CHAPTER - VIII
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CHAPTER - VIII
Financing for Labour Welfare

Introduction:

The implementation of welfare activities successfully depends upon the proper financing. The finance played the vital role in all welfare activities because welfare expenses deemed to be wise investments in the organisation which ultimately increases the efficiency of workers. The welfare activities provided or carried on effectively raised the standard of living of the workers and as a result the worker's standard of efficiency and standard of their physical conditions to higher standard can be maintained. All employers of industrial undertakings including tea plantation industry have to provide statutorily all welfare activities incorporated in various Acts like Factories Act 1948, the Plantation Labour Act 1951, the Plantation Labour Welfare Funds Act 1959. The Assam Tea Plantation Labour Act 1955 i.e. The Assam Tea Plantations Provident Fund and Pension Fund and Insurance Scheme Acts 1955 and Assam Tea Plantations Provident Fund Deposit-Linked Insurance Fund Scheme 1984. The financing of various welfare activities provided to workers under above Acts and rules of the Central and State Governments are statutory obligations of all employers and as such satisfactory applications of all provisions have to be made by all employers of industrial undertakings including tea plantation industry in the state.

1. Assam Act X of 1955
The Statutory Welfare activities provided under various Acts:

Thus sanitary and hygiene facilities including toilet water for drinking and washing are statutory liability of every plantation employer and have to finance for such welfare activities. Again under Factories Act 1948, all factories must keep clean and for such purposes: all necessary arrangements has to be made by each employer with necessary financial provision.

The bathing and washing facilities particularly under Factories Act 1948 and the Plantation Labour Act, 1951 irrespective of number of workers employed have to be provided by every employer as now-a-days these are statutory obligations of each employer. The financial involvement's have to be made by each employer.

Similarly drinking water facilities should be provided by every employer of tea plantations and for such purpose clean drinking water in water tight or covered containers including clean trailler (i.e. tractor trailler) have to be used for carrying such drinking water. The employer have to make financial provisions for the amenities of the plantation workers.

The "first aid box" has to be provided by every employer where minimum 150 or more workers have work in any factory or plantations. The financial provisions have to be made by every such plantation employer statutorily.

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2. Tyagi B.P. Dr.-Labour Welfare Economics & Social Welfare P-668
Similarly rest shelter facilities canteen facilities (i.e. feeding facilities) and latrines and urinals (conservancy) have to be provided by every tea plantation as these are statutory obligations of every employer. Therefore the financial provisions have to be made by each employer for these welfare activities. Again creche facilities are also to be provided statutorily by every tea plantation employer and all financial provisions have to be made by employer for maintaining such creches. The standard size of room having provision for toilet washing facilities trained nurse as care-taker, milk toys and other things for babies, fencing around the creche and play-ground adjacent to the creche are to be provided.

The other statutory welfare facilities are recreation medical facilities supply of raincoat or umbrella blanket sandals mosquito nets and raion at concessional rates. Providing such facilities is a statutory obligation and has to be financed by every employer of tea plantations in Assam.

3. ibid P-675
4. Bilateral Agreements between ACMS and Employers' Association P-20
The other welfare activities have to be provided by tea plantation employers statutorily are maternity and sickness benefits and dependent and disablement benefits. The financial provisions have to be made by every employer for these activities.

Further education of children of tea plantation employee's is made a statutory obligation and has to be financed by every employer. For such purpose various amenities like hostel accommodations in urban areas for pursuing higher studies by children at free of cost, book grants, ex-gratia grants, monthly stipends, educational tours, training facilities in professionals like tailoring, embroidery, knitting and weaving for tea garden women in approved training centres of the state and monthly stipends are provided to all trainees from the tea plantation Employee's Welfare Fund.

The Central Worker's Education Board is providing financial assistance for improving the standards of living of the workers as well as, removing adult illiteracy among workers. The trade union is taking active part in eradicating adult illiteracy among working class populations in the tea plantation areas.

5. Tyagi, B.P. (Dr.) Labour Economics and Social Welfare P-683
Under the Plantation Labour Act 1951 the housing accommodations has to be provided to tea plantation workers statutorily by every employer and has to be financed by them accordingly. The other welfare amenities to be provided by every employer of tea plantations statutorily like medical aid, maternity benefits and sickness allowances, recreational facilities, indoor and outdoor games, educational facilities, hostel accommodations in urban areas for children of tea employees for pursuing higher studies and creches facilities. The financing for all these welfare activities are statutory obligations of every employer. Similarly other statutory welfare activities are to be provided to workers under the above act and each employer of tea plantations have to be financed statutorily.

