

A Study of Welfare Measures for Beedi Workers in Bangalore and Hyderabad Regions

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No. 110/2014

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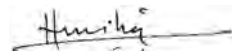
Preface

The beedi industry in India has taken roots in many states, employing more than six million workers in its various activities i.e., from tendu leave collection to beedi rolling stages. Beedi rolling itself engages about five million workers. State-wise estimate of the beedi workers shows that the largest number of workers is concentrated in Madhya Pradesh followed by West Bengal, Andhra Pradesh, Tamil Nadu, Uttar Pradesh and so on.

The workers, being unorganized, are generally deprived of many facilities, for instance, minimum wages, social security and other employment benefits. Earlier the workers were not protected by any specific labour laws. However, in 1976 an Act, namely, the Beedi and Cigar Workers' (Conditions of Employment) Act was passed by the Parliament. The main purpose of this Act is to protect in the interest of beedi workers.

For beedi workers, as a social security measure, the Govt. has initiated certain welfare measures in the area health, education, group insurance, housing and recreation. There are several schemes through which various assistances are provided to the beedi workers. In addition, they may be eligible for assistance under National Social Assistance programme and measures. However, the measure is provided by Welfare Fund administered by the Director General Labour Welfare. The schemes have been laid down in the provision of the Beedi Workers' Welfare Fund Act, 1976 which was enacted in 1976. The Act came into operation w.e.f 15.2.1977. The main purpose of the Act was to provide welfare measures to improve the living conditions of the labourers engaged in the beedi making activities. According to the Act "The Fund shall be applied by the Central Government to meet the expenditure incurred in connection with measures and facilities which, in the opinion of that Government, are necessary or expedient to promote welfare of persons engaged in beedi establishment; and in particular.

The present study examines the welfare measures and its operation mechanism focusing on how the welfare fund is generated, what problems are faced in the process of collection of cess and how the fund is spent for providing welfare facilities. In addition, the study attempts a time series analysis of welfare activities and its impact on beneficiaries. It also examines procedures and problems relating to disbursement of fund to the beneficiaries, eligibility criteria for selection of beneficiaries, geographical coverage, etc. The study is useful to researchers, implementing agencies and trade union activists.



P.P. Mitra
Director General

CONTENTS

	Page No.
Chapter One	
Beedi Workers Welfare Fund: An Overview	1-34
Chapter Two	
General Profile: An Introduction	35-52
Chapter Three	
Problems and Issues with Identity Card	53-67
Chapter Four	
Places of Medical Treatment	68-74
Chapter Five	
Reimbursement Process of Medical Assistance	75-81
Chapter Six	
Social Security & Group Insurance	82-84
Chapter Seven	
Housing Schemes and Issues	85-91
Chapter Eight	
Scholarship Scheme & the Process of Benefit Disbursement	92-97
Chapter Nine	
Suggestions and Recommendations	98-106

Chapter One

Beedi Workers Welfare Fund: An Overview

Introduction

Beedi rolling in India is more than hundred years old industry. Though there is no clear evidence as to when beedi smoking began in the country, the Bombay Gazette has, however, recorded that as early as in 1879 the inhabitants of Kheda and Panchmahal districts of Gujarat used to consume tobacco placing it in the fold of *astra* leaves (Chauhan, 2001). It is also said that beedi industry was prevalent in the Poona, Konkan and Vidharba regions of the present Maharashtra State. According to a report of the Labour Investigation Committee, appointed by the Government of India in 1946, the manufacturing of beedi was began in Madhya Pradesh in the first decade of 20th century by the merchants who hailed from Gujarat. The Report of the Court of Inquiry into Labour Conditions in Beedi, etc., Industries published by the Government of Madras in 1947 also mentioned that the oldest beedi making firm was established as early as in 1887.

Whatever may be the beginning of the beedi industry in India, today the industry has taken roots in many states, employing more than six million workers in its various activities i.e., from tendu leave collection to beedi rolling stages. Beedi rolling itself engages more than five million workers. State-wise estimate of the beedi workers shows that the largest number of workers is concentrated in Madhya Pradesh followed by West Bengal, Andhra Pradesh, Tamil Nadu, Uttar Pradesh and so on (see Table 1.1).

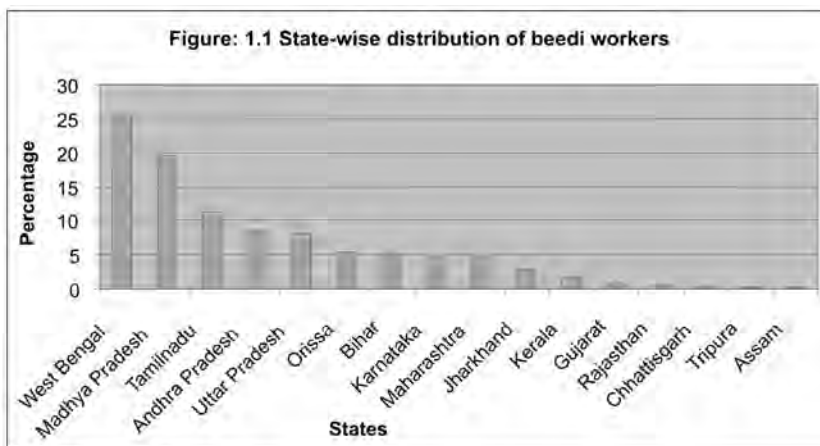
Table: 1.1
Distribution of Beedi Workers by states and number of beedi workers issued identity cards: 2005

Sl. No.	Region	Name of the State	No of Estimated Beedi Workers			
			Male	Female	Total	%
1	Hyderabad	Andhra Pradesh	94720	378879	473599	8.55
		Tamilnadu	125000	500000	625000	11.29
2	Kolkata	West Bengal	307538	1106592	1414130	25.53
		Assam	4451	3274	7725	0.14
		Tripura	2776	7170	9946	0.18

Sl. No.	Region	Name of the State	No of Estimated Beedi Workers			
			Male	Female	Total	%
3	Nagpur	Maharashtra	51200	204800	256000	4.62
4	Ajmer	Rajasthan	3600	35000	38600	0.70
		Gujarat	33550	16450	50000	0.90
5	Karma	Jharkhand	91200	60800	152000	2.74
		Bihar	118000	177000	295000	5.33
6	Allahabad	Uttar Pradesh	90000	360000	450000	8.13
7	Jabalpur	Madhya Pradesh	434319	651478	1085797	19.61
		Chhattisgarh	8111	14418	22529	0.41
8	Bangalore	Karnataka	37777	223873	261650	4.72
		Kerala	24011	72318	96329	1.74
9	Bhubaneswar	Orissa	75000	225000	300000	5.42
	Total		1501253	4037052	5538305	100.0

Source: Director General (Labour Welfare) Ministry of Labour and Employment, Government of India, New Delhi, 2006.

In the beginning, employment in the industry was mostly concentrated in the factories. But now most of the beedi workers are home-based workers and again the great majority of the workers are constituted by women and child labourers. Socially, they are mostly constituted by the Scheduled Castes and Scheduled Tribes (See Figure 1.1).



The workers, being unorganized, are generally deprived of many facilities, such as, minimum wages, social securities and other employment benefits. Earlier the workers were not protected by any specific labour laws. However, in 1976 an Act, namely, the Beedi and Cigar Workers' (Conditions of Employment) Act was passed by the Parliament. The main purpose of this Act is to protect in the interest of beedi workers.

Review of Literature

Literature on workers engaged in beedi industry is not very large. Some studies have been conducted by several institutions while some have been by the Government. With regards to the study of Welfare Fund for beedi workers, there is hardly any specific study. With regard to their living and working conditions some comprehensive literature is available. For example, the evidence of their deplorable conditions could be found in many studies and reports by individual scholars and government (EPW, 1981; Prasad & Prasad, 1985; G.O.I, 1979; Chauhan, 2001; DGLW, 1997; G.O.I; 1996; G.O.W.B, 1973).

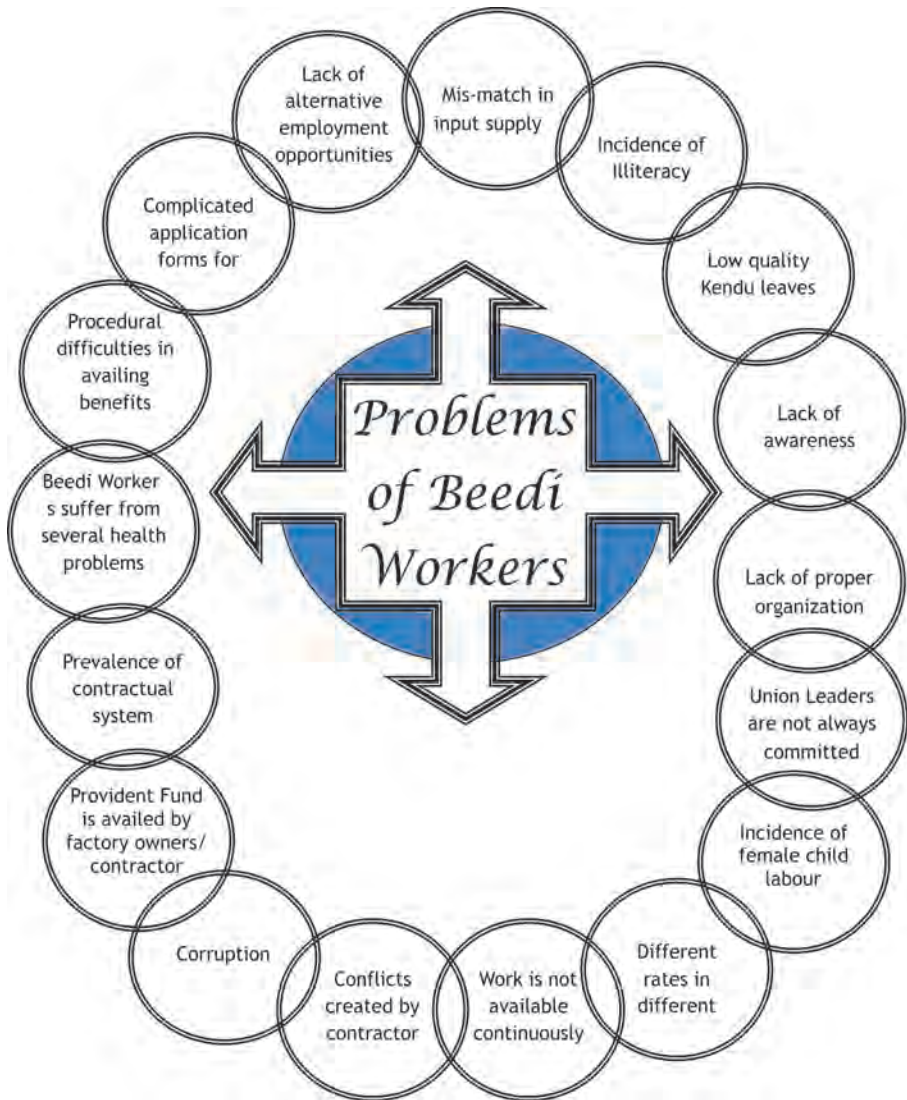
The studies have contributed a great deal in understanding the conditions of beedi workers. Recently Rehman has done a study on operation of Cine Workers Welfare Fund which has highlighted various problems and their remedies (2002).

Earlier Prasad and Prasad (1985) also briefly touched the welfare programmes and pointed out that majority of the workers in the study areas were unaware about various schemes of the welfare fund.

Saravanan (2001) has made an endeavour to assess the impact of social security measures on the Women Beedi Workers in Tamil Nadu. However, the indicators used by him do not clearly underline the impact. Of late, a comprehensive study of Beedi Workers Welfare Fund has been conducted by Varma and Rehman (2005). The study of Rajasekhar and Madheswaran also takes stock of welfare fund and its impact on beedi workers in Karnataka (2005) (see also Rajasekhar and Anantha, 2006). The study by Sodhi et al. (2008) examines the financial schemes for different Welfare Funds operated by the DGLW, Ministry of Labour & Employment. The Study reveals that "the overall impact of the scheme has been positive in many respects. But for this Scheme, many children of the workers engaged in these industries, particularly in the manufacture of beedis, would not have gone to schools the problems of beedi workers are many. Some

are relating to heir working sand living conditions which some as non-implementation of legal provision and heir lack of organisation. Their existing situation has been illustrated in Fig. 2.

Figure: 1.2



Welfare Measures

For beedi workers, the Govt. has initiated certain welfare measures in the area of health, education, group insurance, housing and recreation. There are several schemes through which various assistances are provided to the beedi workers. In addition, they are also eligible for assistance under the National Social Assistance programme and measures. The schemes have been laid down in the provision of the Beedi Workers' Welfare Fund Act, 1976. The Act came into operation w.e.f 15.2.1977. The main purpose of the Act was to provide welfare measures to improve the living conditions of the labourers engaged in the beedi making activities. According to the Act "The Fund shall be applied by the Central Government to meet the expenditure incurred in connection with measures and facilities which, in the opinion of the Government, are necessary or expedient to promote welfare of persons engaged in beedi establishment; and in particular.

- (a) to defray the cost of measures for the benefit of such person directed towards-
 - (i) the improvement of public health and sanitation, the prevention of disease and the provision and improvement of medical facilities;
 - (ii) the provision and improvement of water supplies and facilities for washing;
 - (iii) the provision and improvement of educational facilities;
 - (iv) the provision and improvement of housing and recreational facilities including standards of living, nutrition and amelioration of social conditions;
 - (v) the provision of family welfare, including family planning, education and services;
 - (vi) the provision and improvement of such other welfare measures and facilities as may be prescribed".

The Beedi Workers' Welfare Fund is financed by levy of cess on manufactured beedis. At present Rs. 5/- is charged as levy per 1000 manufactured beedis, and out of the collected cess the expenditure for different schemes is incurred.

Under the Beedi Workers' Welfare Fund, the following schemes are operated currently:

Table: 1.2
Welfare Schemes for Beedi Workers

Sl. No.	Name of the Scheme	Benefits
(1)	(2)	(3)
i	Ophthalmic Problems	Financial assistance of Rs.150/- for purchase of spectacles.
ii	Tuberculosis	Reservation of beds in T.B. Hospitals and domiciliary treatment. Financial assistance of Rs. 20,000/- per patient, per year to be paid to TB hospitals. Subsistence allowance not exceeding Rs.750/- p.m. is also paid.
iii	Heart Diseases	Actual cost or Rs. 1.3 lakhs, whichever is less, including allied treatment, to the workers and their dependents.
iv	Kidney Transplant	Actual cost or Rs.2.00 lakhs whichever is less, including allied treatment, to the workers and their dependents.
v	Cancer	Reimbursement of actual expenditure on treatment, medicines, and diet charges incurred by the workers, or their dependents. Subsistence allowance up to Rs.750/- per month is also admissible along with railway fare, daily allowance, etc.
vi	Mental Diseases	Financial assistance for treatment of mental diseases, diet, railway fare and subsistence allowance upto Rs.750/- per month for a period not exceeding nine months.
vii	Leprosy	Financial assistance for Rs. 30/- per patient per day for indoor treatment and Rs.6/- per patient per day for outdoor treatment. Subsistence allowance of Rs.300/- per month with dependents and Rs.200/- per month without dependents.
viii	Maternity Benefits	A grant of Rs.1000/- per delivery is provided to a female worker for first two deliveries.
ix	Family Welfare Operation	Monetary incentive @ Rs.500/- per head to the workers for undergoing sterilization.
x	Domiciliary treatment of minor diseases	Reimbursement of the expenditure not exceeding actual cost or Rs.30,000/-, whichever is less, to the worker undergoing treatment for diseases like Hernia, Appendectomy, Ulcer,

Sl. No.	Name of the Scheme	Benefits
(1)	(2)	(3)
xi	Hernia, Prostate, Appendectomy	Reimbursement of the expenditure not exceeding actual cost of Rs. 30,000/-.
xii	Gynecological and Prostate diseases.	Reimbursement of the expenditure not exceeding actual cost or Rs.30,000/-, whichever is less.
2	SOCIAL SECURITY	
	Group Insurance	The insurance claim amount is Rs.10,000/- for natural death and Rs.25,000/- for accidental death.
2	Funeral Expenses	Rs. 1500/- for funeral of the diseased.
	Financial assistance for the marriage of daughters	Financial assistance of Rs.5000/- each is provided for the marriage of first two daughters to the widow of eligible beedi workers.
3	RECREATION	
	Audio-visual sets and mobile cinema units	Reimbursement up to Rs.20,000/- p.a. for film hire charges.
	Television Sets	Reimbursement of Rs.10,000/- per colour set and Rs.4,000/- per Blank and White Set
	Organization of games and sports	Rs.40,000/- per tournament.
	Purchase of Sports Gear	Reimbursement upto Rs.10,000/-
	Holiday Home at Puri	The eligible beedi workers visiting Holiday Home are paid the journey expenses and the sight seeing expenditure by the cheapest and shortest means of conveyances from their workshed to Holiday Home and back alongwith the site seeing expenses i.e. Rs.3/-.
4	HOUSING	
	Revised Integrated Housing Scheme	A central subsidy @ Rs. 40,000/- to a worker having his/her own land and contribution of Rs.5,000/-. The scheme is implemented through State Govt.
5	SCHOLARSHIP FOR THE CHILDREN OF BEEDI WORKERS STUDYING IN DIFFERENT STANDARDS	
	I st to IV	An scholarship of Rs. 250 for the children of beedi workers' studying in Ist to IV standard
	V -VIII	Rs. 500 for the boys and Rs. 940 for the girl students.

Sl. No.	Name of the Scheme	Benefits
(1)	(2)	(3)
	IX	Rs. 1140 for girls and Rs. 700/- for boys
	X	Rs. 1840 for girls and Rs. 1400/- for boys
	XI-XII	Rs. 2440 for girls and Rs. 2000 for boys
	Graduate	Rs. 3000/- for both
	Professional degree (M.B.B.S., B.E., B.Sc. (Agri.), MBA, MCA, etc.	Rs. 8000/- for both
	School Uniforms, text books, and stationery to the wards of the beedi workers studying up to Class-IV	Rs. 250/- per head per annum.

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Study Area

The study has been conducted in two regions, namely, Bangaluru and Hyderabad. The Bangaluru region covers two states, namely, Karnataka and Kerala and Hyderabad region covers states namely, Andhra Pradesh and Tamil Nadu.

The Need and Scope of the Study

The Welfare Fund for Beedi workers is one of the important welfare measures operated by the Government of India. The fund has been a great assistance to an overwhelming number of needy beedi workers in the country. Thus given its importance, it is all the more important to examine its operational process so as to enhance its coverage and implementation in the different regions of the country.

