

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2501 Cities in 155 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>PUBLIC POLICIES, BUSINESS ENVIRONMENT, AND ECONOMIC GROWTH IN DEVELOPING COUNTRIES</b> <i>MINH QUANG DAO</i>	1
2.	<b>NEED OF CORPORATE SOCIAL RESPONSIBILITY EMERGES FROM AN ANALYSIS OF GROSS DOMESTIC PRODUCT WITH RESPECT TO HUMAN DEVELOPMENT INDEX IN INDIA</b> <i>DR. JAYRAJSINH JADEJA &amp; DR. KEDAR SHUKLA</i>	5
3.	<b>WOMEN ENTREPRENEURSHIP FROM A GLOBAL PERSPECTIVE</b> <i>ANU PANDEY, A. VENKAT RAMAN &amp; VIJAY KUMAR KAUL</i>	10
4.	<b>AN EVALUATIVE STUDY OF THE CAUSES OF DIFFERENTIAL FDI INFLOWS IN ROADS &amp; BRIDGES LEADING TO INEQUALITY IN REGIONAL ECONOMIC GROWTH IN INDIA</b> <i>SESHANWITA DAS, TAPAS DAS &amp; DR. RAJIV UPADHYAYA</i>	17
5.	<b>AN ECONOMETRIC ANALYSIS OF ENERGY CONSUMPTION IN INDIA</b> <i>P. MANI</i>	21
6.	<b>BOARD MEMBERSHIP AND THE SOCIAL SECURITY BENEFITS: A COMPARATIVE STUDY OF KERALA AND TAMIL NADU</b> <i>DR. ABDUL NASAR VP &amp; DR. MUHAMMED BASHEER UMMATHUR</i>	24
7.	<b>WORK LIFE BALANCE: A STUDY ON UNIVERSITY FACULTY OF SRI PADMAVATHI MAHILA VISVAVIDYALAYAM, TIRUPATI</b> <i>DR. B. VIJAYALAKSHMI &amp; G. LATHA</i>	37
8.	<b>ELECTRONIC GOVERNMENT SERVICES AND BENEFITS IN THE PRIVATE AND PUBLIC CONTEXT: A JORDANIAN CASE STUDY</b> <i>DR. MAHMOUD M. ABU ARA &amp; DR. MUSTAFA S. AL-SHAIKH</i>	42
9.	<b>EFFECT OF EMOTIONAL INTELLIGENCE ON SALESPERSON'S EMPLOYEE ENGAGEMENT AND INTENTION TO QUIT: AN EMPIRICAL STUDY</b> <i>DR. RUPALI SHEKHAR KHANOLKAR</i>	50
10.	<b>ANALYTICAL STUDY OF FARMER SUICIDE IN INDIAN AGRICULTURE SECTOR</b> <i>DR. JASBIR SINGH</i>	58
11.	<b>IMPACT OF FORGING DIRECT INVESTMENT ON INDIAN ECONOMY</b> <i>DR. ADGAONKAR GANESH &amp; DR. JOSHI V.N.</i>	66
12.	<b>PROFILES OF KVI ARTISANS IN MANIPUR</b> <i>DR. KH. DHIREN MEETEI &amp; O. DEEPAKKUMAR SINGH</i>	69
13.	<b>WORKPLACE VIOLENCE: AWARENESS, PREVENTION AND STRATEGIC ISSUES</b> <i>DR. SUPRIYA CHOUDHARY</i>	72
14.	<b>BUSINESS PRACTICES IN EMERGING ECONOMIES</b> <i>DR. NITU SRIVASTAVA</i>	79
15.	<b>THE IMPACT OF MONETARY POLICY OVER THE INTEREST RATE: AN EMPIRICAL STUDY</b> <i>DR. TNR. KAVITHA &amp; S.JAMUNA.</i>	83
16.	<b>FDI POLICY AND RETAILING IN INDIA: PROS AND CONS</b> <i>DR. G. NAGARAJA</i>	85
17.	<b>MICROFINANCE: A SUSTAINABLE TOOL FOR ECONOMIC GROWTH</b> <i>DR. T. VIJAYARAGAVAN</i>	89
18.	<b>TEA INDUSTRY IN INDIA: REGION-WISE ANALYSIS</b> <i>DR. R. SIVANESAN</i>	92
19.	<b>IMPACT OF CO-OPERATIVE LOAN ON SMALL AND MARGINAL FARMERS OF E.G.DISTRICT OF ANDHRA PRADESH</b> <i>DR. R. UMA DEVI</i>	96
20.	<b>AN ECONOMIC ANALYSIS OF DISORDERS AND MENTAL HEALTH STATUS OF HIGH SCHOOL STUDENTS IN VISAKHAPATNAM DISTRICT</b> <i>DR. V V S RAMA KRISHNA</i>	103
21.	<b>SIMULATION BASED STUDY AND INVESTIGATING THE THROUGHPUT OF WSN BY GRID BASED PATH PLANNING</b> <i>REECHA SOOD &amp; SUMEET K.SEHRA</i>	108
22.	<b>THE DETERMINANTS OF LEVERAGE OF THE LISTED COMPANIES IN SRI LANKA: AN EMPIRICAL STUDY</b> <i>S. ANANDASAYANAN, V.A.SUBRAMANIAM, A.SIREERANHAN &amp; M.RAVEESWARAN D</i>	111
23.	<b>IMPACT ASSESSMENT OF AGE ON PROFESSIONAL STRESS OF ACTUARIAL AND INSURANCE EDUCATORS IN INDIA</b> <i>SUBHRANSU SEKHAR JENA</i>	116
24.	<b>THE EFFECTS OF ENTREPRENEURSHIP AND WORK ENVIRONMENT TO PERFORMANCE WITH INDIVIDUAL INNOVATION CAPABILITY AS INTERVENING VARIABLE AT PT. PAKERIN GROUP, INDONESIA</b> <i>LILIANA DEWI, BUDIMAN CHRISTIANANTA &amp; LENA ELLITAN</i>	122
25.	<b>CORPORATE TAXATION, INVESTMENT DECISIONS AND ECONOMIC GROWTH: A STUDY OF SELECTED MANUFACTURING COMPANIES IN NIGERIA</b> <i>ABDULSALAM S. ADEMOLA</i>	127
26.	<b>BUSINESS PROCESS REENGINEERING IN HIGHER EDUCATION INSTITUTIONS: THE CASE OF ADDIS ABABA UNIVERSITY AND BAHIR DAR UNIVERSITY</b> <i>ASCHALEW DEGOMA DURIE</i>	133
27.	<b>EVALUATION OF MICRO FINANCE FINANCIAL AND OPERATIONAL PERFORMANCE: A CASE STUDY OF DCSI</b> <i>Y. L. LAVANYA</i>	139
28.	<b>LABOUR WELFARE PRACTICES AND SOCIAL SECURITY IN INDUSTRIES</b> <i>K.B.RAVINDRA</i>	150
29.	<b>AN ARDL BOUNDS TESTING APPROACH TO DETERMINANTS OF WETLAND FISH PRODUCTION: A CASE OF TEMPERATE VALLEY OF KASHMIR, INDIA</b> <i>ISHFAQ AHMAD MANDLOO</i>	155
30.	<b>PROBLEMS AND PROSPECT OF ENTREPRENEURS IN INDUSTRIAL ESTATES IN KERALA: A STUDY WITH REFERENCE TO KOTTAYAM DISTRICT</b> <i>DEEPTHY L</i>	165
	<b>REQUEST FOR FEEDBACK</b>	167

**CHIEF PATRON**

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

**FOUNDER PATRON**

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

**CO-ORDINATOR**

**DR. BHAVET**

Faculty, Shree Ram Institute of Business & Management, Urjani

**ADVISORS**

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR**

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

**CO-EDITOR**

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

**EDITORIAL ADVISORY BOARD**

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SIKANDER KUMAR**

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. RAJENDER GUPTA**

Convener, Board of Studies in Economics, University of Jammu, Jammu

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. S. P. TIWARI**

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

**DR. ANIL CHANDHOK**

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

**DR. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N. Government College, Faridabad

**DR. VIVEK CHAWLA**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

***ASSOCIATE EDITORS***

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PARVEEN KHURANA**

Associate Professor, Mukand Lal National College, Yamuna Nagar

**SHASHI KHURANA**

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

**SUNIL KUMAR KARWASRA**

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

**DR. VIKAS CHOUDHARY**

Asst. Professor, N.I.T. (University), Kurukshetra

***TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Econometrics; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.**

**(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

**NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

**NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:****BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

## BOARD MEMBERSHIP AND THE SOCIAL SECURITY BENEFITS: A COMPARATIVE STUDY OF KERALA AND TAMIL NADU

**DR. ABDUL NASAR VP**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**KAHM UNITY WOMEN'S COLLEGE**  
**MANJERI**

**DR. MUHAMMED BASHEER UMMATHUR**  
**HEAD**  
**DEPARTMENT OF CHEMISTRY**  
**KAHM UNITY WOMEN'S COLLEGE**  
**MANJERI**

### ABSTRACT

*This paper focuses on the district wise analysis of various benefits distributed by the Kerala Building and Other Construction Workers Welfare Fund Board (KBOCWVFB) among its members. Since the Board membership is primarily meant for protecting the members and to act as a helping hand to them, it is imperative to analyze how a worker is benefited on becoming a member of the Board especially through its social security schemes. In order to fine tune the effectiveness of various schemes offered by the Kerala Board, an attempt is also made to compare it with Tamil Nadu Construction Workers Welfare Fund Board (TNCWVFB). In order to avail benefits of the various schemes, a member of KBOCWVFB has to contribute a fixed amount of Rs 20/- every month apart from his registration fee of Rs 25/-. However, a member can pay Rs 60/- at a stretch for a period of 3 months. A comparison of the working of Tamil Nadu Board and Kerala Board revealed that under Tamil Nadu Board the member need not pay the monthly contribution in order to be eligible to get the benefits of various schemes. Due to the peculiar nature of trade union movement in the state, Kerala Board is providing more benefits to its members. However, certain benefits provided by Tamil Nadu Board are unique in nature and is more effective in its implementation.*

### KEYWORDS

Construction workers, Welfare benefits, Social security schemes, Kerala, Tamil Nadu.