Further the tea plantations employer's have to appoint "Welfare Officers" if the number of workers are 300 or more under the said act.
IV. The Assam Tea Plantation Employees' Welfare Fund Act 1959:

It is observed from the field survey that the Employer's of tea plantations of sampled gardens have been financing the under mentioned welfare schemes statutorily.

Nature of various welfare schemes implemented and financed by different agencies in tea plantation industry in Assam are given below:

<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
<th>Covered under different Acts</th>
<th>Data about field survey</th>
<th>% or share financed by Employers</th>
<th>% or share financed by thers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Provident Fund</td>
<td>Assam Act X 1955 namely P. F. accounts and a sum of Rs 27,920.96 have been paid to 812 workers as Pension in 28 sampled gardens.</td>
<td>The employer have to contribute a total of 11(\frac{1}{4})% of gross wages of every worker viz 10% to PF account +1% to insurance Fund and (\frac{1}{4})% as administrative expenses</td>
<td>1% ie (\frac{1}{2})% + (\frac{1}{2})% of gross wage of every worker have to contribute by Central Government towards Insurance fund.</td>
<td></td>
</tr>
<tr>
<td>2. Pension Fund</td>
<td>The Assam Tea Plantation P. F. Insurance Fund Scheme Act 1955</td>
<td>There are 24,457 P. F.</td>
<td>The employer have to contribute a total of 11(\frac{1}{4})% of gross wages of every worker viz 10% to PF account +1% to insurance Fund and (\frac{1}{4})% as administrative expenses</td>
<td>1% ie (\frac{1}{2})% + (\frac{1}{2})% of gross wage of every worker have to contribute by Central Government towards Insurance fund.</td>
</tr>
<tr>
<td>3. Insurance Fund including the Deposit-Linked Insurance Fund Scheme (u/s 1) P-25</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. Assam act X of 1955,ATPPF &PF, Lalmati,

Guwahati-28

Ps- 7 & 8
<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
<th>Covered under different Acts</th>
<th>Data about field survey</th>
<th>% or share financed by Employers</th>
<th>% or share financed by others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gratuity</td>
<td>-do-</td>
<td>a total sum of Rs 49,76,127 have been paid to 921 workers as gratuity by 28 sampled gardens</td>
<td>Financed by Employers</td>
<td></td>
</tr>
<tr>
<td>Housing Accommodations (u/s-16)</td>
<td>-do-</td>
<td>Housing accommodations have provided 12,505 number quarters against a total requirement of 13,375 number of quarters in 28 sampled gardens and thus there is a (deficit) shortage of 752 quarters</td>
<td>Financed by Employers</td>
<td></td>
</tr>
</tbody>
</table>

8. Source: Compiled from Field Survey data.
<table>
<thead>
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<th>% or share financed by Employers</th>
<th>% or share financed by others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lactrines &amp; urinals for men and women workers separately (u/s-9)</td>
<td>- do-</td>
<td>Provided latri- nes &amp; urinals for men &amp; women workers separately in all 28 sampled tea gardens</td>
<td>Fully financed by Employers</td>
<td></td>
</tr>
<tr>
<td>Hospitals including medicines etc with indoor and outdoor facilities by qualified doctors &amp; nurse u/s-10</td>
<td>- do-</td>
<td>Provided hospitals for treatment of indoor &amp; outdoor patients in all 28 sample gardens. There are</td>
<td>Financed by Employers in full</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Bed-913, Dr.-32 Nurses-70, Ph-43, Lab.As-32, Wb-60, Indoor patients -303 outdoor pat.-1301¹⁰ have been treated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Canteens (u/s-11)</td>
<td>- do-</td>
<td>Provided canteen facilities in all 28 sampled gardens</td>
<td>Financed by Employers</td>
<td></td>
</tr>
<tr>
<td>Creche (under rule-46)</td>
<td>- do-</td>
<td>Creche facilities have been provided in all 28 sample gardens</td>
<td>Financed by Employers</td>
<td></td>
</tr>
<tr>
<td>Umbrella, blankets, rain coat¹¹ is provided for every 2 years chappals and mosquito net for every year</td>
<td>- do-</td>
<td>All these materials have been provided by all sample gardens</td>
<td>Financed by Employers</td>
<td></td>
</tr>
</tbody>
</table>