The scope of the present study is to examine the welfare measures and its operation mechanism focusing on how the welfare fund is generated, what problems are faced in the process of providing welfare facilities. In addition, the study also attempts to provide an analysis of welfare activities and its impact on beneficiaries. Moreover, effort will be made

to study procedures and problems relating to disbursement of fund to the beneficiaries, eligibility criteria for selection of beneficiaries, geographical coverage, etc. The study also focused on occupational pattern and working and living conditions of workers to some extent, so as to get an idea about their present conditions.

Objectives

The main objective of the present project is to study the processes, and problems and explore ways and means for better and effective management of the fund for welfare activities undertaken under different schemes:

The specific objectives are as follows:

- (i) To study the organizational setup of the welfare measures and personnel and infrastructure capability.
- (ii) To study the process of collection of welfare cess in the industry and the mechanism of administration and disbursement of fund.
- (iii) To examine the patterns of distribution of funds to various categories of welfare facilities;
- (iv) To find out the impact of welfare measures on beneficiaries of the welfare fund;
- (v) To study the working conditions and employment pattern of beedi workers;
- (vi) To study the role of trade union and other civil society organizations in the welfare activities.
- (vii) To suggest policy guidelines for effective utilization of welfare funds for the enhancement of the beedi workers' living standard.

Research Methods

The beedi workers' welfare fund is operated by the Ministry of Labour and Employment through the Directorate General (Labour Welfare), Government of India. The administration and implementation of the welfare funds is carried out in accordance with the legislative provisions. For example, the fund is utilized as per the objectives enshrined in the enactment. The expenditures are incurred according to the schemes under the welfare fund. The Government constitutes advisory committees which is tripartite in nature. The advisory committees and sub-committees,

including boards, are constituted both at the central as well as the state levels to administer and implement various functions to achieve the objectives of the Beedi Workers' Welfare Fund Act.

- In this study, structured questionnaire was canvassed to different stakeholders to elicit their views and opinions about various aspects of the operations of the welfare fund.
- Another schedule was designed to elicit information about adequacy of infrastructure and man-power facilities available to implement the welfare fund activities to measure the gap, if any, between what is needed and what is available.
- One more questionnaire was administered to elicit information from the beneficiaries regarding their working conditions, the extent of benefit they have received and the impact it has exerted on their individual and community life. Since Advisory boards are a tripartite body, the government officials, employers/producers and employees were also interviewed to elicit their opinions and suggestions for the improvement of operation of welfare fund.

Sample Design

In order to conduct the study, sample respondents from representatives of employers, workers and functionaries from Government and Civil Societies were selected. The Schedules were canvassed to groups of respondents determined by proper stratification. The total number of samples of beneficiaries was 325 respondents, from different schemes. Similarly, certain number of other sample like trade union leaders, Government officials were also selected purposely and interviewed.

A brief research outline is provided below:

Sl. No.	Research Outline	Technique	Sources
I.	Welfare Organisation / other agencies - Physical Setting	<ul style="list-style-type: none"> • Documentary Analysis • Questionnaire 	Organisation/ Agencies, Records, Staff
	Organisation/ Agencies Structure Function	<ul style="list-style-type: none"> • Documentary Analysis • Questionnaire 	Organisation/ Agencies Records, Staff

Sl. No.	Research Outline	Technique	Sources
	Personnel	<ul style="list-style-type: none"> • Documentary Analysis • Focus Groups 	Organisation/ Agencies Records, Staff
II	Dispensaries/Officers Physical Setting	<ul style="list-style-type: none"> • Documentary Analysis 	Organisation/ Agencies Records, Staff
	Services and its operations	<ul style="list-style-type: none"> • Documentary Analysis 	Organisation/ Agencies Records, Staff
	Personnel	<ul style="list-style-type: none"> • Documentary Analysis 	Organization Records, Staff
	Others' views	<ul style="list-style-type: none"> • Questionnaire • Focus Group 	Staff Beneficiaries/Staff
III	Beneficiaries Living & Working Conditions Identification Process Benefit Availament Extent & adequacy of funds Opinions and attitudes	<ul style="list-style-type: none"> • Questionnaire • Focus Group • Observation • Interviews 	Beneficiaries

The following measures were kept in view while conducting the study:

- Productivity of the implementing agency in terms of number of applications received, rejected and accepted and number of patient treated.
- Quality of services
- Timeliness of delivery
- Cycle time of delivery
- Resource utilization for implementation
- Costs of implementation
- Area/spatial distribution of benefits of funds by schemes and beneficiaries.
- Client/beneficiaries views/satisfaction measures
- Implementers' views/satisfaction measures

Pattern of expenditure of Beedi Workers Welfare Fund 2009

Here an attempt has been made to examine the pattern of expenditure incurred for providing different assistances and services under the Beedi Workers Welfare Fund Act. Income comes from the collection of cess per thousand beedies produced. The cess is collected and orbited to a central fund which is subsequently distributed to different Welfare Regions which are as below:

Sl. No.	Name of Region	States Covered
(1)	(2)	(3)
1.	Welfare Commissioner, Allahabad	Uttar Pradesh, Himachal Pradesh, Punjab, Jammu & Kashmir and Uttarakhand.
2.	Welfare Commissioner, Bangaluru	Karnataka and Kerala
3.	Welfare Commissioner, Ajmer	Gujarat, Rajasthan & Haryana
4.	Welfare Commissioner, Bhubaneshwar	Orissa
5.	Welfare Commissioner, Kolkata	West Bengal, Assam, Tripura & Meghalaya.
6.	Welfare Commissioner, Hyderabad	Tamil Nadu, Andhra Pradesh, Puducherry & Andman & Nicobar Islands
7.	Welfare Commissioner, Jabalpur	Madhya Pradesh, and Chhattishgarh
8.	Welfare Commissioner, Karma	Bihar and Jharkhand
9.	Welfare Commissioner, Nagpur	Maharashtra and Goa

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Administration of Expenditure

An analysis of the data in Table 1.3 illustrates that out of the total expenditure, Rs. 5441 lakh (12.3 percent) was spent on salaries of the employees, 13.9 percent (Rs. 945 lakh) was spent on O.E., followed by Rs. 450 lakh which was spent on T.E., Rs. 349 lakhs was spent on PRT, Rs. 20

lakhs on PPSS and Rs. 16 lakhs was on wages. This was the expenditure details of Bangalore region.

In Hyderabad region the total administrative cost was Rs. 6,047 lakhs, out of which, 11.0 percent was spent on salaries. 11.7 percent expenditure was incurred on O.E., followed by 15.1 percent which was spent and 28.0 percent on PPSS.

Table: 1.3
Expenditure on Administration 2009: Beedi Workers

Head of A/c	Units	Bangalore	%age	Hyderabad	%age	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
05.00.01	Salaries	5,441	12.3	4,867	11.0	44,217
05.00.02	Wages	16	6.5	-	0.0	247
05.00.03	OTA	2	3.2	1	1.6	62
05.00.06	Medical Treatment	6	1.2	-	0.0	509
05.00.11	T.E	450	20.7	330	15.1	2,179
05.00.13	O.E	945	13.9	798	11.7	6,822
05.00.14	RRT	349	30.0	-	0.0	1,162
05.00.16	Publication	-	0.0	-	0.0	198
05.00.27	Minor Work	-	0.0	-	0.0	72
05.00.28	PPSS	20	11.0	51	28.0	182
05.00.50	Other Charges	-	0.0	-	0.0	412
	Total	7,229	12.9	6,047	10.8	56,062

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Expenditure on 'Health Scheme'

The data in Table 1.4 highlight that out of total expenditure (Rs. 91,571 lakhs) on health in Bangalore region, 19.2 percent was spent on salaries, 25.1 percent was spent on O.E., 16.3 percent on PRT, 23.1 percent on OTA, 13.3 percent on T.E. and 69.3 percent was spent on minor work.

In Hyderabad region the total expenditure on Health was Rs. 86,719 lakhs. Out of the total, 18.0 percent was spent on salaries. 19.8 percent was spent

on Minor Work followed by 19.8 percent, which was spent on medical treatment, 13.5 percent on PRT, 13.0 percent on T.E., 4.7 percent on O.E. and 3.7 percent on wages.

Table 1.4
Expenditure on Health 2009: Beedi Workers

Head of A/c	Units	Bangalore	%age	Hyderabad	%age	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
04.00.01	Salaries	5,578	19.2	61,257	18.0	341,245
04.00.02	Wages	270	8.1	125	3.7	3,340
04.00.03	OTA	3	23.1	-	0.0	13
04.00.06	Medical Treatment	92	8.5	213	19.8	1,078
04.00.11	T.E	450	13.3	440	13.0	3,388
04.00.13	O.E	2,699	25.1	500	4.7	10,740
04.00.14	RRT	1,328	16.3	1,099	13.5	8,147
04.00.16	Publication	-	0.0	-	0.0	39
04.00.21	Mat. & Supply	9,932		18,065		59,625
04.00.26	Adv. & Publicity	-		155	0.0	271
04.00.27	Minor Work	1,245	69.3	355	19.8	1,796
04.00.31	Grant-in-aid	-		-		-
04.00.50	Other Charges	9,974	18.3	4,510	8.3	54,609
	Total	91,571	18.9	86,719	17.9	484,291

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Expenditure on Education

Table 1.5 shows the expenditure details on Education Scheme. In Bangalore Region, out of the total expenditure on Education Scheme, 28.5 percent expenditure was incurred on scholarship and stipend. 45.6 percent was spent on other charges.

Similarly, 29.8 percent of the total expenditure was incurred on scholarship and stipend in Hyderabad region and 1.0 percent was spent on other charges.

Table: 1.5
Expenditure on Education 2009: Beedi Workers

Head of A/c	Units	Bangalore	%age	Hyderabad	%age	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
03.00.26	Adv. & Publicity	-		-	0.0	348
03.00.34	Sch. & Stipend	286,333	28.5	299,999	29.8	1,005,253
03.00.50	Other Charges	21,275	45.6	468	1.0	46,616
	Total	307,608	29.2	300,467	28.6	1,052,217

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Expenditure on Recreation

It can be noted in the Table: 1.6 that both in Bangalore and Hyderabad Regions, no expenditure was incurred on Recreation activities in 2009.

Table: 1.6
Expenditure on Recreation 2009: Beedi Workers

Head of A/c	Units	Bangalore	Hyderabad	Total
(1)	(2)	(3)	(4)	(5)
02.00.01	Salaries	-	-	851
02.00.03	OTA	-	-	7
02.00.06	Medical Treatment	-	-	4
02.00.11	T.E	-	-	36
02.00.13	O.E	-	-	22
02.00.14	RRT	-	-	-
02.00.21	Mat. & Supply	-	-	9
02.00.27	Minor Work	-	-	73
02.00.31	Grand-in-aid	-	-	-
02.00.50	Other Charges	-	-	858
	Total	-	-	1,860

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Expenditure on Housing

The figures in Table 1.7 show that in 2009 out of the total expenditure on Housing both in Bangalore and Hyderabad Regions were 18.0 and 17.4 percent respectively. It may be mentioned here that in some years expenditure on housing was very high because some group housing complexes were built. The details of expenditure in other years have been given in Appendix - 2.

Table: 1.7
Expenditure on Housing 2009: Beedi Workers

Head of A/c	Units	Bangalore	%age	Hyderabad	%age	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
01.03.01	Salaries	-	0.0	-	0.0	172
01.03.06	Medical Treatment	-	0.0	-	0.0	-
01.01.31	BYOHS - GIA	2,500	8.4	1,810	6.1	29,616
01.02.33	GHS - subsidies	-	0.0	-	0.0	-
Total		2,500	8.4	1,810	6.1	29,788
06.0033	Sub. (RIHS)					
MH- 3601,EWS - 01.0031 - G.I.A		-	0.0	-	0.0	650,387
MH- 4250, F.A. - 07.0031 - G.I.A		-	0.0	-	0.0	-
MH- 6250, Loan. - 04.00.55 - Loan & Adv.		-	0.0	-	0.0	-
Total (Housing)		2,500		1,810		680,175
Total (WWF)	Total	408,908	18.0	395,043	17.4	2,274,605

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Physical and Financial achievement: 2008-09

The figures in Table 1.8 show the physical and financial achievements of Beedi Workers Welfare Fund. It may be observed that the number of beedi workers covered under Group Insurance Schemes in both Bangalore and Hyderabad is quite substantial, i.e. 90 thousand and 1.08 million respectively.

With regard to physical achievement it may be seen that in 2008-2009, the number of cases sent to LIC was 151 and 1168 in Bangalore and Hyderabad Regions respectively.

The details of both physical and financial achievement in respect of other schemes like Health, Education, Housing, etc. could be seen in Table 1.8.

Table: 1.8
Physical and financial achievements: 2008 - 2009

No.	Name of Schemes	Bangalore		Hyderabad		Total	
		Physical	Financial	Physical	Financial	Physical	Financial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A.	Group Insurance Scheme						
	Workers covered under GIS			90000		1080154	2730
	Cases sent to LIC			151	1510	1497	3370
	Cases settled & Amount Paid					1168	11036
	Cases rejected					0	0
	Cases remaining with LIC	10	100			570	1150
	Premium paid to LIC					15000	5960
B.	Health						
	I Cards issued			540271		2431533	
	Patients treated in disp/hosp.	554474	5544	1024086	8686	3827028	67678
	Average Bed Occupation in TB Hosp.	300	0			14726	0
	Domiciliary treatment of TB Patients			29	122	799	3032
	Financial asstt. for funeral	20	28	1	2	1856	2785
	Treatment for Cancer	68	1396	2	60	196	3489
	Treatment for Mental diseases			1	7	1	7
	Purchase of Spectacles	128	33	12	2	3284	939
	Treatment for Leprosy					2	6
	Maternity Benefit	1197	1197	238	250	5894	5931
	Family Welfare Operations	31	15	4	1	213	108
	Treatment for Heart Disease	54	5235	6	186	208	6944
	Treatment for Kidney disease	14	500			26	661
	Provision of artificial limbs					10	59

No.	Name of Schemes	Bangalore		Hyderabad		Total	
		Physical	Financial	Physical	Financial	Physical	Financial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Purchase of medicine					0	14823
	Procurement of Ambulance Van					0	0
	Financial Assistance in death cases					0	0
	Treatment of Minor Diseases	17	34			43	165
	Wedding Exp. Of Widow/ Widower/ s daughter	6	27	1	5	606	3027
	Treatment of Gynecological diseases					5	45
	Treatment of Appendectomy					0	0
C.	Education						
	Grant of scholarship	243065	287004	127741	129116	758590	835147
	Supply of Book/ Uniform	82374	20604			178603	44587
	Training to Workers					460	635
D.	Recreation						
	Social sports activities					5	141
	Bus for transportation					0	0
	TV Sets					1	10
	Exhibition of films					2	0
	Excursion-cum-study tours					0	0
	Supply of dish/ TV antenna					1	10
	Setting of multipurpose instt.					0	0
	Setting of welfare centers					0	0
	Workers visiting holiday homes					4333	754

No.	Name of Schemes	Bangalore		Hyderabad		Total	
		Physical	Financial	Physical	Financial	Physical	Financial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
E.	Housing						
	I. Integrated Housing Scheme (IHS)					2654	53080
	a. BYOHS					0	0
	No. of houses proposals sent to HQ					703	27280
	No. of houses for which sanction received					1188	30972
	No. of Houses and amount paid as 1st instll.			25	350	2430	47345
	No. of Houses and amount paid as 2nd instll.			103	1648	1031	11395
	No. of Houses and amount paid as 3rd and final install.	403	2411	79	790	2530	13452
	b. Group Housing Scheme (GHS)						
	No. of houses proposals sent to HQ					0	0
	No. of houses for which sanction received					0	0
	No. of Houses and amount paid as 1st instll.					0	0
	No. of Houses and amount paid as 2nd instll.					0	0
	No. of Houses and amount paid as 3rd and final install.					0	0
	c. Economically Weaker Section Scheme (EWS)						
	No. of houses proposals sent to HQ					0	0

No.	Name of Schemes	Bangalore		Hyderabad		Total	
		Physical	Financial	Physical	Financial	Physical	Financial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	No. of houses for which sanction received					0	0
	No. of Houses for which full amount released					0	0
	II. REVISED INTEGRATED HOUSING SCHEME (RIHS)						
	a. BYOHS					0	0
	No. of houses proposals sent to HQ	608				2356	3496
	No. of houses for which sanction received	608		271	1084	8359	119220
	No. of Houses and amount paid as 1st instll.	680	13600	556	6784	3519	34580
	No. of Houses and amount paid as 2nd and final instll.	224	4480			630	12600
	b. Group Housing Scheme (GHS)						
	No. of houses proposals sent to HQ					0	0
	No. of houses for which sanction received					0	0
	No. of Houses and amount paid as 1st instll.					0	0
	No. of Houses and amount paid as 2nd and final instll.					0	0
	c. Economically Weaker Section Scheme (EWS)						

No.	Name of Schemes	Bangalore		Hyderabad		Total	
		Physical	Financial	Physical	Financial	Physical	Financial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	No. of houses proposals sent to HQ					0	0
	No. of houses for which sanction received					0	0
	No. of Houses and amount paid as 1st instll.					0	0
	No. of Houses and amount paid as 2nd and final instll.					0	0

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.

Pattern of Cess Collection and Expenditure

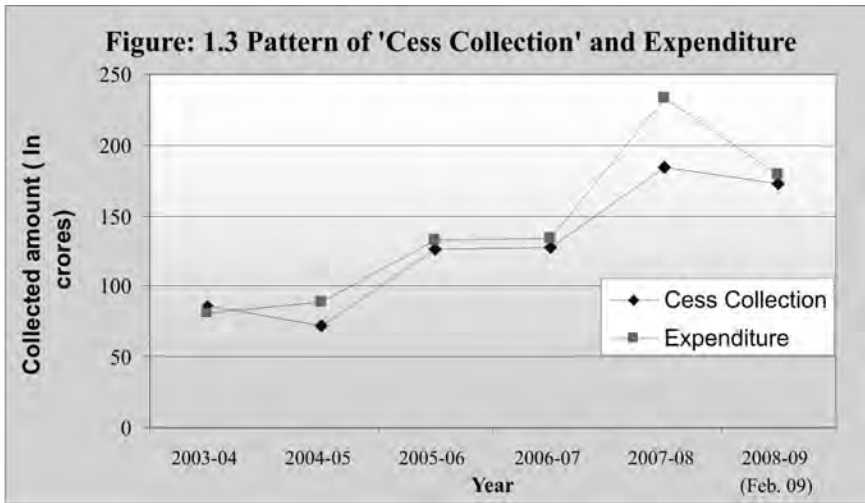
The details of cess collection show that in 2003-04 the total collection was 85.83 crores which rose to 184.34 crores in 2007-08 and 172.35 in 2008-09 (Feb) (See Figure 1.3).