### INTRODUCTION

In the last five decades, considerable progress in extension of social security cover at both State and Central levels has been made. State Governments like Kerala, Tamil Nadu and West Bengal have introduced social security schemes providing insurance and other benefits to certain occupational groups in the unorganized sector. However, there is considerable controversy about the social and economic effects of social security. Social security is said to discourage people from working and saving; and encourage people to withdraw from the labour market prematurely. On the other hand, social security can also be seen to have a number of very positive economic effects. Provision of social assistance will enhance their ability to contribute to the nation as well as their emotional security which leads to increase their efficiency and productivity and enable them to tide over periods of unemployment, sickness, accident or death coupled with the promise of an assured monthly income to them and their family in old age.

Social security in India was traditionally the responsibility of the family or community in general. With the gradual process of industrialization and urbanization, break up of the joint family set up and weakening of family bondage, the need for institutionalized and State-cum-society regulated social security arrangement to address the problem in a planned manner, has been felt necessary. Eradication of poverty incidence remains a major challenge for the planned economic development and the experience of India shows that different states followed varied policies and principles for poverty reduction and economic growth. The states like Punjab and Haryana followed the path of agricultural growth and succeeded in reducing poverty and Kerala focused on human resource development. Though the state lags behind many of the Indian states in the matter of economic growth, Kerala has a leading position among the development experience of other states in India which is reflected in high Physical Quality Life Index (PQLI), long life expectancy, low-infant mortality, low-birth-death rate, high literacy rate, etc.

### STATEMENT OF THE PROBLEM

Social Welfare Scheme has a place of paramount importance in the national economy in securing the financial security of their members. Social security for workers in the unorganized sector is a subject that has received growing research attention in India. The available studies mainly cover the formal social security programmes. The concept of social security in the informal sector is of recent origin. Very few studies have been made and that too on a restricted basis. The published literature on the subject is limited to a few government reports and articles only. It may be noted that though studies on social security in general are numerous, studies on the impact of Welfare Fund Boards on the workers are scanty. The studies highlight the general socio economic background of the construction workers and the nature and functioning of construction labour markets. In Kerala, despite the burgeoning construction and related activities, surprisingly very few studies have been made to analyze the different dimensions of the construction industry as a major form of economic activity. The present study is an attempt to examine the implementation of various social security schemes of KBOCWVFB and its impact on the construction workers in Kerala.

### OBJECTIVES OF THE STUDY

1. To expose the socio economic conditions of construction workers in Kerala.
2. To analyze and compare the structure and functioning of Kerala Building and Other Construction Workers Welfare Fund Board (KBOCWVFB) and Tamil Nadu Construction Workers Welfare Fund Board (TNCWVFB).
3. To analyze the consequences of the implementation of the scheme and evaluate the role of the Board in uplifting the socio economic conditions of its members.
4. To attempt an empirical investigation of the nature and trend of benefits to the registered members of the Board.
5. To analyze whether the members are satisfied with the service of the Board.
6. To examine critically the role of trade unions and its leaders in enrolment and disbursement of the benefits of the Board.
7. To identify aberrations, if, any, in the working of the Board and to make suggestions in the light of findings to improve the work efficiency and services of the Board.

## REVIEW OF LITERATURE

As the State has implemented more than 20 welfare schemes for the unorganized sector and spent huge amount on various social security schemes, certain attempts have been made to study the characteristic features of construction industry and the effectiveness of Social Security Schemes for the workers in the unorganized sector in Kerala.

A study on unemployment by Dolly Sunny (2000) found that in Kerala high priority was given for expansion of social and general services while production and employment-oriented projects were either neglected or ignored.

Padmajan K (2001) wrote a series in 'Mathrubhumi' daily narrating the problems in the construction sector in Kerala; especially in the context of restrictions and regulations in the sand taking from the riverside.

Kurien, John and Paul, Antony (2001) attempt to explain the provision of social security in the fisheries sector of Kerala. It enumerates the salient achievements and the problems faced by the state in providing concrete social security measures for fish workers.

Kurien P.H (2001) outlined the salient features of welfare schemes for different sections of the working classes in Kerala and lists the problems of the schemes especially the disproportionate distribution of benefits under various schemes. There is no rationale for having different types of benefits to different professionals in the informal sector and also it is unfair to underestimate a particular worker group, which contributes equally to the national economy. This class difference can create social conflict. He suggested the government to consider unified comprehensive social security coverage.

Report of the working group on social security for the tenth Five Year Plan (2002-2007), Government of India; Planning Commission- 2001 took a stock of the existing frame work of social security schemes and the constraints both in the organized sector and unorganized sector.

Kannan K. P. (2002) in his working paper on the welfare fund model of social security for informal workers examined the evolution of the institution of 'Welfare Funds' for informal sector workers in Kerala and viewed that the ever-increasing demand for Welfare Funds for each and every sub-sector of the informal sector may be viewed as a desperate reaction of the workers for a measure of social security in an unprotected labour market.

Ignatius Pereira (2003) discussed reports about the seriousness of the role of labour mafia with the backing of powerful trade unions. He observed that trade unions are compelling to give employment to the workers given in the list supplied by them in some parts of the state of Kerala.

John C.P (2004) through a socio-psychological analysis of the pensioners of the KBOCWFFB showed that the breakdown of the joint family system and the emergence of the nuclear family system create socio-psychological tensions in the lives of the elderly population. Personal and family liabilities compel a good proposition of the elderly construction workers to engage in some kind of economic activities. Programmes will have to be developed to promote family values and invigilate the young generation on the necessity and desirability of inter-generational bonding and continuity. He offers some comments and suggestions to improve the welfare of the construction workers and the activities of KBOCWFFB.

Rosa K.D in her study (2004) found that wage rates in the construction sector are very high in Kerala ranging from Rs 100/- to Rs 150/- per day for women and Rs 150/- to Rs 200/- for men. For skilled workers it is as high as Rs 275/- per day.

## RESEARCH METHODOLOGY

To analyze the regional differences, a district wise comparison was made. To pinpoint the impact of KBOCWFFB on its members, a comparison of Tamil Nadu Construction Workers Welfare Fund Board (TNCWWFB) and Kerala Board on selected parameters were tried.

Both primary and secondary data were used for the present study. A well-drafted interview schedule was used to collect data from the respondents. Pre-testing of the schedule was conducted by administering it on a small sample in Malappuram district. The interview schedule was modified in the light of the suggestions received. The first part of the interview schedule evaluates the socio-cultural, educational and family background of the construction workers and the second part is entirely devoted to questions, which indirectly measure the impact of the Board on its members. Primary data for the study were collected from the members. The primary data were supplemented by collecting information through interviews with trade union leaders, contractors, architects and engineers who are associated with construction work. In addition, information was also gathered by holding discussions with members and Chairman of the Managing Committee of the Board and other Officials.

The performance and functioning of the Board was primarily analyzed by collecting secondary data from the offices of Kerala Building and Other Construction Workers Welfare Fund Board, Tamil Nadu Construction Workers Welfare Fund Board, offices of other Welfare Fund Boards in Kerala, Labour department; Government of Kerala, the publications and records of various trade unions, Department of Economics and Statistics, Kerala Planning Board and other related agencies.

Four districts were selected for the purpose of the study. The districts selected were Thiruvananthapuram as the capital of the state, Ernakulam as the district in which construction activities take place on a mass scale, Malappuram as the district where the people spent a major portion of their earnings from gulf countries on construction activities and Wayanad as the district having least construction activities and lowest number of membership in the Welfare Fund Board. Stratified random sampling technique was used for the purpose of the sampling. The sample size is selected under proportional allocation method. As the districts having construction activities on a large scale, equal number of members and non members (300 each) were selected from the districts of Thiruvananthapuram, Ernakulam and Malappuram, and as a district having the least construction activity, only 100 members each were selected from Wayanad. For the purpose of analysis of the collected data, simple mathematical and statistical techniques like percentages, averages, CAGR, Standard Deviations etc were used. For analytical purpose of primary data Microsoft Excel and *Statistica* software programme have been used. The statistical technique of Chi-square test was used to analyze the significant difference of various parameters among different districts.

The period of this study covers the whole life of the Board since its inception in 1990. However, the fieldwork for the study was conducted during 2005-2007.