10. Source: Compiled from Field Survey data
11. Assam Plantation labour Rules 1956
<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
<th>Covered under different Acts</th>
<th>Data about field survey</th>
<th>% or share financed by Employers</th>
<th>% or share financed by others</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Maternity and sickness benefit (u/Rule 74&amp;75) P-26</td>
<td>-do-</td>
<td>Maternity benefits have provided to 11,174 women workers and sickness benefits to 11,003 women workers in 28 sampled gardens.</td>
<td>Financed by Employers</td>
<td></td>
</tr>
<tr>
<td>2 Recreational facilities( u/s-13 and u/Rule 50) educational facilities for worker’s children (u/s 14 &amp; Rule 52)</td>
<td>- do-</td>
<td>Facilities for indoor and outdoor games &amp; sports are provided in all 28 sampled gardens</td>
<td>Financed by employers</td>
<td></td>
</tr>
</tbody>
</table>

12. Source: Compiled from Field Survey data
<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
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<th>Data about field survey</th>
<th>% or share financed by Employers</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Ration Black tea etc. ration i.e. atta &amp; rice are supplied at subsidised rate of Rs. 0.54 p. per Kg.</td>
<td>do and Bilateral Agreement between ACMS &amp; All Employers associations</td>
<td>Supplied ration to workers of 28 sample tea gardens amounting to Rs.206,28,431 &amp; Black tea supplied to 28,989 workers @900gm. per family per month.</td>
<td>Fully financed by Employers</td>
<td></td>
</tr>
<tr>
<td>Wages,Plucking rate, Ticca Plucking fire wood, bonus,house rent to non resident permanent workers. Supply of electricity to labour quarters (w.e.f. Feb/96 P- 169)</td>
<td>Assam Plantation Labour rules, 1956 &amp; Plantation Labour Act 1951 and Bilateral Agreement between ACMS and all Employers Associations</td>
<td>41,457 workers of 28 sampled gardens received wages and other benefits like wages -adult- Rs 21.85p. non adult Rs 10/- &amp; Ticca plucking adult- Rs 17.93p and non adult- Rs 8.98p.</td>
<td>Financed by Employers in full</td>
<td></td>
</tr>
</tbody>
</table>

13. Bilateral Agreement, Compiled by ACMS control office, DBR-P-167
<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
<th>Covered under different Acts</th>
<th>Data about field survey</th>
<th>% or share financed by Employers</th>
<th>% or share financed by others</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Protecting clothing like masks, socks, gamboots¹⁵ etc.</td>
<td>-do-</td>
<td>Sample garden code No. 22 have provided hand-gloves -4 pairs, gamboots -60 pairs, masks -60 Nos apart from other materials. It is an exception in this regard.</td>
<td>Fully financed by Employers</td>
<td></td>
</tr>
<tr>
<td>2 Well-equipped modern hospitals mobile clinic services, Ladies clubs, “Laboratory to land projects” repairing</td>
<td>-do-</td>
<td>Tata tea established a well-equipped modern hospital at Chabua T.E. mobile clinic services are provided to neighbouring</td>
<td>Financed by Employers in full</td>
<td></td>
</tr>
</tbody>
</table>

14. Source: Compiled from Field Survey data

<table>
<thead>
<tr>
<th>Nature of various Welfare schemes</th>
<th>Covered under different Acts</th>
<th>Data about field survey</th>
<th>% or share financed by Employers</th>
<th>% or share financed by others</th>
</tr>
</thead>
<tbody>
<tr>
<td>and replacement of roads, bridges</td>
<td>do</td>
<td>villages, Ladies club at Dikom T.E. provided with sewing machines, weaving, embroidery etc. by sample garden, code no 8 for implementation of &quot;Laboratory to land projects&quot; code no 15 garden 16.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>construction of educational institutions, supply of dresses, shoes to V.D.P. personnel at free of cost.</td>
<td>do</td>
<td>do</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16. Source: Compiled from Field Survey data

17. Source: Compiled from Field Survey data
It is observed from the above table that the labour welfare schemes which were enacted either in the state Legislature or Central Parliament from time to time since its inception have been implemented in a phased manner for the benefit of the workers in the tea plantation industry of Assam in all sample gardens of the study district. There are 24,457 P.F. accounts in 28 sample gardens and a sum of Rs. 27,29,096 have been paid to 812 workers as pension. Further a sum of Rs. 49,76,127 has been paid to 921 workers as gratuity. Moreover 12,505 number of housing accommodations have been provided against a total requirement of 13,375 houses and as such there is a shortage of 752 houses.