It may also be seen in the Table 1.9 that expenditure has also increased from a mere 81.30 crores in 2003-04 to 233.03 and 178.81 crores in 2008-09 (Feb) thus registering a higher level of expenditure.

Table: 1.9
Pattern of cess collection

Sl. No.	Year	Cess Collection	Expenditure	Balance
(1)	(2)	(3)	(4)	(5)
1	2003-04	85.83	81.30	+4.53
2	2004-05	72.39	89.15	-16.76
3	2005-06	125.79	132.58	-6.79
4	2006-07	127.51	134.51	-7.00
5	2007-08	184.34	233.03	-48.69
	2008-09 (Feb. 09)	172.35	178.81	-6.46

Source: Directorate General, Labour Welfare, Ministry of Labour & Employment, Government of India.



Premise of Welfare Commission Office

The Welfare Commissioner’s Office is housed in a rented premise which has an area of 1855 square metre (1900 square ft).

The Welfare Commissioner expressed that accommodation was inadequate given the quantum of activities of the organization and the number of staff working in the office. Hence, there is a crying need for an office with larger area as compared to the present one.

Personnel profile

The details of the personnel are given in Table 1.10. It can be seen that out of 30 sanctioned posts, there were 26 actual number of staff deployed to carry out the activities of the office.

Table: 1.10
Personnel profile of the Bangaluru Welfare Commissioner Office

Sl. No.	Type of Personnel/ Items	Actual Nos	Sanctioned Nos	Vacant Nos
(1)	(2)	(3)	(4)	(5)
1	Grade A	1	1	Nil
2	Grade B	1	3	2
3	Grade C	19	21	2
4	Grade D	5	5	Nil
	Total	26	30	4

Source: Labour Welfare Commission Office, Bangaluru.

Other facilities

The figures in Table 1.11 show that in terms of accommodation there are 5 office rooms and two toilets. The Commissioner Office does not have any meeting hall.

For office use there is one car and one bicycle. The details of furniture could also be seen in Table 1.11.

Table: 1.11
Details of other facilities

Sl. No.	Items	Number
(1)	(2)	(3)
I	Accommodation	
	(a) Office Room	5
	(b) Toilets	2
	(c) Meeting Halls	Nil
	(d) Canteen	Nil
	(e) Visitors Room	Nil
	(f) Audio Visual Hall	Nil
II	Transport Facility	
	(a) Jeep	Nil
	(b) Bicycle	1
	(c) Others/Car	1
III	Furniture	
	(a) Table	28
	(b) Chairs	39
	(c) Stools	30
	(d) Black Boards	Nil
	(e) White Boards	Nil
	(f) Almirah	Nil
	(g) Others	

Source: Labour Welfare Commission Office, Bangaluru.

Application and its status

In Table 1.12, the figures show the number of applications received, number of applications accepted and rejected for the period of 2005-06. Tables 1.13, 1.14, 1.15, and 1.16 show the details for the years 2004-05, 2003-04, 2002-03, and 2001-02 regarding the status of application forms.

It can be observed that the rejection of application forms was negligible in Bangalore Region. This was perhaps due to higher level of awareness among the beneficiaries in the Region.

Table: 1.12
Applications status during the year 2005-06 under various schemes

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
1	Scheme for reservation of beds	0	0	0
2	Schemes for domiciliary treatment	3	3	0
3	Schemes for cancer treatment expenses	19	19	0
4	Scheme for treatment expenses of heart diseases	25	25	0
5	Scheme for treatment expenses for kidney transplantation	1	1	0
6	Scheme for monetary sterilization	27	27	0
7	Maternity benefit to female beedi workers	1401	1380	21
8	Scheme to provide financial assistance for spectacles	103	103	0
9	Scheme for financial assistance for leprosy treatment	0	0	0
10	Scheme for financial assistance for mental diseases	0	0	0
11	Schemes for financial assistance for stone & appendicitis operation	9	9	0
SOCIAL SECURITY SCHEME				
1	Group Insurance Scheme for Beedi Workers	54	40	14

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
HOUSING SCHEMES				
1	Integrated Housing Scheme for Beedi Workers	0	0	0
2	Subsidy for the construction of worksheds/Godowns by Cooperative Societies of Beedi Workers	0	0	0
EDUCATIONAL SCHEMES				
1	Financial assistance to school going children of workers for the purchase of dress/slate/books etc (class- IV) Rs.250/-pm	43,450	25,015	18,435
2	Financial assistance for Education	169,336	81,468	87,868
3	Incentive to female wards for attending school/ college (Class V) Rs.2/- per day maxi Rs.440/-	Clubbed with Scholarship Scheme from 2002-03		
4	Financial Incentive for education on the basis of performance in final examinations (Class X onwards)			
RECREATIONAL SCHEMES				
1	Supply of TV Sets	0	0	0
2	Establishing Audio Visual cinema vans/exhibition of films	0	0	0
3	Organizing sports/games, social and cultural activities	0	0	0
4	Setting up of community centers in residential colonies	0	0	0

Source: Labour Welfare Commission Office, Bangaluru.

Table: 1.13
Applications status during the year 2004-05 under various schemes

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
1	Scheme for reservation of beds	0	0	0
2	Schemes for domiciliary treatment	10	10	0
3	Schemes for cancer treatment expenses	22	22	0
4	Scheme for treatment expenses of heart diseases	21	21	0
5	Scheme for treatment expenses for kidney transplantation	2	2	0
6	Scheme for monetary sterilization	30	27	3
7	Maternity benefit to female beedi workers	1131	1122	9
8	Scheme to provide financial assistance for spectacles	84	84	0
9	Scheme for financial assistance for leprosy treatment	0	0	0
10	Scheme for financial assistance for mental diseases	0	0	0
11	Schemes for financial assistance for stone & appendicitis operation	8	8	0
SOCIAL SECURITY SCHEME				
1	Group Insurance Scheme for Beedi Workers	15	13	2
HOUSING SCHEMES				
1	Integrated Housing Scheme for Beedi Workers	300	264	36

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
2	Subsidy for the construction of worksheds/Godowns by Cooperative Societies of Beedi Workers	0	0	0
EDUCATIONAL SCHEMES				
1	Financial assistance to school going children of workers for the purchase of dress/slate/books etc (class- IV) Rs.250/-pm	45,347	31,338	14,009
2	Financial assistance for Education	161,565	143,832	17,733
3	Incentive to female wards for attending school/college (Class V) Rs.2/-per day maxi Rs.440/-	Clubbed with Scholarship Scheme		
4	Financial Incentive for education on the basis of performance in final examinations (Class X onwards)			
RECREATIONAL SCHEMES				
1	Supply of TV Sets	0	0	0
2	Establishing Audio Visual cinema vans/exhibition of films	0	0	0
3	Organizing sports/games, social and cultural activities	0	0	0
4	Setting up of community centers in residential colonies	0	0	0

Source: Labour Welfare Commission Office, Bangaluru.

Table: 1.14
Applications status during the year 2003-04 under various schemes

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
1	Scheme for reservation of beds	0	0	0
2	Schemes for domiciliary treatment	6	6	0
3	Schemes for cancer treatment expenses	12	12	0
4	Scheme for treatment expenses of heart diseases	6	6	0
5	Scheme for treatment expenses for kidney transplantation	0	0	0
6	Scheme for monetary sterilization	24	24	0
7	Maternity benefit to female beedi workers	1,001	982	9
8	Scheme to provide financial assistance for spectacles	53	53	0
9	Scheme for financial assistance for leprosy treatment	0	0	0
10	Scheme for financial assistance for mental diseases	0	0	0
11	Schemes for financial assistance for stone & appendicitis operation	0	0	0
SOCIAL SECURITY SCHEME				
1	Group Insurance Scheme for Beedi Workers	36	34	2

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
HOUSING SCHEMES				
1	Integrated Housing Scheme for Beedi Workers	2600	2452	148
2	Subsidy for the construction of worksheds/Godowns by Cooperative Societies of Beedi Workers	0	0	0
EDUCATIONAL SCHEMES				
1	Financial assistance to school going children of workers for the purchase of dress/slate/books etc (class- IV) Rs.250/-pm	24,733	9,893	14,840
2	Financial assistance for Education	131,938	83,667	48,271
3	Incentive to female wards for attending school/college (Class V) Rs.2/- per day maxi Rs.440/-	Clubbed with Scholarship Scheme		
4	Financial Incentive for education on the basis of performance in final examinations (Class X onwards)			
RECREATIONAL SCHEMES				
1	Supply of TV Sets	0	0	0
2	Establishing Audio Visual cinema vans/exhibition of films	0	0	0
3	Organizing sports/games, social and cultural activities	0	0	0
4	Setting up of community centers in residential colonies	0	0	0

Source: Labour Welfare Commission Office, Bangaluru.

Table: 1.15
Applications status during the year 2002-03 under various schemes

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
1	Scheme for reservation of beds	0	0	0
2	Schemes for domiciliary treatment	3	3	0
3	Schemes for cancer treatment expenses	5	5	0
4	Scheme for treatment expenses of heart diseases	0	0	0
5	Scheme for treatment expenses for kidney transplantation	0	0	0
6	Scheme for monetary sterilization	25	23	2
7	Maternity benefit to female beedi workers	802	746	56
8	Scheme to provide financial assistance for spectacles	85	82	3
9	Scheme for financial assistance for leprosy treatment	0	0	0
10	Scheme for financial assistance for mental diseases	0	0	0
11	Schemes for financial assistance for stone & appendicitis operation	0	0	0
SOCIAL SECURITY SCHEME				
1	Group Insurance Scheme for Beedi Workers	23	23	0
HOUSING SCHEMES				
1	Integrated Housing Scheme for Beedi Workers	1000	1276	83

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
2	Subsidy for the construction of worksheds/Godowns by Cooperative Societies of Beedi Workers	0	0	0
EDUCATIONAL SCHEMES				
1	Financial assistance to school going children of workers for the purchase of dress/slate/books etc (class- IV) Rs.250/-pm	28,167	10,000	18,167
2	Financial assistance for Education	133,645	58,070	75,575
3	Incentive to female wards for attending school/college (Class V) Rs.2/- per day maxi Rs.440/-	Clubbed with Scholarship Scheme		
4	Financial Incentive for education on the basis of performance in final examinations (Class X onwards)			
RECREATIONAL SCHEMES				
1	Supply of TV Sets	0	0	0
2	Establishing Audio Visual cinema vans/exhibition of films	0	0	0
3	Organizing sports/games, social and cultural activities	0	0	0
4	Setting up of community centers in residential colonies	0	0	0

Source: Labour Welfare Commission Office, Bangaluru.

Table: 1.16
Applications status during the year 2001-02 under various schemes

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
1	Scheme for reservation of beds	0	0	0
2	Schemes for domiciliary treatment	4	3	1
3	Schemes for cancer treatment expenses	6	5	1
4	Scheme for treatment expenses of heart diseases	3	3	0
5	Scheme for treatment expenses for kidney transplantation	0	0	0
6	Scheme for monetary sterilization	7	5	2
7	Maternity benefit to female beedi workers	500	491	9
8	Scheme to provide financial assistance for spectacles	48	44	4
9	Scheme for financial assistance for leprosy treatment	0	0	0
10	Scheme for financial assistance for mental diseases	0	0	0
11	Schemes for financial assistance for stone & appendicitis operation	0	0	0
SOCIAL SECURITY SCHEME				
1	Group Insurance Scheme for Beedi Workers	17	17	0
HOUSING SCHEMES				
1	Integrated Housing Scheme for Beedi Workers	1000	763	237

Sl. No.	Name of the Scheme	No. of applications received	No. of applications accepted	No. of applications rejected
(1)	(2)	(3)	(4)	(5)
2	Subsidy for the construction of worksheds/Godowns by Cooperative Societies of Beedi Workers	0	0	0
EDUCATIONAL SCHEMES				
1	Financial assistance to school going children of workers for the purchase of dress/slate/books etc (class- IV) Rs.250/- pm	32,060	8,000	24,060
2	Financial assistance for Education	83,700	69,726	13,974
3	Incentive to female wards for attending school/college (Class V) Rs.2/- per day maxi Rs.440/-	49,132	41,199	7,933
4	Financial Incentive for education on the basis of performance in final examinations (Class X onwards)	4,791	2,509	2,282
RECREATIONAL SCHEMES				
1	Supply of TV Sets	0	0	0
2	Establishing Audio Visual cinema vans/exhibition of films	0	0	0
3	Organizing sports/games, social and cultural activities	0	0	0
4	Setting up of community centers in residential colonies	0	0	0

Source: Labour Welfare Commission Office, Bangaluru.

Income, expenditure & balance

The details of income, expenditure and the balance could be seen in Table 1.17 for the financial years between 1996-07 to 2005-06. It could be noticed that the balance declined from the years 1996-07 to 1997-08. This increased

slightly during the period between 1998-99 and 2000-01 and than again declined in 2001-02 and so on.

Table: 1.17
Details of income expenditure and balance

Sl. No.	Year	Amount		
		Income	Expenditure	Balance
(1)	(2)	(3)	(4)	(5)
1	1996-97	31,548,009	43,782,000	(-) 1,22,33,991
2	1997-98	32,388,599	48,459,000	(-) 1,60,70,401
3	1998-99	45,760,639	36,521,000	9239639
4	1999-2000	64,893,676	55,733,000	9160676
5	2000-2001	106,338,197	80,272,000	26066197
6	2001-02	113,346,796	116,307,000	(-) 29,60,204
7	2002-03	136,504,088	126,044,000	1,0460088
8	2003-04	127,328,303	143,859,000	(-) 1,65,30,697
9	2004-05	132,122,429	172,159,000	(-) 4,0036571
10	2005-06	230,317,283	155,950,000	74367283

Source: Labour Welfare Commission Office, Bangaluru.

Chapter Two

General Profile: An Introduction

Introduction

In Chapter Two an attempt has been made to examine different aspects of respondent beedi workers working conditions, income, working hours, etc. The purpose is to underline the problems and issues which have bearings on the overall well-being of the beedi workers in general and sample respondents in particular.

In India the strength of beedi workers is about 5.5 million. Majority of these workers are engaged in the unorganized sector. A small size of work force is employed in the organized beedi industry (see Verma & Rehman, 2006). Another aspect of beedi workers profile is that majority of the workers who are engaged in beedi making is constituted by women. Another feature of this industry is that the beedi rollers are mostly home based workers. In the process of beedi making the children are also involved. Thus, the incidence of child labour in beedi industry is quite substantial. The workers, especially female workers, suffer from high illiteracy, malnourishment, low wages, health-hazards and absolute poverty. Besides, these workers are highly unorganized. In beedi industry, particularly in home based work, ascertaining employee-employer relations are also very difficult process. There is also an exploitative network of the middlemen. These middlemen provide tendu patta, thread and tobacco, etc. When they come to take the prepared beedies, they deliberately point out faults in the manufactured beedies and on this pretext, they reduce the daily wage and give the workers a very meager amount, which is just a pittance, as compared to hard labour put in by them.

The beedi workers, especially, women have weak bargaining power because they are not organized. Thus they are deprived of social protection and security. Various Welfare Schemes operated under the Welfare Fund Act have made considerable impact on the lives of many beedi workers. But the delivery of the fund is not symmetrical in all target areas where beedi workers are concentrated. In some places the workers are quite aware about the welfare fund, but in many other places the workers are highly unaware about it.

Gender Profile of Respondents

Table 2.1 highlights the sex-wise distribution of total respondents. It can be noted that out of the total, 84.0 percent were female respondents and 16.0 percent were males.

As mentioned above, the proportion of the respondent female beedi workers is much higher than male respondents as could be observed in the Table 2.1.

Table: 2.1
Distribution of sample respondents by gender

Sl. No.	Gender	No. of respondents	Percentage
1.	Male	52	16.0
2.	Female	273	84.0
	Total	325	100.00

Source: Survey by the authors

Age Profile

The distribution of sample respondents by age is given in Table 2.2. It could be seen that majority of the respondents (29.54 per cent) were above 40 years of age, followed by 25.23 percent who were in 35-40 age group and 16.92 percent respondents were in the group of 26-30 years. 16.62 percent respondents' age was between 31-35 years, 11.69 percent were in 21-25 years of age group. It can be noted that the maximum number of respondents was from 40 and above age group. It may be noted here that the respondents who constituted the sample were cardholders and engaged in beedi rolling as main worker.

Table: 2.2
Distribution of sample respondents by age

Sl. No.	Age	No. of respondents	Percentage
(1)	(2)	(3)	(5)
2	21-25 years	38	11.69
3	26-30 years	55	16.92
4	31-35 years	54	16.62
5	35-40 years	82	25.23
6	Above 40 years	96	29.54
	Total	325	100.0

Source: Survey by the authors

Educational Profile

The distribution of respondents by their educational level is presented in Table 2.3. The data indicate that out of the total respondents, 24.62 percent were illiterates. 21.54 percent respondents had only basic knowledge of reading and writing. It can also be said that they only knew to make their signatures, 28.00 percent had education upto primary level and 14.46 percent were educated upto middle level. 10.46 percent respondents had education upto secondary level and a very email number i.e. 0.62 percent had education upto graduation level and 0.31 percent were post graduates. The data highlight that the literacy among the respondents is very low.

Table: 2.3
Distribution of respondents by level of education

Sl.No.	Education Level	No. of respondents	Percentage
1	Illiterate	80	24.62
2	Can read & writer	70	21.54
3	Primary	91	28.00
4	Middle	47	14.46
5	Secondary	34	10.46
6	Graduation	2	0.62
7	Post Graduation	1	0.31
	Total	325	100.0

Source: Survey by the authors.

Income profile

Table 2.4 illustrates the distribution of sample respondents by their monthly income. The data show that out of the total respondents, 40.31 per cent respondents earned every month between Rs. 401-600, followed by 23.38 per cent whose monthly income was between Rs.201-400. Another 17.85 percent earned between Rs.801-1000. 7.69 per cent respondents earned between Rs.100-200, every month, 7.38 per cent earned between Rs.801-1000 and 3.38 percent respondents' monthly income was above Rs.1000. The income profile of the surveyed beedi workers shows that the level of income was not very high. The majority of the respondents were earning extremely meagre amount per month. This was one of the potential causes for their dismal poverty and evidence of extreme exploitation.