## DEFINITIONS OF THE TERMS USED

1. The Board: The Kerala Building and Other Construction Workers Welfare Fund Board, constituted as per The Building and Other Construction Workers (Regulations of Employment and Conditions of Service) Kerala Rules<sup>1</sup> 1998.
2. Member: A construction worker who has enrolled to The Kerala Building and Other Construction Workers Welfare Fund Board
3. Non-member: A construction worker who has not enrolled to The Kerala Building and Other Construction Workers Welfare Fund Board.
4. Welfare Fund Schemes: Welfare Fund Schemes under the Kerala Building and Other Construction Workers Welfare Fund Board for the construction workers.
5. Construction Worker: Any person who is employed for wages to do any work in connection with a construction work and who gets his wages directly or indirectly from an employer or from a contractor including supply of materials for construction works.

## DATA ANALYSIS AND INTERPRETATION

### PENSION BENEFIT

On retirement at the age of 60, a member is entitled to get monthly pension apart from the refund of his monthly contribution along with the interest accumulated there on. A member who has been working as a building worker for not less than one year is eligible for pension. However, it is heartening to note that a worker under the Tamil Nadu Board, in order to be eligible for pension benefits should have a minimum of 5 years registered experience under the Board. The minimum pension amount is fixed at Rs 200/- per month; an additional amount of Rs 20/- per month will be added to the pension for every additional year of service. However, the maximum pension amount is restricted to Rs 400/- per month. It was noted in the study that the TNCWWFB provides pension at a flat rate of Rs 400/- per month irrespective of the length of membership in the Board. It is high time that the pension amount under KBOCWFFB is to be increased in the changed circumstances.

<sup>1</sup>. Published in Kerala Gazette Ex No-1366 dt 17-8-1998, as SRO No 720/93 & G O (P)No.53/98/LBR dt 14-8-1998.



The study (Table 1) show that 35 members of the sample received pension. The average amount of pension received by these pensioners was Rs 9998.51 with a standard deviation of Rs 5875.96.

TABLE 1: PENSION AMOUNT

District	Number	Mean	SD
Ernakulam	25	12987.20	3793.69
Malappuram	2	3394.00	1405.73
Wayanad	0	0.00	0.00
Thiruvananthapuram	8	2310.00	2480.71
<b>Total</b>	<b>35</b>	<b>9998.51</b>	<b>5875.96</b>

Source: Survey Data

In addition to the Superannuation pension the Board also provides family pension and invalid pension. The number of Family pensioners as on 31<sup>st</sup> March 2007 was 2857 and that of invalid pensioners was 602.

The growth of pension disbursement over the years is indicated in Table 2. It can be seen that, as of March 2007, about 79309 registered workers were enjoying this benefit. In that year pensioners constituted almost 82 per cent of the total beneficiaries and payment of pensions amounted to 88.89 per cent of the total amount of benefits disbursed. Thus the Board is incurring a substantial expenditure towards pension payment and this is increasing rapidly.

TABLE 2: GROWTH OF PENSION BENEFICIARIES AND AMOUNT OF PENSION DISBURSED

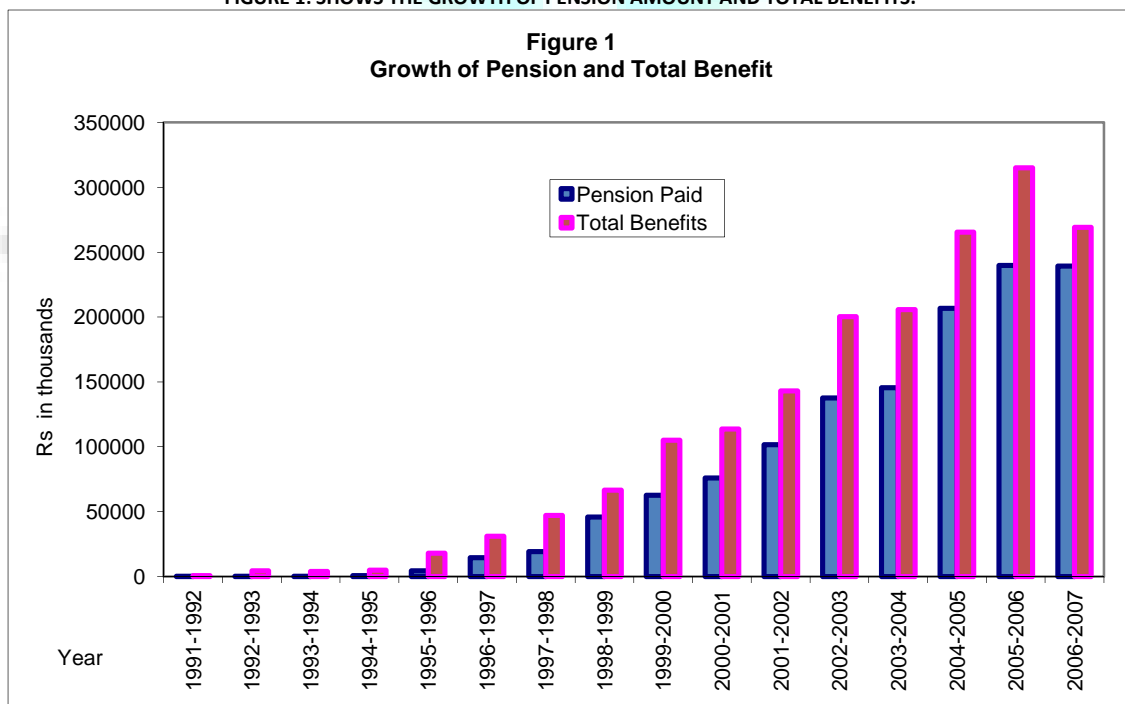
Years	Pension Paid		Total Benefits Rs	Pension as a percentage of total benefits
	Number	Amount Rs		
1991-1992	1	150	597250	00.02
1992-1993	47	49425	4350275	01.14
1993-1994	241	216975	3788380	05.73
1994-1995	715	675939	4903227	13.80
1995-1996	4047	4473880	18004877	24.85
1996-1997	8418	14475262	30968542	46.74
1997-1998	11491	19134220	46960412	40.75
1998-1999	17794	45824418	66563730	68.84
1999-2000	24384	62644967	104960635	59.68
2000-2001	37730	75876223	113664703	66.75
2001-2002	31338	101494543	143101693	70.92
2002-2003	39841	137502649	200316943	68.64
2003-2004	45792	145610338	205842218	70.74
2004-2005	59514	206609370	265411363	77.84
2005-2006	73860	239859688	314941164	76.16
2006-2007	79309	239241832	269148664	88.89
<b>TOTAL</b>	<b>434522</b>	<b>1293689879</b>	<b>1793524076</b>	<b>72.13</b>
<b>CAGR</b>	<b>112.13</b>	<b>159.13</b>	<b>50.28</b>	

Source: Annual Reports of KBOCWFF.

From the Table 2, it can also be found that while the total benefits paid show a compound annual growth rate (CAGR) of 50.28 percent, the number of pensioners showed a growth rate of 112.13 per cent and the amount of pension benefits showed 159.13 per cent of growth rate.

In the initial years, pension was only a small percentage of the total benefit, 0.02 percent in 1991-1992, which reached to 88.89 per cent of the total benefit during 2006-2007. It was less than 25 per cent of total benefits up to the year 1995-1996. From 1994-1995 onwards, many members became eligible for pension on superannuation and the pension liability of the Board increased at a higher rate; i.e., 13.80 per cent of the total benefit. From 1998-1999 onwards, pension amount constitute more than 50 per cent of the total benefits and it reached above 70 per cent from 2003-2004 onwards.

FIGURE 1: SHOWS THE GROWTH OF PENSION AMOUNT AND TOTAL BENEFITS.



**ADEQUACY OF PENSION AMOUNT**

It is quite natural that people would like to get an increase in the benefits they get from others especially from government. This is also true in the case of construction workers.

Table 3 shows that more than 50 per cent of the members viewed the present pension amount is inadequate. They suggest increase ranging from Rs 500/- to 1000/-. 8.20 per cent of the members not responded to this question, which may be mainly due to their lack of awareness about the pension amount. The remaining 40.30 per cent of the members are satisfied with the existing pension amount. The district wise analysis reveals that 61.33 per cent of the sample workers from the Malappuram district, 58.67 per cent of members from Ernakulam district, 40 per cent of the members from the Thiruvananthapuram district and 35 per cent of the members from the Wayanad district are not satisfied with the existing rate of pension. On the other hand around 50 per cent of members from Wayanad and Thiruvananthapuram districts are satisfied with the prevailing pension amount. About 15 per cent of the members from Wayanad district and 10.67 per cent from the Malappuram district not responded to this question.