As regards drinking water facilities, latrines and urinals separately for both men and women workers, canteens, creche, materials and protective clothings like umbrella raincoat sandals, mosquito nets, masks, aprons, gamboots, handgloves, black tea and ration at fixed rates (subsidised rate) are provided. The house rent for permanent non-residents are paid to almost all workers of the sample gardens at the rate of Rs.35/- per month.

Moreover for providing necessary medical treatments there are 913 beds for indoor patients, 32 qualified doctors, 70 nurses, 43 pharmacists, 32 laboratory assistants 60 ward boys. Indoor and outdoor patients numbering 303 and 1301 respectively have been treated in the sample gardens.

18. Source: Compiled from Field Survey data
19. Source: Compiled from Field Survey data
Again as regards maternity and sickness benefits 11,174 women workers and 11,003 workers have been provided with sickness benefits in the sample gardens. Further recreational as well as educational facilities are provided to the worker's children. The wages and plucking rates as well as ticca plucking rates are paid according to Bilateral agreements arrived at in between ACMS and all Employer's Associations from time to time.

But due to stiff rise in prices of all essential commodities in the markets the worker's union have been demanding the implementation of the Minimum Wages Act 1948 the present rate of which is Rs. 49/- per day per worker.

Furthermore, a sum of Rs.4,108,543 have been paid to workers of 28 sample gardens as bonus. Other welfare measures are a well equipped modern hospital has been established at Chabua garden by Tata Tea. Mobile clinic services are provided to neighbouring villages. The Ladies club at Dikom is provided with sewing machines, weaving and embroidery implements by sample garden code No.8, for implementation of "Laboratory to land projects" by code No.15 garden have been providing all possible help to poor village cultivators for enhancing production of agricultural items. The construction and repairing of roads, bridges, school and library buildings, supply of dresses (uniform) shoes to V.D.P. are provided free of cost at regular intervals.

20. Source : Compiled from Field Survey data
Assam Tea Plantation Employees Welfare Fund Act 1959:

The Assam Tea Plantation Employees Welfare Fund Act 1959 was enacted by the Government of Assam realising the importance of welfare activities for the tea plantation workers in Assam. A fund was created and built up from fines realised from employees grants from Central and State Governments and Tea Board, donations and unclaimed wages. The adult education literacy drive, community and social education centres, organising games and sports excursions tours running holiday homes training in subsidiary occupations including home industries for women and employed persons of tea plantation areas of Assam are the main welfare activities financed from the said fund.

Labour Welfare Fund Act in other provinces of the country:

Under Bombay Labour Welfare Fund Act 1953 the welfare Boards of Gujarat and Maharashtra have been created. The financing of welfare activities in these two states are made by respective State Governments. Similarly Mysore and Punjab are also having welfare boards created under the Mysore Labour Welfare Fund Act 1965 and the Punjab Labour Welfare Fund Act 1965 respectively.

21. Assam Act X of 1955
22. Tyagi B.P. (Dr.) Labour Economics and Social Welfare
All other states of the country have created welfare funds under each State Government's and is financing various welfare activities from such fund. The Tata Iron and Steel Company (TISCO) is paying (rather investing) Rs.433.32p per worker (i.e.family) per annum on non-statutory welfare amenities. The break up of expenditures on statutory welfare activities to each worker per annum incurred by TISCO is as follows:

Table No.8.2

<table>
<thead>
<tr>
<th>Housing</th>
<th>Medical</th>
<th>Education</th>
<th>Recreation</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs.181.80p</td>
<td>Rs.160.56p</td>
<td>Rs.61.32p</td>
<td>Rs.29.64p</td>
<td>Rs.433.32p</td>
</tr>
</tbody>
</table>

A total of 38,000 workers of the company are directly benefited under this scheme.

The Tata Charitable Trust grants cash benefits to distress workers, blood for transfusion Scholarships to deserving students for higher studies and interest free loans to deserving students as part of welfare activities.