Table: 2.4
Distribution of respondents by personal income per month from beedi making

Sl.No.	Per month income	No. of respondents	Percentage
1	Rs.100-200	25	7.69
2	Rs.201-400	76	23.38
3	Rs.401-600	131	40.31
4	Rs.601-800	58	17.85
5	Rs.801-1,000	24	7.38
6	Above Rs.1,000	11	3.38
	Total	325	100.00

Source: Survey by the authors.

Gender profile of the respondents' household population

Sex-wise and age wise distribution of respondents' family members is highlighted in Table 2.5. It can be noted that out of the total persons, 49.2 percent were males and 50.8 percent were females. The age-wise classification indicates that 6.6 percent were in 0-5 years of age group, out of which 3.3 percent persons each were males and females respectively.

In 6-14 years age group, there were 26.7 per cent, of whom, 12.1 percent were males and 14.6 percent were females. 16.7 percent were in 15-19 age group, out of which 7.9 percent and 8.7 percent were males and females respectively. 9.7 percent were in 20-24 years of age group, of which 4.6 per cent were men and 5.1 per cent were women. In age group 25-29 years, there were 6.6 percent, out of which 2.7 percent and 3.9 percent were males and females respectively.

13.5 percent were in age group 30-39 years, of which 6.0 percent and 7.5 percent were male and female respectively. 13.1 per cent were in the 40-49 years of age group, and of this, 7.7 percent were males and 5.4 percent were females. Of the total surveyed household population, 5.0 percent were from 50-59 years of age group, out of which, 3.5 percent and 5.0 percent were males and females respectively. In 60 and above age group, there were 2.2 percent populations, of whom 1.3 percent was men and 0.8 percent was women. It can be seen that the majority of the respondents' family members were in the 30-39 and 40-49 years of age groups.

Table: 2.5
Distribution of respondent's family members (Beedi Workers) by sex & age

Age group	Male	%	Female	%	Total	Total %age
0-5	52	3.3	51	3.3	103	6.6
%	50.5		49.5		100.0	
6-14	188	12.1	228	14.6	416	26.7
%	45.2		54.8		100.0	
15-19	124	7.9	136	8.7	260	16.7
%	47.7		52.3		100.0	
20-24	72	4.6	79	5.1	151	9.7
%	47.7		52.3		100.0	
25-29	42	2.7	61	3.9	103	6.6
%	40.8		59.2		100.0	
30-39	93	6.0	117	7.5	210	13.5
%	44.3		55.7		100.0	
40-49	120	7.7	85	5.4	205	13.1
%	58.5		41.5		100.0	
50-59	55	3.5	23	1.5	78	5.0
%	70.5		29.5		100.0	
≥ 60	21	1.3	13	0.8	34	2.2
%	61.8		38.2		100.0	
Total Respondents	767	49.2	793	50.8	1560	100.0
%	49.2		50.8		100.0	

Source: Survey by the authors

Educational profile of respondents' family members

Table 2.6 shows the distribution of respondents' family members by education level. The data indicate that, out of the total population of the surveyed households, 6.6 percent were not in school going age. 12.1 percent respondents were illiterate, out of which 5.4 percent were males and 6.7 percent were females, followed by 13.7 percent, who did not have any formal education but had the knowledge of reading and writing, of which 6.2 percent and 7.4 percent were men and women respectively. 27.6

percent were literate upto primary level, and from this total 13.1 percent were males and 14.4 percent were females. 18.7 percent population had literacy up to middle level, and out of this proportion 10.1 percent were males and 8.5 percent were females.

Another 11.4 percent had education upto secondary level. Among them 6.2 percent and 5.3 percent were males and females respectively. 0.9 percent had graduation level education, out of which 0.4 percent were men and 0.5 percent were females. 0.4 percent persons were educated upto post graduation level, of whom, 0.3 percent were males and 0.1 percent were females. The data also show that 8.7 percent were not going to school. Although they were in school going age, but were not in schools for several reasons, of which poverty being the most potential one.

Table: 2.6
Distribution of respondent's family members (Beedi Workers) by education level

Education Level	Male	%	Female	%	Total	Total %age
Infant (<6)	52	3.3	51	3.3	103	6.6
%	50.5		49.5		100.0	
Illiterate	85	5.4	104	6.7	189	12.1
%	45.0		55.0		100.0	
Can Read & Write	97	6.2	116	7.4	213	13.7
%	45.5		54.5		100.0	
Up to Primary	205	13.1	225	14.4	430	27.6
%	47.7		52.3		100.0	
Up to Middle	158	10.1	133	8.5	291	18.7
%	54.3		45.7		100.0	
Up to Secondary	96	6.2	82	5.3	178	11.4
%	53.9		46.1		100.0	
Up to Graduation	6	0.4	8	0.5	14	0.9
%	42.9		57.1		100.0	
Up to P. G.	4	0.3	2	0.1	6	0.4
%	66.7		33.3		100.0	
Not going school	64	4.1	72	4.6	136	8.7
%	47.1		52.9		100.0	
Total Respondents	767	49.2	793	50.8	1560	100.0
%	49.2		50.8		100.0	

Source: Survey by the authors

Family size

Family size indicates several important aspects of a family. It is generally found that there is a strong association between large family-size and illiteracy and consequently poverty and concentration of workers in low-paid occupations.

Table 2.7 presents the distribution of surveyed households by the family size. The data show that out of the total respondents households, the majority (51.7 percent) of the households had 4-5 members, followed by 22.2 percent, who had 6-7 members in their families while 18.5 percent households' family size was with 2-3 members. 3.7 percent households had 8-9 members, 1.5 percent had 10-11 members and 0.6 percent households' family-size was with 12-13 members. 1.8 percent respondents were alone in their families.

Table: 2.7
Distribution of surveyed households by family size

Sl.No.	No. of members	No. of families	%age
1.	Single	6	1.8
2.	2 - 3 Member	60	18.5
3.	4 - 5 Member	168	51.7
4.	6 - 7 Member	72	22.2
5.	8 - 9 Member	12	3.7
6.	10 - 11 Member	5	1.5
7.	12 -13 Member	2	0.6
	Total	325	100.0

Source: Survey by the authors

Incidence of children in surveyed households

The distribution of respondents by total number of children is highlighted in Table 2.8. It can be observed that, 36.0 percent respondents' families had 2 children, followed by 26.5 percent respondents who had 3 children, 12.0 percent respondents had 4 children in their families. 9.8 percent respondents had only one child in their families, 7.7 percent respondents did not have children at all. 4.3 percent respondents had 5 children, 1.5 percent and 1.2 percent respondents had 6 and 7 children respectively in their families. Besides, 0.6 percent respondents had 8 members in their families and one respondent (0.3 percent) had 9 children in families.

Table: 2.8
Distribution of respondent households by total number of children

Sl. No.	No. of children	No. of families	%age
1.	1	32	9.8
2.	2	117	36.0
3.	3	86	26.5
4.	4	39	12.0
5.	5	14	4.3
6.	6	5	1.5
7.	7	4	1.2
8.	8	2	0.6
9.	9	1	0.3
10.	No Children	25	7.7
	Total	325	100.0

Source: Survey by the authors

Period of engagement in beedi-making

Today, as we have noted earlier, a large number of people eke out their livelihood by rolling beedi in the country. For many, it is a life long and might be the only source of livelihood. Here we have made an attempt to examine the number of years each of the respondents was engaged in beedi rolling activity.

The data in Table 2.9, highlights the distribution of respondents by the years of experience in beedi making. It can be noted that out of the total respondents, the highest proportion (68.6 percent) were engaged in beedi rolling for more than 8 years. 11.4 percent and 11.1 percent respondents were working in this sector for 6-8 and 3-5 years respectively. 4.6 percent respondents reported that they were involved in beedi making since their childhood and 4.3 percent were there in the industry for less than 3 years.

Table: 2.9
Distribution of Respondents by years of experience in beedi making

Sl. No.	Experience in years	No. of Respondents	%age
1.	Below 3 years	14	4.3
2.	3 - 5 years	36	11.1
3.	6 - 8 years	37	11.4
4.	Above 8 years	223	68.6
5.	Since Childhood	15	4.6
	Total	325	100.0

Source: Survey by the authors

Type of Employers

Table 2.10 illustrates the distribution of respondents by type of their employers. The data show that 80.3 percent respondents, of the total, were working under contractors, while 16.9 percent were working under direct employer. 2.8 percent respondents were employed under both employer and contractor. It is very difficult to identify the principal employer in the beedi industry as the system has several layers of contractors and sub-contractors.

Table: 2.10
Distribution of respondents by types of employers

Sl.No.	Status of employers	No. of Respondents	%age
1.	Contractor	261	80.3
2.	Employer	55	16.9
3.	Both	9	2.8
	Total	325	100.0

Source : Survey by the authors

Period of employment

Table 2.11 shows the distribution of respondents by the period for which they had been working with the present employer. As could be observed, 50.2 percent respondents of the total, were working with their employers for more than 9 years. 24.0 percent respondents were employed with the present employer for 3-5 years, followed by 16.9 percent who were with their current employer for 6-8 years and 8.9 percent respondents had been with the present employer for 1-2 years.

Table: 2.11
Distribution of respondents by number of years working with the present employer (at the time of survey)

Sl. No.	No. of years	No. of Respondents	%age
1.	0 - 2 years	29	8.9
2.	3 - 5 years	78	24.0
3.	6 - 8 years	55	16.9
4.	Above 9 years	163	50.2
	Total	325	100.0

Source: Survey by the authors

Number of employers changed before the present survey

Information regarding the number of employers changed by the respondents was also elicited to find out the employment relations in the industry.

The distribution of respondents by the number of employers changed by the respondents is illustrated in Table 2.12. It can be seen that out of the total respondents, 58.8 percent had never changed their employers. 27.4 percent respondents had changed 1-2 employers, 10.8 percent had changed 3-5 employers and 3.1 percent respondents had so far worked with more than 6 employers.

Table: 2.12
Distribution of respondents by number of employers changed

Sl. No.	No. of employers changed	No. of Respondents	%age
1.	None	191	58.8
2.	1 - 2	89	27.4
3.	3 - 5	35	10.8
4.	6 & above	10	3.1
	Total	325	100.0

Source : Survey by the authors

Working hours

The data in Table 2.13 present the distribution of respondents by their daily working hours. It can be noted that 37.5 percent respondents, from the total, reported that they worked for 7-8 hours a day. 33.8 percent respondents worked for 3-6 hours every day, followed by 24.3 percent who worked for 9-10 hours daily, 2.8 percent respondents worked for 11-12 hours and 1.5 percent respondents worked every day for more than 13 hours.

Table 2.13
Distribution of respondents by working hours per day

Sl.No.	No. of hours	No. of Respondents	%age
1.	3 - 6 hours	110	33.8
2.	7 - 8 hours	122	37.5
3.	9 - 10 hours	79	24.3
4.	11 - 12 hours	9	2.8
5.	Above 13 hours	5	1.5
	Total	325	100.0

Source: Survey by the authors

Work status of respondents

Table 2.14 highlights the distribution of respondents by their work status. The data reveal that out of the total, 94.5 percent respondents worked regularly and 5.5 percent on and off.

Table 14
Distribution of respondents by work status (Continuous/ Temporary)

Sl. No.	Work status	No. of Respondents	%age
1.	Regularly	307	94.5
2.	Temporarily	18	5.5
	Total	325	100.0

Source: Survey by the authors

Work Status of other family members of the respondents

The data in Table 2.15 show the distribution of respondents by the work status of their family members. As could be observed 22.2 percent family members of the respondents, out of the total, were engaged regularly in beedi rolling while 77.8 percent family members worked intermittently.

Table 2.15
Distribution of Respondents by work status (Continuous/ Intermittent) for other family members

Sl. No.	Work status for family members	No. of Respondents	%age
1.	Continuous	72	22.2
2.	Intermittent	253	77.8
	Total	325	100.0

Source: Survey by the authors

Knowledge of beedi rolling by other members of the surveyed households

Table 2.16 highlights the distribution of the surveyed households by the number of members who know beedi making. The data show that 42.8 percent, from the total surveyed households, had two members conversant with beedi making, followed by 39.4 percent, which had 1 member who knew beedi making and 13.2 percent households who had three members with the knowledge of beedi making. 3.1 percent and 1.5 percent households had 4 and 5 members respectively who had the skills of making beedies.

Table: 2.16
Distribution of surveyed households by number of family members knowing beedi making

Sl. No.	No. of family members who knew beedi rolling	No. of Respondents	%age
1.	1 member	128	39.4
2.	2 member	139	42.8
3.	3 member	43	13.2
4.	4 member	10	3.1
5.	5 member	5	1.5
	Total	325	100.0

Source: Survey by the authors

Incidence of child beedi rollers

Table 2.17 shows the distribution of surveyed households by number of children assisting in beedi making. It can be noted that 17.8 percent households informed that their children were assisting in beedi rolling, while 82.2 percent reported that their children were not involved in the process.

Table: 2.17
Distribution of surveyed households by number of children assisting in making beedi

Sl.No.	Assist by children	No. of Respondents	%age
1.	Yes	58	17.8
2.	No	267	82.2
	Total	325	100.0

Source: Survey by the authors

Types of assistance rendered by children

The distribution of surveyed households by the type of assistance received from their children in making beedies is presented in Table 2.18. It can be seen that out of the total number of households, 13.5 percent reported that their children were engaged in beedi rolling. 7.7 percent households' children were involved in tendu leaf cutting, followed by 5.5 percent families informed that their children were wrapping thread on beedies, 5.2 percent families' children were binding work. Some others children were engaged in filling tobacco (2.2 percent) and counting beedies (2.2 percent).

Table: 2.18
Distribution of surveyed households by type of assistance received from children in making beedi

Sl. No.	Type of assistance	No. families	%age
1.	Beedi rolling	44	13.5
2.	Leaf cutting	25	7.7
3.	Threading	18	5.5
4.	Binding	17	5.2
5.	Filling tobacco	7	2.2
6.	Counting beedies	7	2.2

Source: Survey by the authors.

Working days per month

The distribution of respondents by the number of days worked per month is presented in Table 2.19. It can be seen that out of the total respondents, 88.6 percent respondents reported that they were working for more than 13 days in a month. 7.1 percent respondents worked for 5-7 days per month, followed by 2.8 percent who worked for 8-12 days, and 1.5 percent respondents worked for 1-4 days in a month.

The data also highlight that majority of beedi workers were not getting full time employment in this industry. Due to this they could not fetch adequate wage. They also reported that alternative employment was not easily available. In addition, the publicity unleashed by the government had also reduced the demand for beedi by smokers which had adversely been impacting the employment in beedi industry.

Table: 2.19
Distribution of respondents by number of working days per month

Sl. No.	Working days	No. of Respondents	%age
1.	1 - 4 days	5	1.5
2.	5 - 7 days	23	7.1
3.	8 - 12 days	9	2.8
4.	13 & above	288	88.6
Total		325	100.0

Source: Survey by the authors

Number of month employed in a year

Table 2.20 highlights the distribution of respondents by the number of months engaged in beedi rolling in a year. It can be noted that out of

the total respondents, 90.2 percent intimated that they got work for 8-12 months in this sector. 9.2 percent respondents worked for 5-7 months per annum and 0.6 percent reported that they worked in beedi rolling for 1-4 months per year.

Table: 2.20
Distribution of respondents by number of months employed in a year

Sl. No.	No. of employed months	No. of Respondents	%age
1	1 - 4 months	2	0.6
2	5 - 7 months	30	9.2
3	8 - 12 months	293	90.2
	Total	325	100.0

Source: Survey by the authors

Other works

In Table 2.21 illustrates the distribution of respondents by their sources of seeking other works, when were not involved in beedi rolling. The data indicate that out of the total respondents, 69.3 percent reported that they sat idle when there was no beedi rolling work. 26.5 percent searched for other jobs, 2.8 percent did other works and 1.2 percent respondents reported that they migrated to other towns and cities for finding works. It can also be noted that besides beedi making, the workers did not have much job options, as the majority were found sitting idle.

Table: 2.21
Distribution of respondents by their sources of seeking jobs when not employed in beedi rolling

Sl. No.	Sources	No. of Respondents	%age
1.	Sit Idle	226	69.5
2.	Look for other work	86	26.5
3.	Do other work	9	2.8
4.	Migrate to other areas for work	4	1.2
	Total	325	100.0

Source: Survey by the authors.

Sources/contact persons

Table 2.22 highlights the distribution of respondents by their interaction with people and organizations regarding finding employment during time

to of joblessness. It can be noted that 69.5 percent respondents from the total, informed that they did not try. 11.1 percent respondents contacted the contractors, followed by 7.1 percent who contacted all possible persons and organizations and 5.8 percent respondents contacted their fellow workers. Some respondents contacted union and employers. Some of them took to agricultural work (1.5 percent), coolie work (0.6 percent), construction work (0.3 percent) and shop keeping (0.3 percent).

Table: 2.22
Distribution of respondents by their Interaction with persons and organizations when looking for alternative jobs

Sl. No.	Source of alternative	No. of Respondents	%age
1.	Contractor	36	11.1
2.	Contact all persons / organizations	23	7.1
3.	Fellow Workers	19	5.8
4.	Union	7	2.2
5.	Employer	5	1.5
6.	Agricultural work	5	1.5
7.	Coolie work	2	0.6
8.	Construction labour	1	0.3
9.	Shop keeping	1	0.3
10.	Does nothing	226	69.5
	Total	325	100.0

Source: Survey by the authors.

Income per day

The data in Table 2.23 present the distribution of respondents by their daily income from beedi making. As could be observed 40.6 percent respondents from the total, reported that they earned more than Rs.31 daily. 24.3 percent respondents earned between Rs.26-30 per day, 20.0 percent respondents' daily income from beedi making was between Rs.21-25. 9.2 percent respondents earned between Rs.16-20 per day and 5.8 percent respondents earned between Rs.10-15 daily.

The Table also shows that the remuneration from beedi making was very poor. The amount was very insufficient to meet their decent survival needs.

Table: 2.23
Distribution of respondents by per day income from beedi making

Sl. No.	Per day income	No. of Respondents	%age
1.	Rs. 10 - 15	19	5.8
2.	Rs. 16 - 20	30	9.2
3.	Rs. 21 - 25	65	20.0
4.	Rs. 26 - 30	79	24.3
5.	Rs. 31 & above	132	40.6
Total		325	100.0

Source: Survey by the authors

Total family income

Table 2.24 highlights the distribution of respondents by their family income from beedi making. The data show that 48.0 percent respondents' family income was between 501-1000 from beedi making, 25.8 percent respondents' family income was less than Rs.500 and 16.6 percent reported that their family income was between Rs.1001-1500. 5.2 percent respondents' family income was between Rs.1500-2000, followed by 2.2 percent were whose family income was between Rs.2001-2500 and 2.2 percent respondents' family income was between Rs.2501-3500/- from beedi making.