**TABLE 3: ADEQUACY OF EXISTING BENEFITS**

Pension Amount	Adequacy	District				Total
		Ernakulam	Malappuram	Wayanad	Thiruvananthapuram	
	Adequate	38.00	28.00	50.00	51.67	40.30
	Not adequate	58.67	61.33	35.00	40.00	51.50
	No response	3.33	10.67	15.00	8.33	8.20
	Total	100.00	100.00	100.00	100.00	100.00
Family Pension	Adequate	37.00	50.67	28.00	31.00	38.40
	Not Adequate	63.00	42.67	68.00	69.00	59.20
	No response	0.00	6.67	4.00	0.00	2.40
	Total	100.00	100.00	100.00	100.00	100.00
Invalid pension	Adequate	23.67	31.33	37.00	24.00	30.20
	Not adequate	76.33	62.67	59.00	76.00	67.60
	No response	0.00	6.00	4.00	0.00	2.20
	Total	100.00	100.00	100.00	100.00	100.00
Medical benefit	Adequate	37.33	49.67	28.00	37.33	40.10
	Not adequate	62.67	42.33	39.00	62.33	54.10
	No response	0.00	8.00	33.00	0.33	5.80
	Total	100.00	100.00	100.00	100.00	100.00
Maternity Benefit	Adequate	37.00	50.67	28.00	35.67	39.80
	Not adequate	63.00	42.33	63.00	64.00	57.10
	No response	0.00	7.00	9.00	0.33	3.10
	Total	100.00	100.00	100.00	100.00	100.00
Marriage Benefit	Adequate	37.00	53.33	32.00	34.00	40.50
	Not adequate	61.67	39.67	68.00	66.00	57.00
	No response	1.33	7.00	0.00	0.00	2.50
	Total	100.00	100.00	100.00	100.00	100.00
Educational Assistance	Adequate	37.00	51.33	28.00	45.67	43.00
	Not adequate	63.00	42.67	72.00	54.00	55.10
	No response	0.00	6.00	0.00	0.33	1.90
	Total	100.00	100.00	100.00	100.00	100.00
Housing Loan	Adequate	37.00	51.67	32.00	34.33	40.10
	Not adequate	63.00	42.33	67.00	65.67	58.00
	No response	0.00	6.00	1.00	0.00	1.90
	Total	100.00	100.00	100.00	100.00	100.00
Death Benefit	Adequate	37.00	52.00	28.00	31.00	38.80
	Not adequate	63.00	42.00	64.00	69.00	58.60
	No response	0.00	6.00	8.00	0.00	2.60
	Total	100.00	100.00	100.00	100.00	100.00
Funeral Assistance	Adequate	37.00	50.67	28.00	31.00	38.40
	Not adequate	63.00	43.33	68.00	69.00	59.40
	No response	0.00	6.00	4.00	0.00	2.20
	Total	100.00	100.00	100.00	100.00	100.00

Source: Survey Data

**FAMILY PENSION AMOUNT**

In the event of death of a pensioner or of a member who attained the age of 60 and becomes eligible for pension, the surviving spouse is eligible for family pension at the rate of 50 per cent of the pension received by the pensioner (Rule 301). The minimum amount of family pension is Rs 100/- and the maximum amount is limited to Rs 200/-.

Table 3 also shows the concern of the members regarding the pension amount, which their family gets after their death. Only 38.40 per cent of the members agree that the existing family pension is sufficient; 59.20 per cent of the members are ready to say that the family pension is not adequate and there was no response from 2.40 per cent of the members regarding adequacy of the family pension.

The district wise analysis of the data shows that while 50.67 per cent of sample members from Malappuram district are satisfied with the existing family pension amount; only 28 per cent of the members from Wayanad district are satisfied. It can also be seen that only 6.67 per cent of members in Malappuram district and 4 per cent members from Wayanad district were not responded to this question. The percentage of members who are not satisfied with the prevailing family pension amount is 69 per cent in the case of Thiruvananthapuram, 68 per cent in the case of Wayanad district and 63 per cent in the case of Ernakulam district.

**INVALIDITY PENSION**

After one-year service in the Board whenever a worker is unable to work due to disease or accident he/she is entitled to an invalidity pension based on the certificate from the Medical Board. Invalidity pension is fixed at the rate of Rs 150/- per month and is disbursed through a money order. Further, an ex-gratis payment is made up to Rs 10,000/-, according to the degree of disability. As stated earlier the Board now pays invalidity pension to 602 members.

The survey data also revealed that only 30.20 per cent of the members, 31.33 per cent from Malappuram district and 37 per cent from Wayanad district, 23.67 per cent from Ernakulam district and 24 per cent from the Trivandrum district are satisfied with the existing amount of invalid pension. Majority of the members, 67.60 per cent, are not satisfied with the prevailing invalid pension amount and state that the invalid pension needs revision.

#### MEDICAL ASSISTANCE

Medical benefit is yet another important aspect that attracts the workers in the construction sector to the Welfare Fund Board. The Board may sanction financial assistance to the beneficiaries who are hospitalized for five or more days due to accident or any disease. The medical assistance given at present is very meager especially in the wake of the increasing medical expenses.

Presently the assistance is Rs 300/- for 5 days and Rs 50/- for every additional day subject to a maximum of Rs 5000/-. In the case of personal disability, the maximum assistance is extended to Rs 10,000/-. Apart from these the Board also organizes special medical camps occasionally. This facility could be availed by all those who come under the purview of the Board. During the survey members suggested that the Board should bear the hospital expense in full, considering the nature of the work and the risk of accidents involved in it.

The Board has recognized a number of government as well as private hospitals in every district as approved hospitals for members' use. The medical benefit received by the sample members in various districts is portrayed in Table 4.

TABLE 4: MEDICAL ASSISTANCE

District	Number	Mean	SD	P-level
Ernakulam	35	2928.57	916.70	0.000000
Malappuram	22	1405.00	1139.48	
Wayanad	19	2131.58	573.54	
Thiruvananthapuram	14	2000.00	0.00	
<b>Total</b>	<b>90</b>	<b>2243.44</b>	<b>1031.64</b>	

Source: Survey Data

From the survey it was found that out of a sample of 1000 members, only 90 members received medical benefits, which constitute only 9 per cent of the sample. The Table 4 shows that the average amount received by these beneficiaries was only Rs 2243.44 with a standard deviation of Rs 1031.64.

The district wise analysis of the survey data reveals that the members from Ernakulam district received more medical assistance compared to other sample districts. It was seen that 11.67 per cent of the sample members of the district (35 members out of 300) received medical assistance; while in the case of Malappuram 7.33 of the sample (22 out of 300); and in Thiruvananthapuram it is only 4.67 per cent (14 out of 300).

The average amount of assistance received is highest in Ernakulam district, i.e. Rs 2928.57 with a standard deviation of 916.70. But the standard deviation of Malappuram district is 1139.48, which is highest among other sample districts. The standard deviation of the medical assistance received by the members of Thiruvananthapuram district is zero and that of Wayanad district is 573.54.

It may be noted that as per Tamil Nadu Board there is no practice of providing medical benefit for the Board members. The medical benefit distributed by the Kerala Board is shown in Table 5.

TABLE 5: MEDICAL BENEFITS DISTRIBUTED

Year	No of beneficiaries	Amount sanctioned Rs	Total benefit paid Rs	Expenditure as a per cent of total welfare benefits
1991-1992	-	-	597250	-
1992-1993	93	67200	4350275	01.54
1993-1994	342	248260	3788380	06.51
1994-1995	441	289780	4903227	05.91
1995-1996	1314	747430	18004877	04.14
1996-1997	1918	1196390	30968542	03.86
1997-1998	245	1749944	46960412	03.72
1998-1999	2639	1693847	66563730	02.54
1999-2000	9253	4665382	104960635	04.44
2000-2001	6237	3073179	113664703	02.70
2001-2002	4211	4338750	143101693	03.03
2002-2003	6153	8725066	200316943	04.36
2003-2004	5121	7487230	205842218	03.64
2004-2005	6982	10130353	265411363	03.82
2005-2006	5466	5298766	314941164	01.68
2006-2007	1720	1897922	269148664	00.71
<b>Total</b>	<b>52135</b>	<b>51609499</b>	<b>1793524076</b>	<b>02.88</b>
<b>CAGR</b>	<b>23.1695</b>	<b>26.9511</b>	<b>50.2873</b>	

Source: Annual Reports of KBOCWFFB.

Although this is an important source of relief for the disabled and sick workers, the amount spent on this item constituted only a small proportion of the total welfare benefits sanctioned by the Board each year. During the year 2006-2007, medical benefit constitutes only 0.71 per cent of total benefits. As a percentage of total benefit, it was found maximum during the year 1993-1994 as in that year it accounts 6.50 per cent of the total benefits.

Table 5 also shows the annual growth rate of the number and amount of medical benefit given. The number of beneficiaries shows an annual growth of 23.17 per cent, while the amount of medical benefits shows an annual growth of 26.95 per cent against 50.29 per cent of total benefits growth rate.

#### ADEQUACY OF MEDICAL BENEFIT

The Board in Tamil Nadu insures all registered construction workers under Group Personal Accident Insurance Scheme of ICICI Insurance Company, but Kerala Board has not implemented this scheme since the premium payable to the insurance company is found to be much higher than the benefits derived there from. Consequently, the medical and death benefits are paid out of the resources of the Board.

The study also reveals the opinion of members regarding the adequacy amount of medical benefit given by the Board. Table 3 shows that only 40.10 per cent of the members are satisfied with the medical assistance provided by the Board; 54.10 per cent of members are not satisfied with the existing medical benefit and the remaining 5.80 per cent of the members, due to their lack of knowledge regarding the benefit, not disclosed their opinion regarding the adequacy of medical benefit.

#### MATERNITY BENEFIT

This is an important social security benefit enjoyed by women workers in the sector who have completed one year of membership in the Board. Construction is a sector where a large number of women workers are engaged, but the enrollment of these workers in to the Board is not satisfactory.

The Board provides for payment of maternity benefit of Rs 3000/- to women members for their two deliveries. However, the percentage of female employees who received this benefit so far is very low.

As given in Table 6 the survey data revealed that only 14 members of Thiruvananthapuram district received this benefit. It was observed that most of the female members were not aware of the existence of these benefits. Even the members who are aware of the scheme are reluctant to apply for the same considering the lengthy and complicated procedural formalities involved in it.

