mathadi Mandal	In person	16/1/23
Vishal Kekane	Secretary, Chatrapati Shivaji Marketyard Kamgar Union	In person	16/1/23
Shashikant Nangre	Former President, Chatrapati Shivaji Marketyard Kamgar Union	In person	16/1/23
Deepak Jadhav	Vice President, Chatrapati Shivaji Marketyard Kamgar Union	In person	16/1/23
Shailendra Pol	Additional Labour Commissioner, Pune	In person	3/2/23
Ram Sharmale	Advocate, erstwhile Senior Associate of Dr Baba Adhav	In person	6/2/23
Hila Shamir	Professor of Law, Tel Aviv University	In person	9/2/23
Shelley Marshall	Associate Professor, RMIT University	In person	9/2/23

**Table 8. Response to information sought under the Right to Information Act**

Board	Status
Ahmednagar Mathadi and Unprotected Workers Board	Provided information
Akola Washim Buldhana Mathadi & Unprotected Workers Board	Responded- Not covered under RTI
Amravati District Mathadi and Unprotected Workers Board	No response
Aurangabad Mathadi & Unprotected Workers Board	Responded- Not covered under RTI
Beed District Mathadi & Unprotected Workers Board	No response
Bhandara and Gondia District Mathadi Hamal Unprotected Workers Board	No response
Chandrapur & Gadchiroli Mathadi & Unprotected Workers Board	No response

Dhule & Nandurbar District Mathadi & Unprotected Workers Board	No response
Cotton Market Workers Board	No response
Ichalkaranji Mathadi & Unprotected Workers Board	No response
Jalgaon Mathadi & Unprotected Workers Board	No response
Kolhapur District Mathadi & Unprotected Workers Board	Responded- Not covered under RTI
Nashik District Mathadi & Unprotected Workers Board (Lasalgaon)	No response
Latur Osmanabad Mathadi & Unprotected Workers Board	No response
Goods Transport Workers Board	Responded- Not covered under RTI
Mumbai Vegetable Markets Unprotected Workers Board	No response
The Clearing and Forwarding Dock Workers Board	Responded- Not covered under RTI
Metal (excluding iron and steel) and Paper Markets and Shops Mathadi Workers Board	No response
Cloth Markets and Shops Mathadi Board	Responded- Not covered under RTI
Box making and Timber Market Mathadi Board	No response
Grocery Market Mathadi Board	Responded- Not covered under RTI
Mumbai Iron & Steel Mathadi Board	Responded- Not covered under RTI
Railway Goods Clearing & Forwarding Establishments Labour Board	No response
Maharashtra Fishing Industries Labour Board	No response
Nagpur & Wardha District Mathadi & Unprotected Workers Board	No response
Nanded Mathadi & Unprotected Workers Board	Responded- Not covered under RTI
Nashik Mathadi & Unprotected Workers Board	No response
Parbhani Hingoli District Mathadi & Unprotected Workers Board	No response
Pimpri Chinchwad Mathadi & Unprotected Workers Board	No response
Pune Mathadi Hamal & Other Manual Workers Board	No response
Ratnagiri & Sindhudurg District Mathadi & Unprotected Workers Board	Responded- Not covered under RTI
Sangli District Mathadi & Unprotected Workers Board	No response
Satara Mathadi & Unprotected Workers Board	No response
Solapur District Mathadi & Unprotected Workers Board	No response
Yavatmal District Mathadi & Unprotected Workers Board	No response
Jalna District Mathadi & Unprotected Workers Board	No response



## About WIEGO

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global network focused on empowering the working poor, especially women, in the informal economy to secure their livelihoods. We believe all workers should have equal economic opportunities, rights, protection and voice. WIEGO promotes change by improving statistics and expanding knowledge on the informal economy, building networks and capacity among informal worker organizations and, jointly with the networks and organizations, influencing local, national and international policies. Visit [www.wiego.org](http://www.wiego.org).