Table: 2.24
Distribution of respondents by family income from Beedi making

Sl. No.	Income (in Rs.)	No. of Respondents	%age
1.	< 501	84	25.8
2.	501 - 1000	156	48.0
3.	1001 - 1500	54	16.6
4.	1501 - 2000	17	5.2
5.	2001 - 2500	7	2.2
6.	2501 - 3500	7	2.2
Total		325	100.0

Source: Survey by the authors

Increase in wage

In Table 2.25 the distribution of respondents by whether there was increase in their wage rates since they started beedi rolling, is presented. The data show that out of the total respondents, 37.5 percent reported that twice their wage rates were increased. 34.5 percent respondents stated that their

wage was increased only once and 28.0 percent intimated that their wage was increased for more than three times.

Table: 2.25
Distribution of respondents reporting increase in the rates for rolling beedies

Sl. No.	Frequency	No. of Respondents	%age
1.	One time	112	34.5
2.	Two time	122	37.5
3.	Three times or more	91	28.0
	Total	325	100.0

Source: Survey by the authors

Other source of income

Table 2.26 illustrates the distribution of respondents by whether they had other sources of income. The data show that out of the total respondents, 81.5 percent reported that they had no other source of income, while 18.5 percent respondents expressed that they had other sources of income.

Table: 2.26
Distribution of respondents' households by having other sources of income

Sl. No.	Response	No. of Respondents	%age
1.	Yes	60	18.5
2.	No	265	81.5
	Total	325	100.0

Source: Survey by the authors

Type of other sources of income other than beedi rolling

The distribution of respondents' households by other sources of income is presented in Table 2.27. The data indicate that out of the total, 81.5 percent respondents had no other source of income. 5.8 percent respondents worked as agricultural labour, followed by 2.2 percent who drove auto rickshaw, 1.5 percent took to shop keeping, 1.2 percent pulled rickshaw, and another 1.2 percent earned their income from repairing work. The beedi workers, to earn their additional income worked as casual labour, drivers, tailors, vendor computer work, loader, plumber and construction labour (see details in Table 2.27).

Table: 2.27**Distribution of respondents' households by having other sources of income**

Sl. No.	Source	No. of Respondents	%age
1.	Agricultural labour	19	5.8
2.	Auto rickshaw driving	7	2.2
3.	Shop keeping	5	1.5
4.	Mechanic	4	1.2
5.	Rickshaw pulling	4	1.2
6.	Causal labour	3	0.9
7.	Coolie	3	0.9
8.	Driving	3	0.9
9.	Tailoring	3	0.9
10.	Tyre puncher	2	0.6
11.	Vendor	2	0.6
12.	Computer work	1	0.3
13.	Construction work	1	0.3
14.	Loader	1	0.3
15.	Painter	1	0.3
16.	Plumber	1	0.3
17.	No other source of income	265	81.5
	Total	325	100.0

Source: Survey by the authors

Chapter Three

Problems and Issues with Identity Card

Introduction

In this Chapter an attempt has been made to examine various issues relating to identity cards. For receiving benefits from the Welfare Schemes, eligibility is a major criterion. Whether one is eligible or not is decided by appropriate authority duly recognized by the Organization of Welfare Commission. The whole process has been examined here from the point of view of the respondents to outline the problems and their solution.

Source of information about identity card

Table 3.1 presents the distribution of respondents by the sources from which they received information about identity card. It can be noted that 31.7 percent respondents, from the total, got the information about identity card from the contractors and employers. 24.9 percent got the information from their friends, followed by 23.1 percent respondents who received the information from their unions, and 8.3 percent received the information about the ID card from the dispensary staff. 6.5 percent and 5.5 percent respondents received information about the identity card, from the welfare commissioner's office and cooperative society respectively.

Table: 3.2
Source of information about Identity Card

Sl. No.	Source of information	No. of Respondents	%age
1.	By contractors/ employers	103	31.7
2.	By friends/ fellow workers	81	24.9
3.	By Union	75	23.1
4.	From dispensary staff	27	8.3
5.	From Welfare Commissioner's office	21	6.5
6.	From co-operative society	18	5.5
	Total	325	100.0

Source: Survey by the authors

Verification authority

Table 3.3 highlights the distribution of respondents by authority for verification of eligibility for receiving identity card. The data indicate that

out of the total respondents, 40.3 percent reported that the officer from Welfare Commissioner's office verified their eligibility for ID Card. 27.4 percent stated that their employers verified their eligibility, 24.3 percent got verification from the contractors and 6.8 percent respondents' eligibility was verified by local authority. 1.2 percent respondents informed that their eligibility for ID card was verified by their union.

Table: 3.3
Distribution of Respondents by authority of verification of eligibility for receiving Identity Card

Sl. No.	Verification authority	No. of Respondents	%age
1.	Officer from Welfare Commissioner's office	131	40.3
2.	Employer	89	27.4
3.	Contractors	79	24.3
4.	Local Authority	22	6.8
5.	Union	4	1.2
	Total	325	100.0

Source: Survey by the authors

Year when applications were put forward for obtaining 'Identity Cards'

The distribution of respondents by the year of application for identity card is given in Table 3.4. The data show that 36.9 percent respondents from the total reported that they applied for ID card during 1996-2000. 26.5 percent applied in 2001-2005, followed by 15.1 percent respondents who made application in the year 1991-1995 and 8.6 percent in 1986-1990. 8.3 percent respondents applied for identity card during 2006-2007 and 4.6 percent during 1980-1995 for their identity card.

Table: 3.4
Distribution of Respondents by the year they apply for Identity Card

Sl. No.	Applying year (I.C.)	No. of Respondents	%age
1	1980 - 1985	15	4.6
2	1986 - 1990	28	8.6
3	1991 - 1995	49	15.1
4	1996 - 2000	120	36.9
5	2001 - 2005	86	26.5
6	2006 - 2007	27	8.3
	Total	325	100

Source: Survey by the authors

Period when identity cards were obtained

The data in Table 3.5 presents the distribution of respondents by the year they received identity card. It can be noted that 36.0 percent respondents, from the total, reported that they received their identity card during 1996-2000. 31.4 percent respondents got their identity card in 2001-2005, followed by 12.0 percent who received ID Card in 1991-1995 and 8.3 percent respondents got it in 2006-2007. 7.7 percent respondents got their identity card in 1986-1990 and 4.6 percent respondents received their identity card in 1980-1985.

Table: 3.5
Distribution of Respondents by which year they received Identity Card

Sl. No.	Receiving year (I.C.)	No. of Respondents	%age
1.	1980 - 1985	15	4.6
2.	1986 - 1990	25	7.7
3.	1991 - 1995	39	12.0
4.	1996 - 2000	117	36.0
5.	2001 - 2005	102	31.4
6.	2006 - 2007	27	8.3
Total		325	100.0

Source: Survey by the authors

Difficulties in obtaining identity cards

Table 3.6 illustrates the distribution of respondents whether they faced any difficulties in obtaining Identity Card. The data show that 84.0 percent respondents of the total reported that they did not face any problem in obtaining their identity card and 16.0 percent shared that they experienced difficulties in getting their identity card.

Table: 3.6
Distribution of Respondents faced difficulty for Identity Card

Sl. No.	Response	No. of Respondents	%age
1.	Yes	52	16.0
2.	No	273	84.0
Total		325	100.0

Source: Survey by the authors

Types of problems faced

The distribution of respondents the type of difficulties faced any for getting the Identity Card is given in Table 3.7. The highest proportion of

the respondents (84.0 percent) said that the process is very long and time taken. It can be further noted that of the total respondents, 13.8 percent reported that they had to make several visits to the office and 2.2 percent shared that they had to wait for many years for getting the identity card.

Table: 3.7
Distribution of Respondents faced difficulty for Identity Card

Sl. No.	Difficulties in receiving I.C.	No. of Respondents	%age
1.	Multiple visits to office	45	13.8
2.	Waited for I-Card for many years	7	2.2
3.	Process is very long and time taken	273	84.0
Total		325	100.0

Source: Survey by the authors

Source of information about 'Welfare Fund'

Table 3.8 highlights the distribution of respondents by source of information about the welfare fund. As could be observed, 44.6 percent respondents, from the total, reported that they received information from the fellow workers. 25.5 percent respondents got to know about the welfare fund from their unions, followed by 23.4 percent who got the information from the officials, and 6.5 percent respondents came to know about it from the cooperative society.

Table: 3.8
Distribution of Respondents by source of information about Welfare Fund

Sl. No.	Source	No. of Respondents	%age
1.	Fellow Workers	145	44.6
2.	Trade Union	83	25.5
3.	Officials	76	23.4
4.	Co-operative society	21	6.5
Total		325	100.0

Source: Survey by the authors

Eligibility verification for welfare Fund

In Table 3.9 the distribution of respondents by the authority of verification of eligibility for welfare fund, has been shown. The data indicate that out of the total respondents, 37.5 percent reported that the officers from Welfare Commissioner's office verified their eligibility to receive the benefits from the Welfare Fund. 23.4 percent respondents' eligibility was verified by the

employer, followed by 15.7 percent who said that the association verified their eligibility and 8.9 percent respondents verified through fellow workers and federation. 6.8 percent respondents' eligibility was verified by the local authority and 7.7 percent through other sources.

Table: 3.9
Distribution of Respondents by authority of verification of eligibility for Welfare Fund

Sl. No.	Verification authority	No. of Respondents	%age
1.	Officers from Welfare Commissioner	122	37.5
2.	Employer	76	23.4
3.	Association	51	15.7
4.	Federation/ fellow workers	29	8.9
5.	Local Authority	22	6.8
6.	Others	25	7.7
Total		325	100.0

Source: Survey by the authors

Trade Union Association

The beedi workers are generally not organized. Being dependent on contractors and others who supply raw materials, they (beedi workers) often avoid conflicts with the job suppliers. However, recently efforts are being made to organize the beedi workers by both the national and regional level workers organization. In order to get an idea about the participation of the respondents in workers organizations, information was elicited on the subject. The data in Table 3.10 provides information about the distribution of respondents whether they were members of trade union. It can be seen that out of the total respondents, 67.7 percent reported that they were not members of any union, while 32.3 percent were member of trade union. This clearly reveals that trade unions activity is still marginal among beedi workers.

Table: 3.10
Distribution of Respondents by membership of Trade Union

Sl. No.	Response	No. of Respondents	%age
1.	Yes	105	32.3
2.	No	220	67.7
Total		325	100.0

Source: Survey by the authors

Membership to Union & Co-operatives

Table 3.11 presents the distribution of respondents by the names of their unions. It can be seen that, out of the total respondents, 12.0 percent were members of 'Beedi Workers Multi Purpose Cooperative Society, 10.2 percent belonged to CITU and 4.6 percent were members of Co-operative Society Ltd., 1.8 percent respondents were members of 'DYFI, followed by 1.2 percent who were members of 'DYF Banteval (DK), and 0.9 percent belonged to AITUC. Some others were members of 'Thalassery Talak Beedi, Cigar Worker's Federation, Mahila Sanga and Women Self Help Group''. The majority of the respondents reported that they were not member of any union.

Table: 3.11
Union-wise distribution of respondents

Sl. No.	Union name	No. of Respondents	%age
1.	Beedi workers multi purpose cooperative society	39	12.0
2.	CITU	33	10.2
3.	Co-operative Society Ltd.	15	4.6
4.	DYFI, Putur	6	1.8
5.	DYF Banteval (DK)	4	1.2
6.	AITCU	3	0.9
7.	Thalassery Talak Beedi Cigar Worker's Federation	2	0.6
8.	Mahila Sanga	2	0.6
9.	Womens' Self Help Group	1	0.3
10.	Non members	220	67.7
	Total	325	100.0

Source: Survey by the authors

Awareness about Trade Union Act

Table 3.12 illustrates the distribution of respondents by their awareness about the Trade Union Registration Act, 1926. It can be observed that 32.3 percent respondents, out of the total mentioned that they were aware of Trade Union Registration Act 1926. The rest 67.7 percent respondents expressed that they were not aware about the Act.

Table: 3.12
Awareness of respondents about Trade Union Registration Act, 1926

Sl. No.	Response	No. of Respondents	%age
1.	Yes	105	32.3
2.	No	0	0.0
3.	NA	220	67.7
	Total	325	100.0

Source: Survey by the authors

Union Membership fees

In Table 3.13, the distribution of respondents whether they paid membership fees to the organizations they were members in being shown. It can be noted that 32.3 percent respondents, from the total reported that they had paid membership fees. It was also reported that the amount of fees was ver nominal, and it was per annum.

Table: 3.13
Membership fee paid to organizations

Sl. No.	Fee paid	No. of Respondents	%age
1.	Membership fees paid	105	32.3
2.	NA	220	67.7
	Total	325	100.0

Source: Survey by the authors

Benefits from unions/associations

Table 3.14 highlights the distribution of respondents by whether they received benefits from their union/association. The data reveal that 12.3 percent respondents of the total received medical and educational benefit from their union. 2.8 percent respondents got medical benefit, followed by 1.5 percent who got educational benefit and 0.6 percent received accidental benefit. 13.2 percent respondents did not get any benefit from the union.

Table: 3.14
Distribution of Respondents by received benefits from Union/ Association

Sl. No.	Benefits	No. of Respondents	%age
1.	Medical & Educational	40	12.3
2.	Medical	9	2.8
3.	Educational	5	1.5
4.	Accidental benefit	2	0.6

5.	Others	6	1.8
6.	No benefit	43	13.2
7.	NA	220	67.7
	Total	325	100.0

Source: Survey by the authors

Awareness about labour Laws

Table 3.15 presents the distribution of respondents about their awareness about various labour laws. It can be noted that out of the total respondents, 54.2 percent were aware about 'Beedi Workers Welfare Fund Act'. 21.5 percent respondents knew about 'Maternity Benefit Act', followed by 17.5 percent respondents who had knowledge about 'Minimum Wages Act', and 8.0 percent respondents were aware about 'Workmen's Compensation Act' 7.7 percent respondents knew about 'Equal Remuneration Act', 6.5 percent were knowing about Factories Act and 36.3 percent respondents were not aware about any labour laws.

Table: 3.15
Distribution of Respondents aware about different Acts

Sl. No.	Acts	No. of Respondents	%age
1.	Beedi Workers Welfare Fund Act	176	54.2
2.	Maternity Benefit Act	70	21.5
3.	Minimum Wage Act	57	17.5
4.	Workmen's Compensation Act	26	8.0
5.	Equal Remuneration Act	25	7.7
6.	Factories Act	21	6.5
7.	Not aware about any other schemes	118	36.3

Source: Survey by the authors

* Response given by 325 respondents

Benefits from other schemes

The data in Table 3.16 highlights the distribution of respondents whether they availed benefit from schemes other than the Beedi Workers Welfare Schemes. It can be observed that out of the total respondents, 61.5 percent reported that they never got any benefit from the other schemes. Only 2.2 percent respondents received benefit from those schemes. 36.3 percent respondents were not aware about other development programmes and schemes.

Table: 3.16
Respondents availed benefit from other schemes than the beedi workers welfare schemes

Sl. No.	Response	No. of Respondents	%age
1.	Yes	7	2.2
2.	No	200	61.5
3.	Not aware about any Act	118	36.3
Total		325	100.0

Source: Survey by the authors

Types of other benefits

Table 3.17 highlights the distribution of respondents who received benefits other than the welfare schemes. It can be seen that 0.6 percent respondents each got benefit like scholarship, housing and medical benefit, respectively. 0.3 percent respondents received loan while the rest 97.8 percent out of the total respondents did not receive any benefit from other schemes.

Table: 3.17
Other benefits then the beedi workers welfare fund schemes

Sl. No.	Benefits	No. of Respondents	%age
1.	Loan	1	0.3
2.	Scholarship	2	0.6
3.	Housing Scheme	2	0.6
4.	Medical Benefit	2	0.6
5.	No benefit	318	97.8
Total		325	100.0

Source: Survey by the authors

Common ailments

The distribution of respondents by whether they suffered from any ailments is shown in Table 3.18. The data indicate that out of the total respondents, the majority (52.3 percent) suffered from backache. 37.8 percent respondents often suffered from cold and cough, followed by 36.6 percent who were troubled by the body aches, 31.7 percent respondents suffered from gastric/stomach problems and 23.1 percent suffered from arthritis. 12.6 percent suffered from Asthama, followed by 9.8 percent who suffered from skin dermatitis and 5.2 percent suffered from minor cuts. The respondents also reported that they were suffering from ailments like tuberculosis, prickly heat, kidney problem, nail breaking, heart problem,

alcoholism and accident. Only 6.8 percent respondents reported that they were not suffering from any health problems.

Table: 3.18
Distribution of Respondents suffering from ailments

Sl. No.	Ailments	No. of Respondents	%age
1.	Backache	170	52.3
2.	Cough & Cold	123	37.8
3.	Body ache	119	36.6
4.	Gastric upset	103	31.7
5.	Arthritis	75	23.1
6.	Asthma	41	12.6
7.	Skin Dermatitis	32	9.8
8.	Minor cut	17	5.2
9.	Bronchitis	16	4.9
10.	TB	13	4.0
11.	Prickly heat	8	2.5
12.	Kidney	7	2.2
13.	Nail breaking	6	1.8
14.	Heart	4	1.2
15.	Alcoholism	1	0.3
16.	Accident	1	0.3
17.	No ailment	22	6.8

Source: Survey by the authors

* Response given by 325 respondents

Availing treatment for ailments

The data in Table 3.19 illustrates the distribution of respondents by whether they were taking treatment for the ailments. It can be noted that 88.0 percent, of the total respondents, were getting treatment while 5.2 percent were not taking any treatment.

Table: 3.19
Treatment of ailments

Sl. No.	Response	No. of Respondents	%age
1.	Yes	286	88.0
2.	No	17	5.2
3.	NA (no ailment)	22	6.8
	Total	325	100.0

Source: Survey by the authors

Source of information about the welfare schemes

Table 3.20 shows the distribution of respondents by sources of information regarding the welfare schemes. As could be observed, out of the total respondents, 39.1 percent received the information from the dispensary and 23.7 percent from fellow workers. 20.2 percent got the information from trade union office, followed by 8.6 percent who received the information about the schemes from the multipurpose co-operative society, 3.4 percent came to know about it from their association and 2.2 percent respondents came to know about the schemes from Welfare Commission's Office while 3.1 percent respondents were unaware about these schemes.