The average amount of assistance received by the sample workers of Thiruvananthapuram district was Rs 2357.14 with a standard deviation of Rs 497.25.

**TABLE 6: MATERNITY BENEFITS**

District	Number	Mean	SD
Ernakulam	0	0.00	0.00
Malappuram	0	0.00	0.00
Wayanad	0	0.00	0.00
Thiruvananthapuram	14	2357.14	497.25
<b>Total</b>	<b>14</b>	<b>2357.14</b>	<b>497.25</b>

Source: Survey

The amounts so far disbursed by the Board on this account are shown in the Table 7.

**TABLE 7: MATERNITY BENEFIT DISBURSED BY THE BOARD**

Year	No of beneficiaries	Amount sanctioned Rs	Total benefit paid Rs	Expenditure as a per cent of total welfare benefits
1991-1992	3	900	597250	0.20
1992-1993	148	47600	4350275	1.10
1993-1994	244	115200	3788380	3.02
1994-1995	595	196400	4903227	4.00
1995-1996	447	189200	18004877	1.05
1996-1997	609	551500	30968542	1.78
1997-1998	1196	931500	46960412	1.98
1998-1999	976	976000	66563730	1.48
1999-2000	1486	1486000	104960635	1.42
2000-2001	1506	1521000	113664703	1.34
2001-2002	1597	2940000	143101693	2.05
2002-2003	2843	5685000	200316943	2.84
2003-2004	2706	5409000	205842218	2.63
2004-2005	2089	4177000	265411363	1.57
2005-2006	2783	5560000	314941164	1.77
2006-2007	1248	2496000	269148664	0.93
<b>Total</b>	<b>20476</b>	<b>32282300</b>	<b>1793524076</b>	<b>1.80</b>

Source: Annual Reports of KBOCWFB.

Women constitute on an average 23 per cent of the registered workers in the state as a whole, yet the amount of maternity benefit disbursed by the Board is less than 2 per cent of the total welfare benefits disbursed each year. This is due to the fact that most of these women have crossed the normal reproductive age group and have grown-up children, even of marriageable age. This benefit is found maximum as a percentage of total benefit during the year 1994-1995, 4 per cent of total benefits.

However, a women worker under TNCWWFB is eligible at the rate of Rs 1000/- per month for a period of 6 months. Thus, in Tamil Nadu the maternity benefit is double than that given by KBOCWFB. Further, in Tamil Nadu women members get Rs 1000/- per month for 3 months, in case of miscarriage or termination. But, there is no such provision under Kerala Board.

#### ADEQUACY OF MATERNITY ASSISTANCE

From Table 3, it was found that only 39.80 per cent of the members; 50.67 per cent from Malappuram district and 35.67 per cent from Thiruvananthapuram districts are satisfied with maternity assistance offered by the Welfare Fund Board. It has been seen that 57.10 per cent of the members; 63 per cent from Ernakulam and Wayanad districts and 64 per cent from Thiruvananthapuram districts viewed that the maternity benefit is insufficient and has to be enhanced. There was no response to this from 3.10 per cent of the members.

#### MARRIAGE ASSISTANCE

After three continuous years of live membership, a member is eligible for marriage benefit for himself/herself and for his/her sons and daughters. Women workers and daughters of members receive Rs 3,000/-, while male members and sons of members receive only Rs 2,000/- under this scheme. In both the cases, these benefits are limited to the marriage of two children only.

It is evident from the data in Table 8 that during the initial years the amount disbursed under this benefit was small. But it gathered momentum from 1996-97 and by 2001-02 it constituted 16 per cent of the total benefits disbursed. In the year 2004-2005 there was a decline in the marriage assistance as a percentage of total benefit; reduced to 13.33 per cent of the total benefit. During 2005-2006, the percentage of marriage assistance has risen to 17.19 per cent of the total benefit; but in 2006-2007, it is only 7.57 per cent of the total benefit.

**TABLE 8: MARRIAGE ASSISTANCE GIVEN BY THE BOARD**

Year	No of beneficiaries	Amount disbursed Rs	Total benefit paid Rs	Expenditure as a per cent of total welfare benefits
1991-1992	-	-	597250	-
1992-1993	-	-	4350275	-
1993-1994	5	25000	3788380	00.65
1994-1995	504	252000	4903227	05.10
1995-1996	1021	548500	18004877	03.00
1996-1997	2639	4240500	30968542	13.70
1997-1998	4463	8925500	46960412	19.00
1998-1999	4914	9828500	66563730	14.90
1999-2000	8249	16497600	104960635	13.70
2000-2001	7043	15653685	113664703	13.50
2001-2002	9321	23401600	143101693	16.00
2002-2003	13223	39431000	200316943	19.68
2003-2004	12929	40004000	205842218	19.43
2004-2005	13184	35394000	265411363	13.33
2005-2006	20470	54141000	314941164	17.19
2006-2007	7651	20372000	269148664	07.57
<b>Total</b>	<b>105616</b>	<b>268714885</b>	<b>1793524076</b>	<b>14.98</b>

Source: Annual Reports of KBQCWWFB.

The survey data (Table 9) reveals that 93 members received this assistance and the average amount received by them is Rs 3043.01 with a standard deviation of Rs 965.87.

**TABLE 9: MARRIAGE ASSISTANCE**

District	Number	Mean	SD
Ernakulam	35	3714.29	1177.52
Malappuram	37	2729.73	450.23
Wayanad	5	3000.00	0.00
Thiruvananthapuram	16	2312.50	478.71
<b>Total</b>	<b>93</b>	<b>3043.01</b>	<b>965.87</b>

Source: Survey Data

**ADEQUACY OF MARRIAGE ASSISTANCE**

As shown in Table 3, the percentage of members satisfied with the amount of marriage assistance provided by the Welfare Fund Board is 40.50; more than 50 percentage of members from Malappuram district and about one third of the members from the remaining sample districts. The members not responded to this come only 2.50 percent. The survey also revealed that 57 per cent of the members are not satisfied with the present assistance; 39.67 per cent from Malappuram district and about two-third of the members from the remaining sample districts.

**EDUCATIONAL ASSISTANCE**

It is a known fact that most of the workers in the construction sector are educationally backward. Realizing this fact, the Board included provision for payment of scholarships and cash awards to various courses from high school to post graduate studies. The details of various scholarships and its eligibility criteria are given in Table 10.

Children of registered construction workers who have completed one year of live membership are eligible for scholarships for various post-metric studies. A cash award is also granted to the children of members who secure the highest marks for SSLC examination in each district.

**TABLE 10: RATE OF SCHOLARSHIPS GIVEN BY THE BOARD FOR VARIOUS COURSES**

Sl. No.	Name of Courses	Rate of scholarships (Rs per year)
1	School Final	250
2	Plus 2/VHSE/THC/TTC/Certificate courses, Nursery Teachers Training	600
3	ITI/ITC/JTS	720
4	Poly technique courses/JDC	900
5	Computer courses/PG courses, Nursing diploma (General), B.Ed./M.Ed.? HDC/CA/Journalism	1200
6	PGDCA/Paramedical courses, Professional courses/MBA/ MCA/Health Inspector course/LLB	2400
7	Degree courses/DTP/MBT	840

Source: Survey Data

The analysis of the scholarships to the sample respondents is given in Table 11.

**TABLE 11: CASH AWARDS AND SCHOLARSHIPS**

District	Number	Mean	SD
Ernakulam	11	681.82	183.40
Malappuram	59	495.42	332.92
Wayanad	0	0.00	0.00
Thiruvananthapuram	56	1322.32	1767.17
<b>Total</b>	<b>126</b>	<b>879.21</b>	<b>1260.60</b>

Source: Survey Data

A comparison of the scheme with that of Tamil Nadu Board showed that while the Kerala Board was providing Rs 250/- to Rs 2400/- as the educational assistance, the Tamil Nadu Board provides Rs 1000/- to Rs 6000/-. This shows that the amount provided by the Kerala Board is too meager. Kerala is a state that claims to be cent percent literate and gives much incentive for educational purpose. Thus, it is suggested that the amount under this scheme of the Board is to be increased to a minimum of Rs 1000/-.

**ADEQUACY OF EDUCATIONAL ASSISTANCE**

The Table 3 shows that the percentage of members satisfied with the prevailing scholarship amount is 43 and out of the remaining members 55.10 per cent is not satisfied with the existing rate of scholarships. Among the members of Thiruvananthapuram district 54 per cent of the members are not satisfied with the prevailing rate of scholarship given by the Board and in the case of Wayanad district 72 per cent of the members are not satisfied with the Welfare Fund Board's assistance of education. It can be seen that 42.67 per cent of members from the Malappuram district and 63 per cent of the members from Ernakulam express their dissatisfaction regarding the amount of assistance provided by the Board.

**HOUSING LOAN GRANTED BY THE WELFARE FUND BOARD**

The Board has formulated different schemes at different times for solving the housing problem of the members. After five years of service plus another 15 years for superannuation, a registered member is eligible for a house-building advance of Rs 50,000/- for the construction of residential house. It can be drawn in two installments, and carries a nominal rate of interest. But the Board insists the surety of two government employees and therefore, many members are not getting this advance, as they are not capable of producing this surety. Even though a novel scheme 'Nirmal Bhavan Padhathi' was introduced by the Board; it could not be implemented due to many practical difficulties. As shown in Table 12, maximum number of members received this assistance was during the year 1999-2000; 452 members. During 2003-2004 only 12 members received this assistance. The Board has not paid any house-building advance from 2004-2005 onwards.