23. ibid P-716
Finance made available by the United Planters Association of Southern India (UPASI):

The Welfare activities like housing accommodations provided to 98% workers of Karnataka Kerala and Tamilnadu educational facilities, medical care, drinking water, protective clothing and recreational facilities are provided to all the members of tea garden workers affiliated to the UPASI which have been financing by the Association.

Finance made available by the Indian Tea Planters Association (ITPA):

The welfare activities like cinema shows, indoor and outdoor games, theatrical performances, jatras, magic shows, religious functions like Durga puja, Kali puja etc. is provided by the Association to tea plantation workers. Under these comprising of areas like Assam Jalpaiguri and Terrai (Darjeeling) apart from other welfare amenities like housing, medical care, creche, maternity benefits, educational benefits, provident fund, gratuity and insurance, according to the provisions laid down in the Assam Tea Plantation Labour Act 1955 the Assam Plantation Labour Rules 1956 and other rules framed by the State Government from time to time.

24. ibid P-725
Finance made available for Social Security Measures:

The social security measures are classified into three major groups e.g. (1) Social Assistance (2) Social Insurance and (3) Public Service. The social assistance schemes are financed from the "general revenue" of the Government and paid to persons or citizens of small means i.e. lower income groups of people.

Social Assistance Schemes:

The Social Assistance is usually paid to the needy poor citizens of the country and financed from the "Public general revenue". The common Social assistance activities at the present juncture are- Unemployment assistance, old age assistance and national assistance to deserving down trodden persons of the country as a matter or right. The social assistance is a non-contributory welfare programme provided to all needy citizens. This is a purely Government affair and provided to specific categories of citizens as mentioned above.

Social Insurance Schemes:

The social Insurance is a Contributory scheme contributed by workers, employers and the State. The benefits are granted or paid to those workers who contribute

25. Tyagi, B.P.(Dr.)Labour Economics and Social Welfare P-526
26. ibid P-526
27. ibid P-527
according to their might (capacity). The contributions of workers are very nominal, but the employers and the State Government contribute major portion of premium. The "insured workers" are paid in the event of contingencies like unemployment, sickness, old age or any other unforeseen contingency. Under this scheme the State Government, contributes parts of its finance and most of the schemes are compulsory. Specifically defined workers are covered under the scheme. In order to maintain the minimum standard of living of the workers at the time of need these are the welfare schemes introduced by the State.

Public Service:

The Public Service Scheme is the third programme of (welfare) social security measures provided to certain specific category of persons and financed by the state Government from "general revenue" of the state.

There are other social security measures like provident fund pension fund and gratuity benefits provided to workers. The social welfare schemes which are provided like old age pension, pension for invalidism, survivors pension to widow or orphan and family allowance to every family having a limited number of children.

28. ibid P-529.
All commercial and industrial organisations are providing such social security measures to their respective employees for their contributions to the productive activities. The financing is made by every employer for their own employees. These are protective measures given to each employee against specific risks.

Moreover the trade union organisations, also are providing benefit for sickness, old age and unemployment under certain schemes of welfare and social security measures to workers.

The main purpose and objective of the International Labour Organisation (ILO), is to promote social justice and improving the living and working conditions of workers throughout the whole world.

The workers is to be protected against sickness, disease and injury arising out of his employment for the protection of children and for the provision for old age. Under this scheme the accident benefits are given to workers who face with some unforseen contingencies of various natures like loss of limbs or any parts of body while at work. They are paid in the form of cash benefit. This is also called temporary disablement benefit and sometimes paid in the form of pension for life depending on the nature of accidents.

29. ibid P-530
Again unemployment benefit, old age and invalidity benefits are some other benefits provided under this scheme to able-bodied workers who do not find any work. The old age pension is payable to survivors in the event of death, invalidity or retirement. The pension is payable subject to fulfilment of specific conditions like (a) successful completion of full-time duration of service or attaining the age of 58 years (b) premature death due to accident or deadly disease or unforeseen contingencies and (c) must contribute 10% of total monthly wages to their provident fund account every month regularly by every such worker during the tenure of service.

Statutory Security measures like-Pension fund, including Family Pension, DLI etc.:

The pension fund has been created statutorily by transferring accumulated undisbursed interest amount of the Provident Fund every year for such purpose.