Table: 3.20
Information about schemes

Sl. No.	Source of information	No. of Respondents	%age
1.	Dispensary	127	39.1
2.	Fellow workers	77	23.7
3.	Trade Union Office	65	20.0
4.	Multipurpose Co-operative Society	28	8.6
5.	Association	11	3.4
6.	Welfare Commission	7	2.2
7.	No aware about any scheme	10	3.1
	Total	325	100.0

Source: Survey by the authors

Payment for application forms

The data in Table 3.21 show the distribution of respondents by whether they paid money to get the application form. It can be noted that out of the total respondents, 94.8 percent reported that they did not pay any money to get application form, while 2.2 percent expressed that they paid money to get the application forms.

Table: 3.21
Pay money for obtaining application form

Sl. No.	Response	No. of Respondents	%age
1.	Yes	7	2.2
2.	No	308	94.8
3.	NA	10	3.1
	Total	325	100.0

Source: Survey by the authors

Payment to sources for application forms

Information was also elicited from the respondents regarding to who they paid money to collect application form. It can be seen in Table 3.22 that 0.9 percent respondents of the total, paid money to the contractors, while 0.6 percent respondents paid money to the broker and multipurpose society's staff respectively. Only a small proportion of the respondents had to pay money to get the application form. The majority of the respondents (94.8 percent) did not pay any money.

Table: 3.22
Whom to pay money

Sl. No.	Pay money to	No. of Respondents	%age
1.	Contractor	3	0.9
2.	Broker	2	0.6
3.	Multipurpose co-operative society's staff	2	0.6
4.	No money give to anybody	318	97.9
	Total	325	100.0

Source: Survey by the authors

Amount of money paid for procuring application forms

The data in Table 3.23 show the amount of money paid to people by the respondents for procuring application forms. It could be observed that 0.3 percent respondents each, from the total paid Rs.400 and Rs.500 respectively. 1.5 percent respondents paid Rs.20 only.

Table: 3.23
Amount of money paid for application form

Sl. No.	Money	No. of Respondents	%age
1.	Rs. 20	5	1.5
2.	Rs. 400	1	0.3
3.	Rs. 500	1	0.3
4.	No money was paid to anybody	318	97.9
	Total	325	100.0

Source: Survey by the authors

Difficulties encountered

Table 3.24 highlights the whether respondents faced difficulties in obtaining the application form. The figures indicate that 29.8 percent, of the

total respondents reported that they faced a lot of difficulties in obtaining application form. However, 70.2 percent respondents did not experience any problems in getting the same.

Table: 3.24
Face difficult to obtain application form

Sl. No.	Response	No. of Respondents	%age
1.	Yes	97	29.8
2.	No	228	70.2
	Total	325	100.0

Source: Survey by the authors

Source of obtaining forms

In Table 3.25 the respondents' distribution by sources from which application form was obtained is given. The figures show that out of the total respondents, 35.4 percent got the application form from the dispensary. 24.3 percent respondents obtained it from their unions, followed by 17.2 percent who got it from the cooperative society and 13.2 percent respondents availed it from the office of Welfare Commissioner. 4.6 percent obtained form from the fellow workers, 0.9 percent received it from beedi company office and 0.6 percent obtained it from the contractors and 3.4 percent obtained from brokers.

Table: 3.25
Distribution of respondents by sources of obtain application forms

Sl. No.	Schemes	No. of Respondents	%age
1.	Dispensary	115	35.4
2.	Trade Union Office	79	24.3
3.	Multipurpose Co-operative Society	56	17.2
4.	Welfare Commission	43	13.2
5.	Fellow workers	15	4.6
6.	Beedi company office	3	0.9
7.	Contractor	2	0.6
8.	School	1	0.3
9.	Brokers	11	3.4
	Total	325	100.0

Source: Survey by the authors

Persons who assisted in filling application form

The figures in Table 3.26 present information regarding the people who filled up the respondents' application forms. It could be noted that out of the total respondents, 28.9 percent got their forms filled by the union office bearer. 17.2 percent respondents were helped by the dispensary staff, followed by 11.4 percent who got their form filled by their cooperative society, 9.8 percent respondents' forms filled by their relative/family member and 8.9 percent respondents filled it on their own. 8.0 percent got their forms filled by the middlemen, 7.4 percent respondents took help of fellow workers. Some other respondents got their application form filled by school teachers, members of association, contractor and beedi company office.

Table: 3.26
Persons who helped filled the application form

Sl. No.	Filed by	No. of Respondents	%age
1.	Union office bearer	94	28.9
2.	Dispensary staff	56	17.2
3.	Multipurpose Co-Operative Society	37	11.4
4.	Relative/ family Member	32	9.8
5.	Self	29	8.9
6.	Middleman	26	8.0
7.	Fellow worker	24	7.4
8.	School teachers	9	2.8
9.	Association's people	4	1.2
10.	Contractor	2	0.6
11.	Beedi Company Office	12	3.7
	Total	325	100.0

Source: Survey by the authors

Problems in filling application forms

The problems of filling application forms by the respondents is illustrated in Table 3.27. The figures indicate that 88.0 percent respondents reported that they faced problems in getting their forms filled by others. 5.8 percent respondents said that they experienced language problem and 6.2 percent said that they did not face any difficulty in filling their application form.

Table: 3.27
Problems in filling application form

Sl. No.	Problems	No. of Respondents	%age
1.	Filled by other persons	286	88.0
2.	Language problem	19	5.8
3.	No problem	10	3.1
	Total	325	100.0

Source: Survey by the authors

Suggestions for improvement of application form

Table 3.28 highlights the suggestions to improve the application form by the sample respondents. The figures reveal that out of the total respondents, 8.6 percent suggested that the forms should be always available in the dispensary, followed 7.1 percent who suggested that the forms should be made easy and simpler, 4.0 percent reported that these forms must be in regional languages and 2.8 percent said that forms should have both English and regional language. 77.5 percent respondents did not give any suggestion.

Table: 3.28
Suggestions for improving the application form

Sl. No.	Suggestions	No. of Respondents	%age
1.	Form make easier to fill up	23	7.1
2.	It should be available in dispensary every time	28	8.6
3.	Application form should be in regional language	13	4.0
4.	Application should be in both languages	9	2.8
5.	No response	252	77.5
	Total	325	100.0

Source: Survey by the authors

Chapter four

Places of Medical Treatment

Introduction

One of the important schemes under the Welfare Fund for beedi workers is the operation of Health Assistance. The Health Assistance is provided through static and mobile dispensaries which provide much needed medical facilities to many disadvantaged beedi workers. Here an effort has been made to examine different aspects of Health related assistance.

Place of Treatment

Table 4.1 illustrates the distribution of respondents by places of treatment. The figures show that out of the total respondents, 53.5 percent got themselves treated from 'Beedi Workers' Dispensary. 18.2 percent respondents went to both government hospitals and beedi workers dispensary, followed by 12.0 percent who went to government hospital for their treatment during ailments, and 10.5 percent respondents went to private hospital. 4.6 percent got themselves treated in both, private hospital and Beedi Workers Dispensary and 1.2 percent respondents either went to govt. or private hospitals.

Table: 4.1
Distribution of Respondents by types of places from where they got treatment

Sl. No.	Place of treatment	No. of Respondents	%age
1.	Beedi Workers' Dispensary	174	53.5
2.	Govt. Hospital & Beedi Dispensary	59	18.2
3.	Government Hospital	39	12.0
4.	Private Hospital	34	10.5
5.	Private Hospital & Beedi Dispensary	15	4.6
6.	Govt. Hospital & Private Hospital	4	1.2
	Total	325	100.0

Source: Survey by the authors

Availability of medicines

The data in Table 4.2 show the distribution of respondents whether they obtained enough medicines from the dispensary. It can be noted that 59.1 percent respondents, out of the total, reported that the dispensary had sufficient quantity of medicines. 17.2 percent respondents stated that there was shortage of medicines in the dispensary, while 23.7 percent respondents have never gone to dispensary for their treatment.

Table: 4.2
Distribution of Respondents by whether they obtained enough medicines from Dispensary

Sl. No.	Response	No. of Respondents	%age
1.	Yes	192	59.1
2.	No	56	17.2
3.	Did not go to dispensary	77	23.7
	Total	325	100.0

Source: Survey by the authors

Frequency of visits to dispensary

In Table 4.3 the distribution of respondents by the number of times they visited dispensaries is illustrated. The figures show that 35.1 percent respondents, from the total, visited dispensary 1-3 times, 30.5 percent respondents went to dispensary for more than 7 times, followed by 24.0 percent who visited dispensary for 4-6 times in a month. This indicates the importance of dispensaries for beedi workers of the country in general and sample respondents in particular.

Table: 4.3
Distribution of Respondents by the number of days visited the Dispensary

Sl. No.	Visit to dispensary	No. of Respondents	%age
1.	1 to 3 times	114	35.1
2.	4 to 6 times	78	24.0
3.	7 and above	99	30.5
4.	Did not go to dispensary	34	10.5
	Total	325	100.0

Source: Survey by the authors

Availing adequate treatment

The distribution of respondents by whether they got adequate treatment from the dispensary is presented in Table 4.4. The figures indicate that 52.0 percent respondents, out of the total, mentioned that they got adequate treatment from the dispensary, while 24.3 percent respondents reported that the treatment given by the doctors in the dispensary was not adequate. It may be noted that though there are several problems associated with the operation of the beedi workers dispensary, yet the dispensaries, both static and mobile, have been rendering invaluable medical assistance to the workers and their family members. During the survey the research team found that there was growing demand for dispensaries by the beedi workers in all the four states, namely, Andhra Pradesh, Tamil Nadu, Karnataka and Kerala.

Table: 4.4
Distribution of Respondents by whether they got adequate treatment from Dispensary are not

Sl. No.	Response	No. of Respondents	%age
1	Yes	169	52
2	No	79	24.3
3	Don't go to dispensary	77	23.7
Total		325	100

Source: Survey by the authors

Types of services received

In Table 4.5 the distribution of respondents by the types of services they received, are presented. The figures show that 45.8 percent of the total respondents reported that they could get some medicines from the dispensary. 19.7 percent respondents reported that they received all medicines, followed by 7.7 percent respondents who intimated that they got none from the dispensary and 3.1 percent said that they received only advice.

Table: 4.5
Type of treatment they got from dispensary

Sl. No.	Response	No. of Respondents	%age
1.	Only Advice	10	3.1
2.	Some medicines	149	45.8
3.	All medicines	64	19.7
4.	Nothing	25	7.7
5.	Did not dispensary	77	23.7
Total		325	100.0

Source: Survey by the authors

Difficulties faced

The distribution of respondents by the difficulties they faced in dispensary is given in Table 4.6. It can be noted that out of the total respondents, 52.3 percent mentioned that they did not face any difficulties. Among those respondents who experienced problems in the dispensary, 12.9 percent said that they had to buy some medicines from the market, followed by 7.7 percent who reported that some times the essential medicines were not available in the dispensary. Some others reported that vaccination was not available in beedi workers' dispensary; they had to pay for the medicines. Costly medicines were bought from the market and TB drugs were not available in the dispensary, etc.

Table: 4.6
Distribution of respondents by the difficulties they faced in dispensary

Sl. No.	Response	No. of Respondents	%age
1.	Medicine had to be bought from the market	42	12.9
2.	Some times some essential Medicines were not available in dispensary	25	7.7
3.	Lack of vaccination	4	1.2
4.	Pay and get medicine	4	1.2
5.	Costly medicines had to bought from market	2	0.6
6.	TB drugs were not available in dispensary	1	0.3
7.	No difficulty	170	52.3
8.	Did not go to dispensary	77	23.7
	Total	325	100.0

Source: Survey by the authors

Level pf satisfaction

Table 4.7 highlights the distribution of respondents by their level of satisfaction with the behaviour of staff. The figures reveal that 59.4 percent respondents, from the total, were satisfied with the behaviour of the staff. 9.8 percent respondents expressed that they were not satisfied and 7.1 percent were uncertain about it.

Table: 4.7
Distribution of respondents by their level of satisfaction with the behavior of staff

Sl. No.	Response	No. of Respondents	%age
1.	Satisfied	193	59.4
2.	Not satisfied	32	9.8
3.	Cannot say	23	7.1
4.	Don't go to dispensary	77	23.7
	Total	325	100.0

Source: Survey by the authors

Functioning of dispensary

The data in Table 4.8 show the distribution of respondents whether the dispensary was functioning properly or not. As could be observed, out of the total respondents 56.3 percent reported that the dispensary was functioning well, while 20.0 percent mentioned that it was not working properly.

Table: 4.8
Distribution of respondents by their perception about dispensary working properly

Sl. No.	Response	No. of Respondents	%age
1.	Yes	183	56.3
2.	No	65	20.0
3.	Did not go to dispensary	77	23.7
	Total	325	100.0

Source: Survey by the authors

Suggestions for improvement of dispensaries

The respondents were requested to give suggestions for improvement of dispensaries. Table 4.9 illustrates the distribution of respondents by their suggestions to improve the dispensary. It could be observed, that 49.8 percent, from the total respondents, reported that the supply of medicines should be insured for entire year. 5.2 percent respondents mentioned that dispensary should become a hospital and function for 24 hours, followed by 3.7 percent who wished that there should be more staff and 2.8 percent respondents each suggested that there should be regular doctor

and staff nurse in the dispensary and there should be static dispensary respectively. Some respondents expressed that there should be a beedi workers' hospital in their colony, all facilities should be provided, all medicines should be provided all the time, there should be a laboratory in the dispensary and lady medical officers to be appointed. A few also suggested that there should be a regular medical officer. Vaccination should be provided. Supply of sufficient medicines should be ensured. Good behaviour of dispensary, staff should also be ensured. In every dispensary there should be a dentist. The respondents said that if these suggestions were accepted by the Government then the life of the beedi workers will improve tremendously.

Table: 4.9
Suggestions for improving dispensary

Sl. No.	Suggestions for improvement	No. of Respondents	%age
1.	To ensure medicine supply throughout the year	162	49.8
2.	The Dispensary should function as a twenty four hours hospital	17	5.2
3.	More staff should be provided	12	3.7
4.	Regular doctor and staff nurse	9	2.8
5.	There should be Static Dispensary along with Mobile Dispensaries	9	2.8
6.	Hospital should be in beedi workers colony	8	2.5
7.	Facilities should be improved	6	1.8
8.	All the medicines should be provided all the times	6	1.8
9.	There should be a Laboratory in the dispensary	5	1.5
10.	Female medical officers are preferable	4	1.2
11.	Vaccination provided	3	0.9
12.	Good behavior of dispensary staff should be ensured	2	0.6
13.	Dentist should be provided	2	0.6
14.	Not gone to dispensary during the period under reference	77	23.7
Total		325	100.0

Source: Survey by the authors

Being admitted in Dispensary/hospital

The distribution of respondents by whether they were ever admitted in the dispensary/hospital is provided in Table 4.10. It can be seen that out of the total respondents, 15.7 percent reported that they were admitted in the dispensary/hospital during their serious illness and 60.6 percent respondents reported that there was no need for them to be admitted.

Table: 4.10
Admitted in dispensary

Sl. No.	Response	No. of Respondents	%age
1.	Yes	51	15.7
2.	No	197	60.6
3.	Don't go to dispensary	77	23.7
	Total	325	100.0

Source : Survey by the authors

Chapter Five

Reimbursement Process of Medical Assistance

Introduction

In this chapter of an effort has been made to examine the process of reimbursement of medical expenditure incurred by the sample beneficiaries who availed such medical assistance. The details of assistance are given below:

1. Maternity benefits ----- Rs. 1000/- each for first two deliveries
2. Assistance for spectacles----- Rs.300/-, and Rs.20/- for change of lenses.
3. T.B., Leprosy and mental disease----- Treatment expenditure reimbursed and subsistence allowance Rs.750/- to Rs.1000/- is paid
4. Heart disease ----- Up to Rs.1.30 lakh
5. Kidney ----- Up to Rs.2.00 lakh
6. Cancer ----- Actual charges reimbursed
7. Minor operations
(Hernia, Ulcer, Appendectomy, ----- Up to Rs.30,000/-
Gynecological and Prostate). ----- reimbursed

Reimbursement from Welfare Commission

The data in Table 5.1 show whether the respondents got their spent amount reimbursed from the welfare department. It can be seen that 12.0 percent respondents had got their money reimbursed from the welfare department. 3.7 percent respondents did not get reimbursement for their total expenditure on medical and 60.6 percent respondents did not make any claim.

Table: 5.1
Reimbursement from Welfare Commission

Sl. No.	Response	No. of Respondents	%age
1.	Yes	39	12.0
2.	No	12	3.7
3.	NA	197	60.6
4.	Did not go to dispensary	77	23.7
	Total	325	100.0

Source: Survey by the authors

Availing allowance

The distribution of respondents by whether they received any allowance at the time of their hospitalization, is presented in Table 5.2. The figures indicate that out of the total respondents, 5.8 percent reported that they had received allowance during their hospitalization, while 9.8 percent did not get any allowance. It was not applicable for 60.6 percent respondents as they did not require such treatment during the reference period.

Table: 5.2
Allowance when hospitalized

Sl. No.	Response	No. of Respondents	%age
1.	Yes	19	5.8
2.	No	32	9.8
3.	NA	197	60.6
4.	Don't go to dispensary	77	23.7
	Total	325	100.0

Source: Survey by the authors

Allowance amount

Table 5.3 highlights the distribution of respondents by the amount of allowance received by them during their hospitalization. It can be noted that 1.2 percent respondents, from the total, received Rs.2000-4000. One respondent each got Rs.7,400 and 25,000 respectively. Another 0.3 percent received Rs.1,11,78/- yet another one received an amount of Rs.1,13,854. 9.8 percent did not receive any allowance at the time of their hospitalization. 11.4 percent respondents also expressed that though they were hospitalized, they had not received any allowance.

Table: 5.3
Got allowance when hospitalized

Sl.No.	Amount (in Rs.)	No. of Respondents	%age
1.	2,000 – 4,000	4	1.2
2.	7,400	1	0.3
3.	25,000	1	0.3
4.	1,11,781	1	0.3
5.	1,13,854	1	0.3
6.	No Allowance	11	3.4
7.	No	32	9.8
8.	NA	109	84.3
	Total	325	100.0

Source: Survey by the authors

Expenditure on treatment

In Table 5.4 the distribution of respondents by expenditure on treatment is being shown. The data indicate that 2.8 percent respondents, of the total, spent less than Rs.1000 on their treatment. Another 2.8 percent respondents spent Rs.1001-2000, followed by 2.5 percent who on their treatment spent Rs. 2001-3000, 1.5 percent respondents each during their illness spent Rs.3001-4000 and Rs.4001-5000 respectively. One respondent had his expenditure between Rs.5001-6000 and 4.3 percent respondents spent more than Rs.6000/- for their treatment.