**TABLE 12: HOUSE BUILDING ADVANCE**

Year	No	Amount in Rs
1998-1999	204	5107810
1999-2000	452	16607760
2000-2001	39	13910000
2001-2002	242	8360000
2002-2003	75	3450000
2003-2004	12	340000
2004-2005	0	Nil
<b>Total</b>	<b>1024</b>	<b>4775570</b>

Source: Annual Reports of KBOCWFB.

The number, average and standard deviation of the amount of House Building Advance distributed among the respondents in the sample districts are given in Table 13.

**TABLE 13: HOUSE BUILDING ADVANCE**

District	Number	Mean	SD
Ernakulam	1	10000.00	0.00
Malappuram	5	18000.00	4472.14
Wayanad	0	0.00	0.00
Thiruvananthapuram	13	26538.46	13751.46
<b>Total</b>	<b>19</b>	<b>23421.05</b>	<b>12478.05</b>

Source: Survey Data

The survey data reveals that more than 20 per cent of the respondents do not have houses of their own. Only 19 members (1.90 per cent of the sample) constructed houses with the assistance of the Board and the mean of the assistance received by them was Rs 23421.05 with a standard deviation of Rs 12478.05.

It may be noted that under Tamil Nadu Welfare Fund Board, this facility of housing loan is not granted to its members.

**ADEQUACY OF HOUSING LOAN**

The study as given in Table 3 shows that 40.10 per cent of the members agree with the amount advance given by the Board to build houses; 51.67 per cent from Malappuram district and around 1/3 of members from the other sample districts. The members express their concern over the legal requirements to get advance from the Board. It could also be seen that 1.90 per cent of the respondent does not express any opinion regarding the amount of house building advance and 67 per cent from Wayanad district, 65.67 per cent from Thiruvananthapuram district, 63 per cent from Ernakulam district and 42.33 per cent from Malappuram district state that the existing house building scheme has to be liberalized.

It was also observed that the members are not well aware of the existence of a scheme of providing house building advance and even those who are aware, were not ready to take this due to the difficulties and legal complications involved in it like the insistence of the surety of two government employees, which would be difficult to the common people like construction workers.

**DEATH BENEFIT**

If registered member dies before reaching the age of 60, an amount of Rs 15,000/- is paid to the nominees of the deceased worker. If the death results from an accident at work, his/her nominee is eligible for Rs 1,00,000/- as accidental death relief. A member who is permanently disabled as a result of an accident at work is entitled to Rs 50,000/-. If the member has not filed a proper nomination, family members are entitled to receive benefit, in the following order:

1. Wife/Husband
2. Minor son/daughter
3. Unmarried son /daughter
4. Dependent parents
5. Widowed daughter
6. Widowed daughter- in- law

The amounts disbursed by the Board on this account for various years are shown in Table 14.

**TABLE 14: DISBURSEMENT OF DEATH BENEFITS**

Year	No of beneficiaries	Amount disbursed Rs	Total benefit paid Rs	Expenditure as a per cent of total welfare benefits
1991-1992	56	560000	597250	93.80
1992-1993	393	3925000	4350275	90.20
1993-1994	295	2950000	3788380	77.40
1994-1995	226	2241333	4903227	45.70
1995-1996	898	8145522	18004877	45.20
1996-1997	523	6188590	30968542	20.00
1997-1998	1678	7995020	46960412	17.00
1998-1999	3085	12087269	66563730	18.40
1999-2000	1084	16757050	104960635	16.30
2000-2001	1371	18713375	113664703	15.20
2001-2002	1691	20038136	143101693	14.30
2002-2003	1956	23214430	200316943	11.59
2003-2004	NA	NA	205842218	-
2004-2005	2741	NA	265411363	-
2005-2006	1966	NA	314941164	-
2006-2007	NA	NA	269148664	-
<b>Total</b>	<b>17963</b>	<b>122815725</b>	<b>1793524076</b>	<b>6.85</b>

Source: Annual Reports of KBOCWFB.

Death benefit in the Table 14 also includes the benefits paid for fatal accidents, which happened while at work. In the initial years of the functioning of the Board, death benefit was one of the major items for which relief was provided and hence expenditure on this item constituted a major part of the welfare benefit. During the period 1991-1992 to 1993-1994, this benefit constituted more than 75 per cent of the total benefits. In 1996-1997 this benefit constitutes only 20 per cent of the total benefits. When other welfare measures such as marriage assistance, maternity benefit, and scholarship/cash awards were started, the proportion of expenditure on this item fell to less than 15 per cent.

#### ADEQUACY OF DEATH BENEFIT

From the survey, as shown in the Table 3, it can be seen that only 38.80 per cent of the respondents are satisfied with the present death relief, while 58.60 per cent of the members are not satisfied with the relief amount on death and 2.60 per cent of the members did not respond to this question. Among the districts, 69 per cent from Thiruvananthapuram, 64 per cent from Wayanad, 63 per cent from Ernakulam and 42 per cent of members from Malappuram district state that the death benefit is inadequate.

#### FUNERAL ASSISTANCE

Dependents of a deceased worker get funeral assistance of Rs 1000/- and it has recently increased to Rs 2000/-. As on 31<sup>st</sup> March 2007, 8642 dependents of members have benefited out of this scheme. As shown in Table 15, in every year the Board gives this benefit to the dependents of more than 1000 members. This also shows the number of members dying in every year. This benefit was paid to the maximum members dependents during the year 2002-2003; as number of beneficiaries during that year is 1823. In 1999-2000, the number of beneficiaries of this benefit is only 1162, i.e. the lowest during the past 10 years. The amount of funeral assistance given by the Tamil Nadu Board is also the same i.e. Rs 2000/-.

**TABLE 15: FUNERAL ASSISTANCE**

Year	Number	Amount Rs
1998-1999	1452	1014500
1999-2000	1162	1162000
2000-2001	1366	1366000
2001-2002	1284	1284000
2002-2003	1823	1822500
2003-2004	1555	1555000
2004-2005	1529	1528500
2005-2006	1674	1673500
2006-2007	1346	1346000
<b>Total</b>	<b>13191</b>	<b>12752000</b>

Source: Annual Reports of KBOCWFB.

#### ADEQUACY OF FUNERAL ASSISTANCE

As the amount of funeral assistance given is very less (Table 3), 59.40 per cent of the sample is not satisfied with the existing amount of assistance. Only 38.40 per cent of the members; 50.67 per cent from Malappuram district, 37 per cent from the Ernakulam district, 31 per cent from Thiruvananthapuram district and 28 per cent from the Wayanad district are satisfied with the existing Funeral assistance.

#### TOTAL BENEFITS

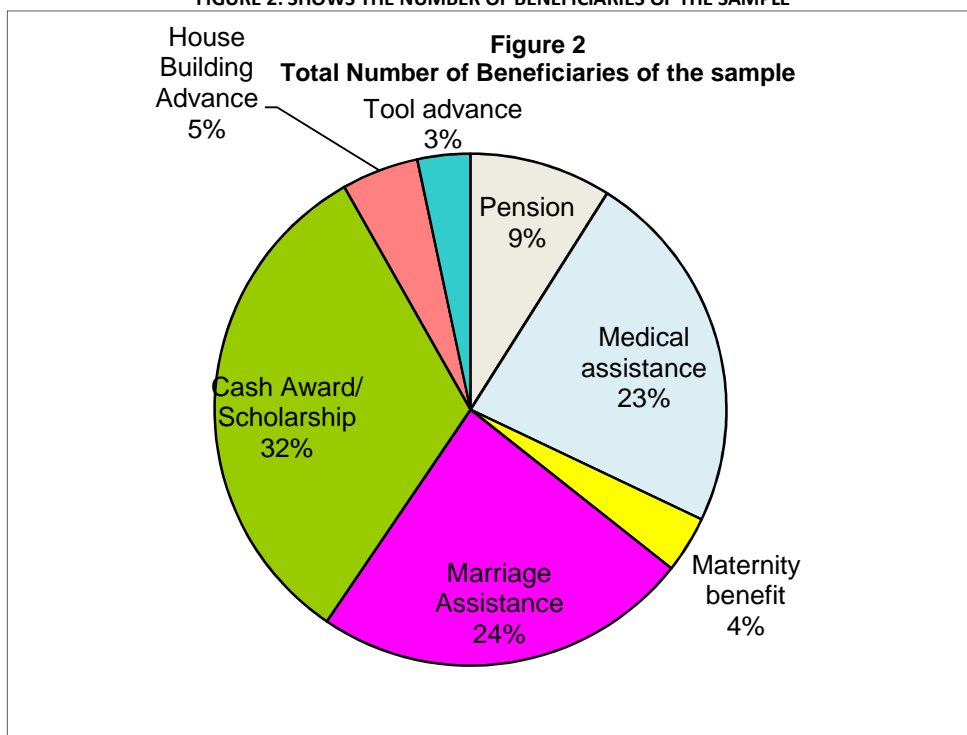
Even though the Board gives more than a dozen of benefits, significant difference exist in the type of assistance, number of beneficiaries and amount of assistance. Table 16 shows that 39 per cent of the sample members get some type of assistance from the Board. However, around one-third of the members received cash award or scholarship for the education of their children; the average amount of benefit received by way of cash award or scholarship is only Rs 879.21.