The other Statutory Social Security measures, implemented from time to time are:

(a) The Life Insurance Scheme (optional) 1963.
(b) The Pension including Family Pension.
(c) Deposit Linked Insurance Scheme 1984.
The Life Insurance Scheme (optional) introduced is an optional one but not statutory and as such difficult to carry on the scheme.

The Pension Scheme Act 1967 has been implemented in 1967 to provide Social Security at the old age to every tea plantation worker, after retirement or disablement or death. This is a statutory benefit provided to all workers of the industry.

The foundation for the security of the tea plantation workers has been laid on September 12th, 1955 under Assam Act X of 1955 in which "Provident Fund to tea plantation workers" have been provided for the first time in tea plantation history on contributory basis. Under this Act every worker is treated as member of the Provident Fund (PF) and has to contribute 6½% of total monthly wages including dearness allowances at the initial stage. The rate of contribution has been raised to 8% in 1966. The rate of contribution has been further raised to 10% in 1984 and an equal amount has to be contributed by every employer.

30. Assam Act X of 1955

P-7
The amount of monthly collection of P.F. amount has to be deposited into the Bank account within 30 days. If any employer fails to deposit within 30 days such defaulting employer is held responsible and is made to pay an interest at the rate of 15% on the amount to be deposited. The failure is declared a cognizable offence.

Additional Lump-Sum amount granted to retired workers under certain conditions:

On completion of full-time service in the tea plantations the concerned workers are entitled to an additional "Lump-Sum" amount equal to 52.50% of total deposit at the credit of the Provident Fund account. This particular additional "Lump-Sum" amount is calculated on the fulfilment of the following conditions:

(a) a full time continuous service in the tea plantations
(b) the worker must contribute to the Provident Fund for the whole service period continuously.
(c) the worker must retire or resign after satisfactory completion of full time continuous service or attain 58 years of age at the time of retirement.

This is a very useful Scheme of Welfare Programme provided to tea workers which has given relief to the poor tea plantation workers at the time of exit from the industry after rendering life long service.

In 1972 the Family Pension Scheme Act 1972 was enacted by amending the Assam Tea Plantations Provident Fund and Pension Fund Act 1955. The Pension Scheme including Family Pension Scheme to all tea plantation workers who are members (automatic membership to the P.F.) of the Provident fund were introduced. In the event of a death of a member while in service or pre-mature cessation or retirement of any worker his/her survivors or legal representatives are entitled to the Pension including family pension which linked with Provident Fund.

The rate of Family Pension varies from Rs. 125/- to Rs. 400/- per month depending upon Provident Fund balance at the credit of the deceased worker. Moreover a lump sum amount of Rs. 2,000/- is being paid to the successor as ex-gratia payment.

The minimum period of membership in the provident fund, has been fixed at 25 years without any break for a member to be eligible for pension including Family Pension. The financing of all these welfare and social security measure and programmes is done by the Board of Trustee. The Board of Trustee is the custodian of entire provident fund balance at the credit of the said fund. The fund is being utilised in payment of all claims very judiciously without any discrimination. This is a very noble task and the Board of Trustee has to do all works promptly and correctly.

32. Assam Act X of 1955
The Fourth legislative Social Security measure is to give assurance benefits to tea plantation workers is called "Assam Tea Plantation deposit Linked Insurance Scheme 1984" implemented from 1st of February 1984\textsuperscript{33} in all tea plantations of Assam. The scheme has linked with average balance of the provident fund account of all the employees of the tea plantations. The assurance benefit has been payable to the member's of deceased worker during the course of membership of the provident fund.

If any member of the P.F. dies in course of his/her works then his/her successor is entitled to a lump-sum amount equal to his/her P.F. balance at his/her credit subject to a maximum limit of Rs. 10,000/-\textsuperscript{34}.

The employer has to contribute towards the Deposit Linked Insurance Fund on behalf of their employees and has to be credited at the said Fund. The Central Government has been contributing towards the fund as administration expenses and contribution towards the fund. The fund has been utilising by the Board of Trustee among the beneficiaries of their successors or legal representatives according to the provisions laid down in the said Act. Thus, it is observed that all these social security and welfare measures have got direct relation with efficiency of workers which have got link with productivity and welfare schemes.

\begin{itemize}
\item[33.] ibid P-50
\item[34.] ibid P-55
\end{itemize}