Table: 5.4
Amount spent on treatment

Sl. No.	Amount (in Rs.)	No. of Respondents	%age
1.	<1000	9	2.8
2.	1001 – 2000	9	2.8
3.	2001 – 3000	8	2.5
4.	3001 – 4000	5	1.5
5.	4001 – 5000	5	1.5
6.	5001 – 6000	1	0.3
7.	> 6000	14	4.3
8.	NA	197	60.6
9.	Don't go to dispensary	77	23.7
	Total	325	100.0

**Maximum Rs. 1,50,000

Source: Survey by the authors

Amount of expenditure reimbursed

Table 5.5 highlights the distribution of respondents by the amount received from the welfare fund. As could be observed, out of the total respondents, 3.1 percent had received Rs.1001-2000 from the welfare fund. 2.8 percent respondents got less than Rs.1000/-, followed by 2.5 percent who received above Rs.6000 from the welfare fund, 1.2 percent respondents each received Rs.2001-3000 and Rs.3001-4000 respectively. 0.9 percent respondents got Rs.4001-5000 from the welfare fund, one respondent got Rs.5001-6000 and 3.7 percent did not receive any amount.

Table: 5.5
Amount received from Welfare Fund

Sl. No.	Amount (in Rs.)	No. of Respondents	%age
1.	<1000	9	2.8
2.	1001 - 2000	10	3.1
3.	2001 - 3000	4	1.2
4.	3001 - 4000	4	1.2
5.	4001 - 5000	3	0.9
6.	5001 - 6000	1	0.3
7.	> 6000	8	2.5
8.	Not received any amount	12	3.7
9.	NA	274	84.3
	Total	325	100.0

**Maximum Rs. 1,13,854

Source: Survey by the authors

Problems faced while receiving reimbursement

The data in Table 5.6 illustrates the distribution of respondents by the problems they faced in getting reimbursement. The figures show that 4.0 percent respondents, from the total, reported that they faced problems in getting reimbursement while 11.7 percent mentioned that they did not experience any problem.

Table: 5.6
Problems in getting reimbursement

Sl. No.	Response	No. of Respondents	%age
1.	Yes	13	4.0
2.	No	38	11.7
3.	NA	274	84.3
	Total	325	100.0

Source: Survey by the authors

Reimbursement period

The distribution of respondents by the time period for which the reimbursement was given to them, is highlighted in Table 5.6. The figures reveal that the majority of the respondents (5.2 percent), from the total, had to wait for more than eleven months for the reimbursement of their spent amount. 4.6 percent respondents got their money reimbursed between 7-10 months, followed by 2.2 percent who received their money within 3-6 months, and 3.7 percent respondents could not get their spent money reimbursed. It was not applicable for 84.3 percent respondents.

Table: 5.7
Duration of reimbursement

Sl. No.	Time period	No. of Respondents	%age
1.	3 - 6 Months	7	2.2
2.	7 - 10 Months	15	4.6
3.	11 & above Months	17	5.2
4.	Not yet reimbursed	12	3.7
5.	NA	274	84.3
Total		325	100.0

Source: Survey by the authors

Over & above expenditure

Table 5.8 shows the sources from which the respondents met their extra expenditure. The data show that out of the total respondents, 8.6 percent borrowed money from their friends. 4.6 percent respondents spent the extra amount from their own savings, followed by 1.5 percent who borrowed money from their relatives and 0.6 percent respondents took money from moneylenders. It can be inferred from the data that major proportion of respondents were meeting their extra expenditure for their treatment on borrowed money.

Table: 5.8
Source from which the extra expenditure for treatment was met with

Sl. No.	Sources	No. of Respondents	%age
1.	Borrowing from friends	28	8.6
2.	Own saving	16	4.9
3.	Borrowed from relatives	5	1.5
4.	Borrowed from Money lenders	2	0.6
5.	NA	274	84.3
Total		325	100.0

Source: Survey by the authors

Repayment of borrowed amount

Table 5.9 shows how many of the respondents had paid back the borrowed money. As could be observed, 9.5 percent respondents, from the total, reported that they had returned the borrowed money, while 6.2 percent had not been able to give back the borrowed money so far.

Table: 5.9
Payment status of the borrowed money

Sl. No.	Response	No. of Respondents	%age
1.	Yes	31	9.5
2.	No	20	6.2
3.	NA	274	84.3
	Total	325	100.0

Source: Survey by the authors

Transportation cost

Table 5.10 shows the amount of expenditure incurred on journey from their residence to dispensary. The figures indicate that 6.2 percent of the total respondents, spent less than Rs.500. 4.6 percent respondents spent for their journey Rs.501-1000, followed by 0.9 percent who spent Rs.1001-1500, and 0.3 percent respondent each was found spending Rs.1501-2000, 2001-2500, and 2501-3500 respectively for their journey from home to dispensary and back.

Table: 5.10
Rupees Spent on journey to dispensary

Sl. No.	Amount (in Rs.)	No. of Respondents	%age
1.	< 500	20	6.2
2.	501 - 1000	15	4.6
3.	1001 - 1500	3	0.9
4.	1501 - 2000	1	0.3
5.	2001 - 2500	1	0.3
6.	2501 - 3500	1	0.3
7.	Don't know	10	3.1
8.	NA	274	84.3
	Total	325	100.0

Source: Survey by the authors

Reimbursement of travel allowance

The figures in Table 5.11 show the reimbursement of travel allowance to the sample respondents who visited the dispensary. As could be seen, only 1.2 percent respondents, out of the total, informed that they got reimbursement for their travel and 14.5 percent respondents expressed that they could not get the reimbursement of their travel expenditure.

Table: 5.11
Reimbursement of travel allowance

Sl. No.	Response	No. of Respondents	%age
1.	Yes	4	1.2
2.	No	47	14.5
3.	NA	274	84.3
	Total	325	100.0

Source: Survey by the authors

It may, however, be noted that those went to dispensary their number was 51 here in the study.

Chapter Six

Social Security & Group Insurance

Introduction

One of the important components of the Beedi Workers Welfare Fund is the Group Insurance Scheme. Under this scheme Rs.10,000/- is provided to an insured beedi workers for natural death and Rs.25,000/- for accidental death. In this chapter an effort has been to underline different aspects of operation of the scheme.

Assistance

More often beedi workers are illiterate and their access to information is also very limited. As a result, they depend on those who are able to assist them in availing different benefits.

Table 6.1 present the assisting bodies who helped the beneficiaries. It can be seen that the highest number of beneficiaries obtained help from their family members in getting reimbursement under social security scheme, while 7.1 percent were helped by the dispensary staff. 4.3 percent were helped by trade unions, 3.7 percent were assisted by fellow workers, 3.1 percent received help from family members and dispensary staff and 1.5 had been helped by fellow workers and dispensary staff.

Table: 6.1
Source of getting social security benefit

S. No.	Source	No. of Resp.	%age
1.	With the help of family	33	10.2
2.	With the help of dispensary staff	23	7.1
3.	With the help of Union	14	4.3
4.	With the help of fellow workers	12	3.7
5.	With the help of family & dispensary staff	10	3.1
6.	With the help of fellow workers & dispensary staff	5	1.5
7.	Not applicable	228	70.2
Total		325	100.0

Source: Survey by the authors

Sources of receiving application forms

Table 6.2 presents the sources of getting application forms. It can be observed that 10.5 percent respondents obtained application forms from Trade Union Offices as well as from dispensaries. While 5.8 percent received from Welfare Commission and 2.2 from fellow workers. Another 0.6 percent respondents reported that they received application forms from association of beedi workers and one respondent got it from the school.

Table: 6.2
Sources of application form

Sl. No.	Source	No. of Respondents	%age
1.	Trade Union Office	34	10.5
2.	Dispensary	34	10.5
3.	Welfare Commission	19	5.8
4.	Fellow Workers	7	2.2
5.	Association	2	0.6
6.	School	1	0.3
7.	NA	228	70.2
Total		325	100.0

Source: Survey by the authors

Year of applying for Insurance Amount

Data given in Table 6.3 present the year of applying for the social security scheme. It can be seen that the highest proportion of the respondents applied during the period of 2001-2005. While 4.3 percent applied in 1996-2000. For the rest 88.6 percent it was not applicable. It may be noted here that the Insurance Scheme is an immense benefit to the beedi workers. Though the amount is not very high yet it comes as a boon to the indigent household of the deceased beedi workers.

Table: 6.3
Year-applications for social security fund

Sl. No.	Year	No. of Respondents	%age
1.	1996 - 2000	14	4.3
2.	2001 - 2005	18	5.3
3.	2006 - 2007	5	1.5
4.	NA	288	88.6
Total		325	100.0

Source: Survey by the authors

Benefit received

Table 6.4 presents year-wise distribution of benefit. Figures show that 4.6 percent respondents received benefit under social security scheme during the period 2001-05. 4.0 percent got it in 1996-2000. While 2.8 percent obtained the benefit in 2006-2007.

Table: 6.4
Year of getting Benefit

Sl. No.	Beneficiary Year	No. of Respondents	%age
1.	1996 - 2000	13	4.0
2.	2001 - 2005	15	4.6
3.	2006 - 2007	9	2.8
4.	Not Applicable	288	88.6
	Total	325	100.0

Source: Survey by the authors

Chapter Seven

Housing Schemes and Issues

Introduction

Beedi workers are often constituted by the poorest segment of the labour force. Of many needs which they have, lack of housing facility is the most important one. Keeping this in view, the provision for housing facility has been extended to them. During the study visits to different districts where beedi workers are concentrated, it was found that some cooperative housing complexes have come up in Mysore, Rampur, Mandya and Bangaluru apart from individual houses built by beedi workers from fund made available from the Beedi Workers Welfare Fund. In this Chapter an effort has been made to examine the operation of Beedi Workers Housing Scheme.

Year of application

Table 7.1 illustrates the distribution of respondents who had applied for housing scheme. The data indicate that out of the total sample respondents, the majority (14.8 percent) applied for a house under the same scheme in the year 1996-2000. 6.8 percent respondents applied in 2001-2005. 14.1 percent respondents had applied for house in the year 2006-2007.

Table: 7.1
Year in which applied for housing scheme

Sl. No.	Year	No. of Respondents	%age
1.	1996 - 2000	48	14.8
2.	2001 - 2005	22	6.8
3.	2006 - 2007	46	14.1
4.	Not Applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Year of benefit release

Table 7.2 show of how many applicants received benefit under the scheme. It can be noted that out of the total respondents, 28.3 percent received benefit under housing scheme in 2001-2005. 3.4 percent got it in 2006-2007, followed by 2.5 percent respondents who received benefit during 1996-2000.

Table: 7.2
Year-wise release of benefit for housing scheme

Sl. No.	Applied Year	No. of Respondents	%age
1.	1996 - 2000	8	2.5
2.	2001 - 2005	92	28.3
3.	2006 - 2007	11	3.4
4.	No Response	5	1.5
5.	Not applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Facilities in the houses constructed under housing scheme

The data in Table 7.3 highlight the facilities in the houses constructed under the Integrated Housing Scheme of the Beedi Workers Welfare Fund. It can be seen that 30.8 percent respondents from the total, reported that in their houses they had light, water, toilet and other sanitary facilities. 3.1 percent respondents had light and water in their houses, followed by 1.2 percent who had light and sanitary facilities and 0.6 percent reported that they had water and sanitary facilities.

Table: 7.3
Facilities under Integrated housing scheme

Sl. No.	Facilities	No. of Respondents	%age
1.	Light & Water	10	3.1
2.	Light & Sanitary Latrine	4	1.2
3.	Water & Sanitary Latrine	2	0.6
4.	Light & Water & Sanitary Latrine	100	30.8
5.	Not Applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Quality of the houses

The data presented in Table 7.4 show the quality, as perceived by the beneficiaries, of the houses. It can be observed that 34.2 percent respondents of the total reported that their houses were well built. 0.9 percent respondents said that their houses were neither good nor bad, followed by 0.6 percent respondents who mentioned that their houses were badly built. During the study visit it was found that the houses built under the

Housing Scheme were indeed better in terms of design and quality of material used for building the houses. The housing complexes in Kengri, Bangalore, and Mandiya in karnataka are its best illustrations.

Table: 7.4
Status of Built in house

Sl. No.	Status of build house	No. of Respondents	%age
1.	Well built	111	34.2
2.	Badly built	2	0.6
3.	Neither good nor bad	3	0.9
4.	Not applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Total expenditure for construction of houses

Table 7.5 illustrates the distribution of respondents by the expenditure incurred for building houses. The data indicate that 26.2 percent respondents out of the total, reported that their cost was 80,001-1,00,000. 0.6 percent said that they spent Rs.20,001-30,000 for house construction, similarly, 0.6 percent respondents each reported that their cost for building their houses was Rs.30,001-40,000, and Rs. 40,001-50,000 and Rs.50,001-60,000, respectively. 4.6 percent respondents intimated their house building cost was 70,001-80,000.

Table: 7.5
Initial cost for housing facility

Sl. No.	Amount (in Rs.)	No. of Respondents	%age
1.	10,000 - 20,000	1	0.3
2.	20,001 - 30,000	2	0.6
3.	30,001 - 40,000	2	0.6
4.	40,001 - 50,000	2	0.6
5.	50,001 - 60,000	2	0.6
6.	60,001 - 70,000	0	0.0
7.	70,001 - 80,000	15	4.6
8.	80,001 - 1,00,000	85	26.2
9.	No Response	7	2.2
10.	Not applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Payment of Installment

Table 7.6 highlights whether all installments were paid to the beneficiaries of house building grants. The data indicate that out of the total sample respondents, 33.5 percent reported that they did not get the total amount, while only 2.2 percent informed that they had received the total installment money.

Table: 7.6
Paid all installments

Sl. No.	Response	No. of Respondents	%age
1.	Yes	7	2.2
2.	No	109	33.5
3.	Not applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Installment Non Payment

In Table 7.7 the distribution of respondents by the reasons for which the full installment was not paid than is being presented. It can be noted that out of the total respondents, 27.7 percent reported that due to low earning they could not pay the installment money. 4.0 percent expressed that they did not get receipt from the agency. 0.9 percent respondents each mentioned that due to increasing cost of house and low income they were unable to repay the installment. 2.2 percent respondents paid all installments.

Table: 7.7
Reason of not pay full installments

Sl. No.	Amount (in Rs.)	No. of Respondents	%age
1.	Low earning	90	27.7
2.	They don't pay receipt	13	4.0
3.	Increasing cost of house	3	0.9
4.	Low earning & Increasing cost of house	3	0.9
5.	Paid all installments	7	2.2
6.	Not applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Problems in receiving money under housing scheme

Table 7.8 highlights the distribution of respondents by whether there was problem in housing scheme. It can be noted that out of the total respondents, 35.7 percent reported that there was problem in availing benefit of housing scheme.

Table: 7.8
Problem in availing benefit of housing scheme

Sl. No.	Response	No. of Respondents	%age
1.	Yes	0	0.0
2.	No	116	35.7
3.	Not applicable	209	64.3
Total		325	100.0

Source: Survey by the authors

Payment of Bribe

The data in Table 7.9 shows the distribution of respondents by whether they had to pay bribe to receive housing facility. It could be noted that out of the total respondents, 35.4 expressed that they did not pay any money as bribe to any agency. Only one respondent said that she/he had to pay bribe to get the housing facility.

Table: 7.9
Give bribe

Sl. No.	Response	No. of Respondents	%age
1.	Yes	1	0.3
2.	No	115	35.4
3.	Not Applicable	209	64.3
Total		325	100.0

Source: Survey by the authors

Agency which was bribed

The figures in Table 7.10 shows one respondent had paid bribe to bank official to get the installment released for housing to grant sanctioned for her. The majority, as reported, however, did not have to pay such thing. It may be noted here that when houses are built by cooperative society, the chances of such malpractices are minimum.

Table: 7.10
Person/agency given the bribe

Sl. No.	Bribe	No. of Respondents	%age
1.	Bank	1	0.3
2.	No	115	35.4
3.	Not Applicable	209	64.3
	Total	325	100.0

Source: Survey by the authors

Amount paid as bribe

The respondent reported that he/she had paid Rs.3000 to the bank official.

Table: 7.11
Bribe amount

Sl. No.	Amount (in Rs.)	No. of Respondents	%age
1.	3,000	1	0.3
2.	No	115	35.4
3.	No housing facility	209	64.3
	Total	325	100.0

Source: Survey by the authors

Amount of installment received

The distribution of respondents by the amount of benefit given to them is presented in Table 7.12. As could be observed, 1.2 percent respondents from the total, received Rs.20,000. 0.9 percent got Rs.26000, followed by another 0.9 percent who received benefit worth Rs.7000, 0.6 percent received an amount of Rs.13000 and 0.3 percent respondent got Rs.40,000.

Table: 7.12
Build Your Own House Scheme - Amount for housing benefit

Sl. No.	Amount in (Rs.)	No. of Respondents	%age
1.	20000	4	1.2
2.	26000	3	0.9
3.	7000	3	0.9
4.	13000	2	0.6
5.	40000	1	0.3
6.	Other housing facility available	103	31.7
7.	No housing facility	209	64.3
	Total	325	100.0

Source: Survey by the authors

Difficult procedures

Table 7.13 illustrates the distribution of respondents by the difficulties in filling the application form. The data indicate that out of the total respondents, 3.1 percent reported that there were several hurdles while 0.9 percent mentioned that it was very complicated to fill the form.

Table: 7.13
Build Your Own House Scheme - Difficulties in filling application form

Sl. No.	Difficulties	No. of Respondents	%age
1.	Complicated to fill the form	3	0.9
2.	There are so many hurdles	10	3.1
3.	Other housing facility available	103	31.7
4.	No housing facility	209	64.3
	Total	325	100.0

Source: Survey by the authors

Chapter Eight

Scholarship Scheme & the Process of Benefit Disbursement

Introduction

One of the most important schemes of the Beedi Workers Welfare Fund is the Education Scheme for beedi workers' children. Under this scheme beedi workers' children attending schools, colleges and universities are provided scholarships of various categories ranging from Rs. 250/- to Rs.8000/- for both boys and girls. The details are given below:

Sl. No.	Class	Rates (In Rs. per student)	
		Girls	Boys
1	Class I to IV	250	250
2	Class V to VIII	940	500
3	Class IX	1140	700
4	Class X	1840	1400
5	Class XI to XII	2440	2000
6	Graduation/three years' diploma.	3000	3000
7	Professional degree (MBBS, BE, BSc. (Agri))	8000	8000

Source: directorate General, Labour Welfare, New Delhi

Types of schools attended by beedi workers' children

Table 8.1 presents the types of schools where the children of beedi workers were studying. It can be seen that majority of the respondents were sending their children to government schools. However, 18.2 percent were studying in private schools and 16.0 percent of them were in govt. aided schools. The most important factor in this was that the proportion of children not going to school was high. It was 14.8 percent among the studied group. These children were virtually not enrolled anywhere. The other important factor was that most of the girl children remained absent from the schools for more number of days.