**TABLE 16: TOTAL BENEFITS**

Sl. No.	Type of assistance	No of beneficiaries	Percentage of beneficiaries	Average assistance	Standard deviation
1	Pension	35	3.50	9998.51	5875.96
2	Medical assistance	90	9.00	2243.44	1031.64
3	Maternity benefit	14	1.40	2357.14	497.25
4	Marriage Assistance	93	9.30	3043.01	965.87
5	Cash Award/Scholarship	126	12.60	879.21	1260.60
6	House Building Advance	19	1.90	23421.05	12478.05
7	Tool advance	13	1.30	2769.23	438.53
<b>Total</b>		<b>390</b>	<b>39.00</b>		

Source: Survey Data

FIGURE 2: SHOWS THE NUMBER OF BENEFICIARIES OF THE SAMPLE



As given in the Table 17, the district wise analysis of the total benefits shows that the beneficiaries as a per cent of sample is highest in Malappuram district (42.67 per cent) and lowest in Wayanad district (24.00 per cent). The beneficiaries as a percentage of the sample in the case of Thiruvananthapuram district (40.33 per cent) is also more than the state average of 39.00 per cent; and in the case of Ernakulam district, it is equal to the state average.

TABLE 17: BENEFICIARIES AS A PERCENTAGE OF SAMPLE MEMBERS IN THE DISTRICT

District	Number	Total sample	Beneficiaries as a per cent of sample	Mean	SD
Ernakulam	117	300	39.00	5928.24	4977.50
Malappuram	128	300	42.67	2295.03	3695.98
Wayanad	24	100	24.00	2921.05	1397.05
Thiruvananthapuram	121	300	40.33	5199.32	9814.38
<b>Total</b>	<b>390</b>	<b>1000</b>	<b>39.00</b>	<b>4305.72</b>	<b>6610.85</b>

Source: Survey Data

From the survey it can be found that the average amount of total benefit received is highest (Rs 5928.24) in Ernakulam district with a standard deviation of Rs 4977.50.

Though the Board offers various benefit schemes, it was reported during the survey that members expressed a lot of difficulties in getting the benefits sanctioned to them. The role of intermediaries like political and trade union leaders was the most important hurdle reported by the members. The survey showed that out of those who received the benefits 50.74 per cent faced this difficulty in receiving benefits. The maximum difficulty in getting benefit was faced by the members of Wayanad district (about 74 per cent). The members of the Capital District Thiruvananthapuram faced lesser difficulty in receiving benefits as they have easy access to the Board office, since the Board Head Quarters is situated at Thiruvananthapuram.

**OTHER SCHEMES AND BENEFITS**

Apart from the schemes and benefits discussed above, the Board has introduced some new schemes for the benefit of the Board members and their family. New schemes include Advanced Building Technology Institute, *Sneha Sadan* (Old age Home) and *Nirmal Bhavan Padhathi* (House Building Scheme). Since the recent data on these schemes are not available, an attempt is made here to ascertain the extent of awareness about these new schemes among the members. The study reveal that more than half of the members (52.40 percent) are not aware of these new schemes and only 13.60 per cent of the members are aware of all schemes. The percentage of the members who are aware of the schemes like Advanced Building Technology Institute, Old Age Home (*Sneha Sadan*) and *Nirmal Bhavan Padhathi* are only 7.90 percent, 8.10 per cent and 4.60 per cent respectively. It was also observed that the Board has not effectively implemented the *Nirmal Bhavan Padhathi* and therefore the members were not aware of the scheme.

**AWARENESS OF THE WELFARE SCHEMES OF THE BOARD**

Though the Board is providing numerous benefits to its members, surprisingly many of the members are not aware of these schemes. It is a fact that many of the members are not even aware that they are members of the KBOCWWFB. The study shows that 37.10 per cent of the members are not fully aware of the welfare schemes of the Board. It is especially so in backward districts. Table 18 shows that in Wayanad district only 39 per cent of the members are fully aware of the welfare schemes of the Board.

TABLE 18: AWARENESS OF THE WELFARE SCHEMES OF THE BOARD (in percentage)

	District				Total
	Ernakulam	Malappuram	Wayanad	Thiruvananthapuram	
Aware	61.33	63.33	39.00	72.00	62.90
Not Aware	38.67	36.67	61.00	28.00	37.10
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source: Survey Data

**EXPANSION OF BOARD ACTIVITIES**

The future of any scheme depends on the scope for expansion of its activities. Since the formation of the Board, the membership as well as the funds collected by the Board shows an increasing trend. Keeping this fact in mind, about four-fifth (81 per cent) of the members has scope for expansion of the activities of the Board. The expansion is in the form of training the members in order to update the technological change, undertaking construction activity directly by the Board, establishment and running of banks, hospitals, educational institutions, etc.



Table 19, shows the areas in which the Board has scope for expansion of its activities.

**TABLE 19: AREAS IN WHICH THE BOARD HAS SCOPE FOR EXPANSION**

Expansion programmes	Number	Percentage of Members
Training centres or institutes	284	35.02
Under taking construction activity or contract	212	26.14
Banking activity	437	53.88
Sub contracting	275	33.91
Running of hospitals	351	43.28
Running educational institutions	171	21.09
Others	47	5.80

Source: Survey Data

**PERIOD OF MEMBERSHIP IN THE WELFARE FUND BOARD**

The KBOCWWFB has been working in Kerala for the past 18 years. Accordingly, many of the members have a long-standing experience in the Board. In order to analyze the benefits received by the members, this factor should also be taken in to account. Thus, it is interesting to see the period of membership of the sample members (Table 20).

**TABLE 20: PERIOD OF MEMBERSHIP IN THE BOARD**

Years of Experience	District				Total
	Ernakulam	Malappuram	Wayanad	Thiruvananthapuram	
Below 4	22.67	11.00	72.00	27.00	25.40
4-7	20.67	50.33	19.00	31.67	32.70
8-12	36.00	26.33	9.00	34.67	30.00
Above 12	20.67	12.33	0.00	6.67	11.90
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Source: Survey Data

**SOURCE OF INFORMATION ABOUT THE BOARD**

How the members came to know about the Board was also looked into during the survey (Table 21).

**TABLE 21: INFORMATION ABOUT THE WELFARE FUND BOARD**

Existence of the Welfare Fund Board	District				Total
	Ernakulam	Malappuram	Wayanad	Thiruvananthapuram	
From trade union leaders	59.33	75.67	12.00	49.67	56.60
From board officials	17.00	1.00	0.00	13.67	9.50
Co-workers	20.33	17.67	15.00	21.00	19.20
Friends /relatives	3.33	5.00	73.00	15.33	14.40
Others	0.00	0.67	0.00	0.33	0.30
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Pearson Chi-square: 400.041, df = 12, p = 0.00000

Source: Survey Data

The survey data point out that all districts except Wayanad, majority of members got information about the Board from the trade union leaders only. This shows the significant role played by the trade union leaders in the functioning and enrolment of the Board. The members who came to know the existence of the Welfare Fund Board through trade union leaders are 59.33 per cent in Ernakulam district, 75.67 per cent in Malappuram district, 12.00 per cent in Wayanad district and 49.67 per cent in Thiruvananthapuram district. Those who got information from Board officials were 17 per cent in Ernakulam district and only 1 per cent in Malappuram district. The Board officials in the Wayanad district has not encouraged to take membership as no one in the district of Wayanad has taken membership on the persuasion of Board officials. It was also found that co-workers also play a dominant role in encouraging workers in taking membership in the Board.

**PROBLEMS FACED IN GETTING MEMBERSHIP**

Though the Board claims that 80–85 per cent of the construction workers have already registered with it, much of the workers are still out of the purview of the Board. The members reported various problems (Table 22) for getting membership in the Board.