Table: 8.1
Type of schools attended by the children of the
sample respondents households

Sl. No.	Type of school	No. of Respondents	%age
1.	Government school	134	41.2
2.	Private school	59	18.2
3.	Govt. aided school	52	16.0
4.	Children not attending school	48	14.8
5.	No young children in family	32	9.8
	Total	325	100.0

Source: Survey by the authors

Reasons for not attending schools

Figures in Table 8.2 show the reasons for not attending the school by the children of respondent beedi workers. It was reported that 9.5 percent of the respondents were in most vulnerable sections. They were unable to send their children to school due to the expenses on education. However 5.2 percent accepted that their children were not interested in attending school.

Table: 8.2
Reasons for not attending school by the children of
some respondent beedi workers

Sl. No.	Reasons for not attending school	No. of Respondents	%age
1	Could not afford education	31	9.5
2	Children not interested in study	17	5.2
3	Not Applicable	277	85.2
	Total	325	100.0

Source: Survey by the authors

Table 8.3 presents the years of getting benefits by the respondents. It can be noted that the highest proportion of respondents (10.2 percent) got benefit during the year 2005. However, 4.6 percent received in 2004, 4.0 percent in 2003 and 4.3 percent in 2006.

Table: 8.3
Year of education benefit

Sl. No.	Year	No. of Respondents	%age
1	1995	2	0.6
2	2000	4	1.2
3	2001	7	2.2

4	2002	7	2.2
5	2003	13	4.0
6	2004	15	4.6
7	2005	33	10.2
8	2006	155	4.3
9	2007	2	0.6
Total		97	29.8

Source: Survey by the authors

Type of assistance received

The distribution of beneficiaries under different scholarship schemes could be seen in Table 8.3. Figures show that the highest proportion (31.1 percent) of the respondents got benefit under scholarship scheme. However, 17.2 percent obtained under scholarship and attendance scheme, 19.4 percent received under attendance scheme and 9.8 percent respondents received benefit under scholarship and marks based incentive scheme.

Table: 8.4
Type of education benefit

Sl. No.	Benefit	No. of Respondents	%age	% from total beneficiaries
1	Scholarship	101	31.1	
2	Scholarship & Attendance	56	17.2	
3	Attendance	63	19.4	
4	Scholarship & Marks based incentive	32	9.8	
5	Total beneficiary of Education scheme	252		
6	Other beneficiaries	73	22.5	
Total		325	100.0	

Source: Survey by the authors

Year of application

Table 8.5 shows the year of applying for the scholarship benefit by the surveyed respondents. It was reported that 40.6 percent respondents applied during the year 2004-05. While 36.9 percent gave applications during 2005-06.

Table: 8.5
Apply for fund first

Sl. No.	Year	No. of Respondents	%age
1	2004-2005	132	40.6
2	2005-2006	120	36.9
3	Other beneficiaries	73	22.5
Total		325	100.0

Source: Survey by the authors

Amount of benefit

In Table 8.5 the year of receiving benefit by the respondents could be noted. It was reported that the respondents who applied during the 2004-05 received benefit in 2005-06. The respondents (36.9 percent) who applied during 2005-06 got benefit during 2006-07.

Table: 8.6
Received actual amount

Sl. No.	Year	No. of Respondents	%age
1	2005-2006	132	40.6
2	2006-2007	120	36.9
3	Other beneficiaries	73	22.5
Total		325	100.0

Source: Survey by the authors

Amount receiving agencies

Table 8.6 shows the distribution of respondents who received the scholarship benefit. Out of the total, 44.0 percent students received the benefit, while in 26.5 percent cases benefits were released to the school authorities and in 7.1 percent cases, parents received this scholarship benefit on behalf of their children. It was observed in some places, like Mandya and Mysore.

Table: 8.7
Agencies to Whom the amount of scholarship was paid

Sl. No.	Whom	No. of Respondents	%age
1	To Students	143	44.0
2	To School Authority	86	26.5
3	To Parents	23	7.1
4	To other beneficiaries	73	22.5
Total		325	100.0

Source: Survey by the authors

Problems in availing assistance

The data in Table 8.8 highlights the distribution of respondents by whether they faced problems in getting the benefit. 12.3 percent from the total, respondents faced problems during the process of getting benefit. While 65.2 percent did not feel so.

Table: 8.8
Any problem in getting scholarship

Sl. No.	Response	No. of Respondents	%age
1	Yes	40	12.3
2	No	212	65.2
3	Other beneficiaries	73	22.5
	Total	325	100.0

Source: Survey by the authors

Types of problems faced

The problems faced by the respondent beneficiaries can be seen in Table 8.9. It was reported that the problem was created mainly by the school administrations, which is the main intermediary agency between the providing authority and the beneficiaries. 12.4 percent of the total respondents, faced problems, of which 8.7 percent reported that school administration created problems in handing over the benefit and the same proportion complained for the delay in reimbursement by the providing authority. However, 5.0 percent reported that school administration demanded money.

Table: 8.9
Problems in getting scholarship

Sl. No.	Problems	No. of Respondents	%age
1	School administration creates problems	12	3.7
2	Delay in reimbursement	12	3.7
3	School administration demanded money	16	5.0
4	Faced no problem	212	65.2
3	Other beneficiaries	73	22.5
	Total	325	100.0

Source: Survey by the authors

Usefulness of Education Assistance

Table 8.10 presents the opinion of respondents on the usefulness of the scholarship scheme. Figures show that 76.0 percent of the total surveyed

respondents, expressed that it was useful. Whereas, 0.9 percent did not feel so. They complained that major part of the benefit went to the school authorities. According to the respondents these schools were in good financial condition and could run without taking share from their benefit.

Table: 8.10
Usefulness of Education Schemes

Sl. No.	response	No. of Respondents	%age
1	Yes	249	76.6
2	No	3	0.9
3	Other beneficiaries	73	22.5
	Total	325	100.0

Source: Survey by the authors

Benefits of Scholarship

The information about the usefulness of the scholarship benefit is given in Table 8.11. The highest proportion of respondents used the scholarship benefit amount for all educational purposes, while 17.5 percent could get only the uniforms and stationary. 19.1 percent said that they could only pay the initial school fee from the given amount and 16.6 percent reported that very few expenses of education can be fulfilled by the benefit provided.

Table: 8.11
Benefits of scholarship

Sl. No.	Benefits of scholarship	No. of Respondents	%age
1	Useful to meet educational expenditure	149	45.8
2	Stitching of uniforms, stationary etc.	57	17.5
3	Spend on school fees (initial)	62	19.1
4	Very few expenses can be meet	54	16.6
5	Not useful	3	0.9
6	Other beneficiaries	73	22.5
	Total	325	100.0

Source: Survey by the authors

Chapter Nine

Suggestions and Recommendations

On the basis of the study conducted in two regions, namely, the Hyderabad Region and the Bangalore regions, the following suggestions are given for the improvement in the functioning of the Welfare Commission and operation of welfare schemes under the welfare found Act.

1. **Improvement of infrastructure facilities**

The Welfare Commissioners offices are housed in rented accommodation both in Hyderabad and Bangaluru. A huge amount of money is paid as rent. It is suggested that Directorate General, Labour Welfare should have its own offices built for efficient operation of Beedi and other Welfare Funds.

2. **Transportation Facilities**

It was also found during the study that the transportation facilities were not adequate with the Commissioners. In order to get a clear view a geographical mapping of beedi workers' habitations and dispensaries should be carried out thereby ascertaining the number of kilometers to be traveled within certain time period for the operation of Beedi Workers' Welfare Fund.

Correspondingly, manpower should be calculated for undertaking implementation of activities. This will help to measure requirements for the actual manpower for carrying out the implementation process of Welfare Fund more efficiently and effectively.

3. **Making dispensaries indispensable**

Dispensaries are the major centres through which almost all the activities of the Welfare Fund are being executed. Keeping this in view, it is suggested that the dispensaries should be equipped with both human and material resources.

4. **Developing employable skills of beedi workers**

It is suggested that slowly but steadily beedi workers should be shifted from beedi rolling to other occupations which are less occupationally hazardous. For this, training in different skills must be provided in different occupations which have more demand in the employment market.

5. **Awareness about the Schemes**

There is a general lack of awareness about the schemes offered by the Labour Welfare Organization (LWO). This was amply evident during

the present study. A massive awareness generation programme has to be launched by using media like:

- Pamphlets, brochures, hand-bills, etc.
- Audio-visual media-T.V. spots, T.V. news, etc.
- Radio
- Vernacular Newspapers
- Local cultural groups
- Trade Unions
- Educational Institutions
- Civil Societies
- Self-Help-Groups, etc.

6. Educational Schemes

With regards to educational assistance, officials from the Education departments at various levels are not involved.

- This should be given immediate attention and regular communication especially at the beginning of every educational session, with the officers/teachers should be maintained with regard to educational assistance provided to the beedi workers.
- A brief brochure could be sent to the identified institutions, with a covering letter issued by a higher official of the department concern.

7. Health Schemes

During the discussion with the doctors it was reported by them that the range of general medicines is limited. Hence, it should be broadened with the consultation of the doctors of various dispensaries taking into consideration the past needs and towards as experienced.

- It was above mentioned that sufficient advances are not given to dispensaries for meeting petty expenses like, expenses for petrol, repairing of vehicle, etc. It is suggested that each dispensary should be given an amount of Rs. 5,000.00 in advance (five thousand) to meet exigencies and organize visits to mobile points regularly and undertake publicity activities every month.
- For every dispensary a target should be fixed with regard to providing benefits of various schemes to more eligible beedi workers.
- At present, some dispensaries performance is awfully low. The performance of such dispensaries should be examined to find out why they have performed so pitifully.

- Some common yardsticks could be used to measure the performance levels, like ratio of beneficiaries of various schemes per staff members per day in any dispensary.
- It is suggested that every mobile points should have a hoarding erected in the area with beedi workers concentrations highlighting various schemes and the address of the dispensary/Welfare Commission. This will create greenmail awareness among the workers.
- Dispensaries have not mapped areas of concentrations of beedi workers. This should be done urgently so that it becomes easier to identify the beedi worker's concentrated areas in various districts of the state.

For treatment of cancer, heart and kidney patients, an amount of Rs.1,30,000 (one lakh thirty thousand) has been earmarked. First, the patient concern will have to submit the application supported by bills/vouchers with details of expenditure for claiming reimbursement. But since most of the beedi workers are indigent and economically disadvantaged, they fail to spend first for their treatment. Consequently they fail to obtain assistance under the welfare fund.

- Once treatment is recommended for the disease, the Welfare Commission should provide assistance in advance to the patient. The amount could be given to hospital authority by bank drafts. This will help the patient to avoid heavy expenditure. And eventually relieve the patient from undue worries and anxiety.
- It is also mandatory for patients suffering from cancer, heart and kidney ailments to obtain prior approval from Welfare Commission. For obtaining approval from Welfare Commission, the workers will have to produce certificates from respective hospital along with application forms. More often, this procedure is cumbersome and time consuming. As a result, the patient finally becomes discouraged; and thus fails to take any benefit.

It is suggested that for prior approval, a certificate from the dispensary doctors should be accepted as sufficient proof for beginning treatment in the recommended/identified hospital. This will avoid procedural delay and thus speed up treatment process of the patients.

It is found that a person suffering from T.B. gets only maintenance allowance for the period during which he took treatment from Welfare Commission's dispensary. But since many dispensaries do not have adequate equipments and facilities, the patients suffering

from T.B. are generally referred/sent to district T.B. hospitals. Thus for the period during which the patients receive treatment in district or other hospital, he/she does not get maintenance allowance. This ultimately puts heavy burden on the patient and consequently they along with their family members, undergo undue suffering and deprivation. It is suggested that on the basis of certificate of treatment by district hospitals, the patients should be made eligible to obtain maintenance allowance from the Welfare Commission.

- The procedures which deter many eligible beedi workers suffering from T.B. may also be made easier and shorter.
- It is suggested that maintenance allowance should be given on completion of every month during treatment.

The application form for patients suffering from T.B. is unduly lengthy. As a result, the filling of form by the patient becomes a serious problem. Many times it gives birth to 'middlemen' who extract certain percentage from the patient by helping them filling their application forms.

- Hence, useless column could be removed, for example, for claiming maintenance allowance, a patient will have to get the application form again certified by the employers; and employers, by and large, resist or refuse to sign the form. Thus the patient is left high and dry.
- Application forms for the reimbursement of the expenses of T.B. treatment and maintenance allowance are separate. This confuses illiterate beedi workers. As a result, they apply only for the treatment expense or only for allowance.
- It is suggested that there should be one application form for both the treatment and for maintenance allowance.
- There is a provision for spectacles under the Welfare Fund. As a result, beedi workers have begun to take interest in the scheme. Since, the application forms required to be certified by employers or contractors, more often the workers fail to get it. Consequently, despite the patients needs, and interest the actual demand has been very marginal.
 - It is suggested that certificates, either by Labour Department or by doctors of the Welfare Commission dispensaries, should be considered sufficient proof for eligibility to obtain spectacles by the workers.

- The condition that the worker, to be eligible for the scheme, should be at least 5 years employed as beedi workers should be removed.

8. Housing Schemes

Among all the application forms, the application form for housing scheme is considered to be the most complex one. In fact, some officers call it a form that breaks ones back. It is indeed so. A beedi worker, who is generally illiterate or semi-literate, cannot, on his own, fill up the form nor can fulfill the many criteria for eligibility. It is alleged that many middlemen had been duping workers their money promising to provide financial assistance under housing scheme. It has also been pointed out that some columns in the form are redundant and repetitive.

- It is suggested that repetitive columns be removed. Instead of witness, residential proof should be considered enough.
- Tehsildars, Registrars and Panchayat Pradhan should be specially requested to treat these applicants with special consideration.
- It is also suggested that workers who do not own residential land, they should be provided residential "patta" by the Government.

The amount sanctioned un-der this scheme released in two or more installments. This takes two-four month duration. This discourages the beneficiary and encour-ages corruption. Middlemen also take benefit of the situation. The duration for disbursement of installment should be reduced.

9. Maternity Benefit Scheme

The fund utilization under maternity benefit scheme has been very low. This is because many women workers do not possess Identity Cards. Besides, many female workers began rolling beedis after their marriages, and to obtain benefit under the scheme the identity cards should be at least one year old, though the workers might be rolling beedis many years before the issuance of the Identity Cards. As a result, many female beedi workers fail to receive maternity benefit.

- The above condition may be relaxed and certificate issued by contractors/employer or gram pradhan stating that the concerned worker had been making beedi earlier also, should be given benefit under the scheme.

10. Small Family Norm Scheme

Another scheme which has remained virtually under- implemented is the small family norm scheme. This is because of lack of awareness

among the beedi workers and prevalence of high illiteracy among them.

- This could be improved if concerted effort is made by various agencies.
- Organising Health *melas* could be an important method.
- Training of articulated female beedi workers could be another means to create awareness about this scheme as well as other schemes of the L.W.O.

11. General Suggestions

- No special effort, in a significant manner, has been made to form self-help groups among the beedi workers.
 - Civil society organizations should be persuaded to take up this task.

The workers themselves should also be persuaded by training.

- Alternative employment generation activities for beedi workers have not yet been made.

With the ILOs programme as it was being done in Karnataka, similar such efforts should be made in Madhya Pradesh.

11.1 Administrative Reforms

Personnel of LWO are not oriented and trained to interact sensitively and with empathy with workers and also to take up innovative tasks for enhancing their capability.

- Effort should be made to train them for helping workers and also to efficiently perform their day-to-day activities.
- V.V.G.N.L.I, CBWE and other State Institutes should be requested to take up such task of training and orientation of its personnel.

There are several types of personnel performing different jobs.

During our survey it emerged that the staff member were not fully conversant with various aspects of procedures of the operation of the Welfare Funds.

- Hence, programmes should be so innovatively designed by undertaking a study of their needs as to improve their capability accordingly.
- We also suggest that a comprehensive Manual should be prepared which covers all the very nitty gritty of the procedures of implementation of the Fund.

- We also suggest that the trainings for:
 - Awareness
 - Attitude
 - Motivation

should also be organized.

Constitution and operation of Vigilance Committees are yet to be expanded and strengthened.

- In many districts 'Vigilance Committees' have been constituted to keep an eye on whether eligible beedi workers are receiving benefits without greasing palms of middlemen. These committees have been constituted about a year ago. But proper information about them is yet to be available. The Vigilance Committees to be effective they should be properly oriented and also be requested to undertake 'publicity blitz' in their respective areas.

According to eligibility criteria, it is mandatory that every application is duly signed, either by the owner or contractor. Without this, applications for many schemes are rejected. As a result, many workers fail to obtain benefit from various schemes. More often owners or contractors refuse to sign application forms.

- The undue formalities for applicants to be eligible for benefit should be avoided. And instead, Identity Card could be accepted as the proof of worker's bona-fide status. This will help a large number of workers to obtain benefit from the welfare fund.

Many workers live in remote and distant villages from the district Headquarters and Dispensary location. This problem eventually deprives many beedi workers from availing benefits.

- A Block-wise, Panchayat-wise and Village-wise location map should be prepared.

Many beedi workers' cards do not figure the names of their children. For when the cards were issued to them they were unmarried.

- Old cards should be renewed incorporating the names of children urgently as this is hindering many workers to avail benefits.

It is generally found that the time between sending application and disbursement of fund is usually very long- it is invariably 6 months to one year.

As a result of this prolonged delay, many eligible applicants do not get encouraged to send their applications again as formalities for sending forms cost both money and time.

- The gap between forwarding of applications and disbursement of fund should have to be reduced to boost the confidence level of beneficiaries/workers.

In the Beedi workers Welfare Fund Act, there is no penal provision to punish the fictitious card holders. It was reported by the officials that many beneficiaries had taken benefit of the same fund, at the some time in different disguises. Despite detection no punitive action has been taken against them.

- We suggest that the Law must be provided with such penal provision for taking appropriate punitive action against such crimes committed by any beneficiary with regard to this fund.
- This was also corroborated by the officials of the L.W.O

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