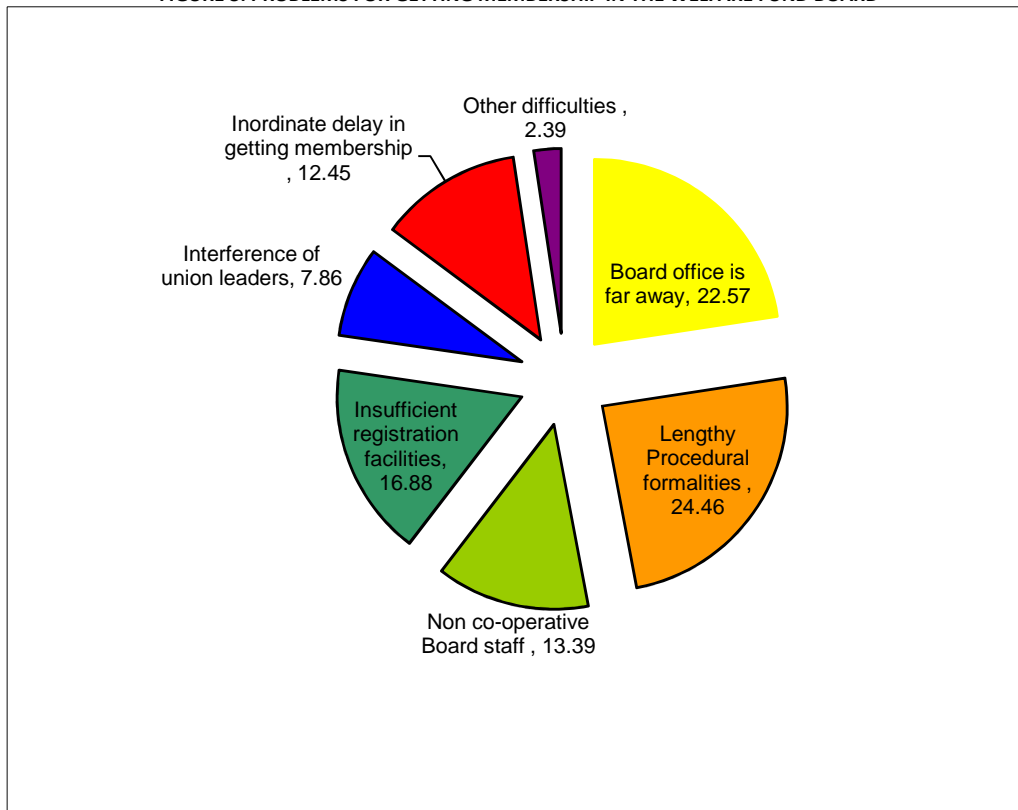
**TABLE 22: TYPE OF PROBLEMS FACED IN GETTING BOARD MEMBERSHIP**

Problems	Percentage of Members
Board office is far away	22.57
Lengthy Procedural formalities	24.46
Non co-operative Board staff	13.39
Insufficient registration facilities	16.88
Interference of union leaders	7.86
Inordinate delay in getting membership	12.45
Other difficulties	2.39
<b>Total</b>	<b>100.00</b>

Source: Survey Data

The study found that only 31.40 per cent of the members faced some problems in getting membership. However, many of the members are of the view that there is no difficulty in getting membership in the Board. According to them as the membership in the Board is given through trade unions, the workers are not likely to face any problem. The trade union leaders take all steps to solve the problems of the workers for getting the membership. The problems encountered by the workers for getting membership in the Welfare Fund Board are shown in Figure 3.

FIGURE 3: PROBLEMS FOR GETTING MEMBERSHIP IN THE WELFARE FUND BOARD



**GENERAL IMPROVEMENT**

The success of any scheme depends on the general improvement of its beneficiaries. The study tried to find out the general improvement of the members after enrolling in to the welfare scheme (Table 23).

TABLE 23: GENERAL IMPROVEMENT

General improvement	District				Total
	Ernakulam	Malappuram	Wayanad	Thiruvananthapuram	
Improved	87.00	78.00	88.00	77.00	81.40
Not improved	13.00	22.00	12.00	23.00	18.60
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Pearson Chi-square: 15.2176, df = 3, p = .001642

Source: Survey Data

**PROBLEMS**

1. There is complaint that undue delay takes place in distributing benefits to the members. Some disbursements require confirmation from the Head Office, which may result delay in disbursement and increase the administrative cost.
2. The Building Technology Institute set up by the Board at Thiruvananthapuram is not effective in providing training to the members and their dependents.
3. The functioning of the Board has resulted in intensifying the trade union activities among construction workers.
4. There is no Progress Monitoring team to review the progress of the implementation of the schemes of the Board.
5. In the KBOCWVFB, unlike that of Motor Transport WWFB, there is no practice of diverting a certain percentage of the funds for the purpose of pension.
6. Even though the Board offers a number of schemes, the workers have limited knowledge about the various benefits of the Board.
7. The incentives or benefits offered by the Board are not a major motivational factor for undertaking construction activity.

**SUGGESTIONS**

1. For the systematic and effective implementation of the welfare schemes of the workers in the unorganized sector a separate wing or section under the labour or social welfare department has to be constituted.
2. The Board must institute awareness programmes among the members as well as trade union leaders about the importance of the Board as a social security measure to its members.
3. The Board must constitute a public relations wing to undertake wide publicity and awareness campaign about the various benefits given by the Board to the workers. This should be done in association with local authorities, trade unions, contractors and labour department.
4. As the labour department is already overburdened with other duties, in order to make the cess collection effective it must be entrusted to the local authorities as done in Tamil Nadu or it should be entrusted to the Board officials.
5. The present investment pattern of fund is not at all encouraging. A major portion of the investments is in the form of fixed deposits in Banks that are low yielding. Therefore, the Board must formulate a viable investment portfolio by using the services of Financial Management Experts. The political consideration should be disregarded in this respect.
6. Awareness camps to be conducted among the political and trade union leaders to ensure that only the genuine construction workers are enrolled to the Board.
7. The Board has to think of some insurance schemes so as to reduce its financial burden especially on account of its members death, illness, accident, etc.
8. Grievance Cell should be constituted to handle complaint about enrollment and disbursement of benefits
9. The amount of medical assistance available under the scheme has to be increased. The Board should endeavor to provide better access to modern medical facilities to the enrolled employees under the Scheme. For this purpose the Board may collaborate with insurance companies or hospitals in the State.
10. The State Government should evolve a policy for the Unified and beneficial management of funds of Welfare Boards in Kerala.

11. The Board should introduce new welfare schemes like Bonus, Holy day pay, Advance or loan for emergency purposes, etc.

## CONCLUSIONS

The study reveals that though there are many flaws in the implementation of various schemes of the Kerala Board, it has resulted in uplifting the economic status of construction workers. Though instituted under different Acts, both Kerala and Tamil Nadu Boards were established with more or less same objectives. Both the Boards have their own plans and policies depending on the regional differences in the labour demands. It was found that due to the peculiar nature of trade union movement in the state, Kerala Board is providing more benefits to its members. However, certain benefits provided by Tamil Nadu Board are unique in nature and is more effective in its implementation.

## REFERENCES

1. Anand, S. (1986). "Migrant Construction Workers: A Case Study of Tamil Nadu Workers in Kerala". M. Phil Thesis, Centre for Development Studies, Thiruvananthapuram.
2. Bhanu Murthy, S. (1995). "Role of Management Accountant in Construction and Contract Management". *Management Accountant*, 30(3), 177-178.
3. Charlyulu, U.V.N. (1996). "Social Security Initiatives in Kerala". Thiruvananthapuram: State Planning Board, Government of Kerala.
4. Chopra, Vipla. (2001). "Social Security for Rural Labour in India". *Indian Journal of Labour Economics*, 44(4).
5. Government of India, Report of National Commission on Labour, (2002) Vol. I - Ministry of Labour.
6. Government of India. Report of the Working Group on Social Security for the Tenth Five Year Plan (2002-2007), Planning Commission- New Delhi, 2001.
7. Government of Kerala. Statistics for Planning (2001), Department of Economics and Statistics.
8. Government of Tamil Nadu, Tamil Nadu-Economic Appraisal 2002-03, Evaluation and Applied Research Department, 2004.
9. Gulati, I.S. (1990). "Agricultural Workers Pension Scheme in Kerala - An experience in Social Assistance". *Economic and Political Weekly*, 339-343.
10. Harilal, K.N. (1986). "Kerala Building Industry in Transition", M. Phil Thesis, Centre for Development Studies, Thiruvananthapuram.
11. Jayadevadas, N. (1980). "Working Class Politics in Kerala: A Study of Coir Workers". Centre for Development Studies, Thiruvananthapuram.
12. Jayasree, S. (1994). "Women in the Unorganized Sector – A Case Study of Women Unorganized Workers in Kerala", Ph. D. Theses, University of Kerala.
13. Jesudas, M.L. (1992). "The Wages and working conditions of construction workers in Madurai City". Ph. D. Theses, Madurai Kamaraj University, Madurai.
14. Johannes, Jutting. (1999). "Social Security Schemes in Low Income Countries: An Overview from an International Perspective", *Indian Journal of Labour Economics*, 42(3).
15. John, C. P. (2004). "Social Security and Labour Welfare with Special Reference to Construction Workers in Kerala". Discussion paper 65, Kerala Research Programme on Local Level Development, Centre for Development Studies, Thiruvananthapuram.
16. John, Kurien and Antony, Paul. (2001). "Social Security Nets for Marine Fisheries", Working paper No.318, Centre for Development Studies, Thiruvananthapuram.
17. Mahendra, Dev. S. (1994). "Social Security in the Unorganized Sector: Lessons from the Experiences of Kerala and Tamil Nadu States". *Indian Journal of Labour Economics*, 37(4), 667-672.
18. Pillai, S. and Mohanan. (1992). "Social Security Schemes for Workers in Unorganized Sector: A Case Study of Head Load Workers Welfare Schemes in Kerala", M. Phil Thesis. Thiruvananthapuram: Centre for Development Studies.
19. Sankaran, T. S. (1993). "Social Security in the Unorganized Sector in India, Project on Strategies and Financing for Human Development". Thiruvananthapuram: Centre for Development Studies.
20. Shobha, B. Nair. (1987). "Social Security and the Weaker Sections". Ph. D Thesis, University of Kerala, Thiruvananthapuram.
21. Surendran Nair, V. (1994). "Social Security Movement in Kerala – A Case Study of Construction Workers". M. Phil Thesis, Department of Future Studies University of Kerala.
22. Unnithan, K.J. (1998). "What is Wrong with Labour Welfare Funds in Kerala". *Industrial Harmony*, 23(4).
23. Vidyarthi, V.R. (2005). "Glimpses of Poverty - Poverty Alleviation in the Third World"-ed Dr. Sita Ram Singh, APH Publishing Corporation, New Delhi.

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [info@ijrcm.org.in](mailto:info@ijrcm.org.in) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

