Most of the respondents are highly dissatisfied with the labour welfare schemes like Professional PG Course with Hostel Facility and maternity assistance.

**TABLE NO. 6.100**

**RESPONDENTS PERCEPTION ON THE SOCIAL IMPACT AFTER BECOME MEMBERSHIP IN THE LABOUR WELFARE BOARD**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Social Impact</th>
<th>Increased</th>
<th>Partially Increased</th>
<th>Not Increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Standard of living</td>
<td>890 (84.3)</td>
<td>39 (3.7)</td>
<td>127 (12.0)</td>
</tr>
<tr>
<td>2.</td>
<td>Social status</td>
<td>161 (15.2)</td>
<td>744 (70.5)</td>
<td>151 (14.3)</td>
</tr>
<tr>
<td>3.</td>
<td>Reaction to social evils</td>
<td>296 (28.0)</td>
<td>401 (38.0)</td>
<td>359 (34.0)</td>
</tr>
<tr>
<td>4.</td>
<td>Political participation</td>
<td>257 (24.3)</td>
<td>410 (38.8)</td>
<td>389 (36.8)</td>
</tr>
<tr>
<td>5.</td>
<td>Self-confidence</td>
<td>462 (43.8)</td>
<td>220 (20.8)</td>
<td>374 (35.4)</td>
</tr>
<tr>
<td>6.</td>
<td>Literacy and competency level</td>
<td>419 (39.7)</td>
<td>537 (50.9)</td>
<td>100 (9.5)</td>
</tr>
<tr>
<td>7.</td>
<td>Entrepreneurial status</td>
<td>263 (24.9)</td>
<td>505 (47.8)</td>
<td>288 (27.3)</td>
</tr>
</tbody>
</table>

The Table number 6.100 indicates that the perception of the social impact after the labourers become member in the labour welfare board. The standard of living is increased and social status is partially increased. The reaction to social evils is not increased while the political participation is partially increased. The self confidence of the workers increased and literacy and competency level is partially increased while entrepreneurial status is partially increased.
CHAPTER - VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 INTRODUCTION

In this chapter an attempt was made to identify the factors that influence the utilization of Labour Welfare Board by the unorganized workers in the study area. For this purpose a field survey method was used to collect the first hand information from 1056 sample respondents. The respondents have been chosen randomly from the different parts of the study area. The data thus collected were arranged into simple tabular form. The level of awareness about the welfare board and level of satisfaction perceived by the respondents in availing services from the labour welfare board is considered as the dependent variable. The Independent variables selected for the study are Gender, Age, Educational status, Monthly Income, Social Status, residential status, number of dependents and years of availing labour welfare assistance.

The data were analyzed by using simple statistical tools like Percentage, Average, Range, Standard Deviation, Two-way tables, Chi-Square test and ANOVA. In addition to the above statistical tools, a Multiple Regression Analysis and Multi Discriminant Analysis models were used in this study. The details of the study are presented in the results and discussions. In further, past ten years of the financial data had been collected and tabulated.
7.2 FINDINGS

The following are the major findings arrived from the analysis:

Findings from Primary Data:

Anova Test

i) From the analysis it is found that male respondents have perceived maximum level of awareness towards the welfare measures. It is proved by the Anova test at 5 per cent level of significance.

ii) From the analysis it is found that 35-45 years old respondents have perceived maximum level of awareness towards labour welfare measures. The result is accepted by the Anova test at 5 per cent level of significance.

iii) From the analysis it is found that the respondents with higher secondary education have perceived maximum level of awareness towards labour welfare measures. The result of Anova test also supported the result at 5 per cent level of significance.

iv) From the analysis it is inferred that the maximum level of awareness perceived by the respondents whose monthly income is Rs.2501-5000. The Anova test also accepted the result at 5 per cent level of significance.

v) From the analysis it is inferred that the maximum level of awareness is perceived by the most backward class respondents. The result of Anova test had supported the result at 5 per cent level of significance.
vi) From the analysis it is inferred that the maximum level of awareness is perceived by rent free residential respondents. It is agreed by the Anova test at 5 per cent level of significance.

vii) From the analysis, it is inferred that one member in their family is having maximum level of awareness towards the labour welfare measures. The result of Anova test also supported the result at 5 per cent level of significance.

viii) From the analysis, it is inferred that one member in a family is having maximum level of awareness towards the labour welfare measures. It is accepted by the Anova test at 5 per cent level of significance.

ix) From the analysis, it is inferred that the maximum level of awareness perceived is 3 years category respondents. The result of Anova test proved at 5 per cent level of significance.

Chi-Squared Test

i) From the analysis it is identified that the maximum level of satisfaction is perceived by the male respondents than the female respondents and it is identified that the maximum level of satisfaction is perceived by the 35 to 45 years old respondents. The analysis of the Chi-square test shows that there is a close relationship between age of the respondents and the level of satisfaction perceived by them in utilizing the services offered by the labour welfare board.
ii) From the analysis it is noted that the maximum level of satisfaction perceived by the respondents is among the higher secondary level educated respondents. The results of the Chi-square test showed that there is a close relationship between educational qualification of the respondents and level of satisfaction in utilizing the labour welfare board.

iii) From the analysis it is cleared that the maximum level of satisfaction is perceived by the respondents whose monthly income is between Rs.2501 to 5000. The analysis of the Chi-square test shows that there is a close relationship between monthly income level of the respondents and the level of satisfaction perceived by them in utilizing labour welfare board.

iv) From the analysis it is inferred that the maximum level of satisfaction perceived by the respondents status was backward classes. The result of Chi-square test shows that there is a close relationship between social status of the respondents and the level of satisfaction perceived by the respondents in utilizing the labour welfare board.

v) From the analysis it is observed that the maximum level of satisfaction is perceived by rent free residential respondents. The analysis of the Chi-square test shows that there is a close relationship between residential status of the respondents and the level of satisfaction perceived by them in utilizing labour welfare board.

vi) From the analysis, it is noted that one member in a family is having maximum level of satisfaction. The result of Chi-square test shows that there is a close relationship between number of dependents of
the respondents and the level of satisfaction perceived by the respondents in utilizing the labour welfare board.

vii) From the analysis, it is clear that the maximum level of satisfaction is perceived by the respondents who experience the service for 3 years from labour welfare board. The result of Chi-square test shows that there is a close relationship between experience in utilizing the services by the respondents and the level of satisfaction perceived by the respondents in utilizing the labour welfare board.

**Multiple Regression**

From the Multiple Regression Analysis it is found that out of 8 independent variables namely gender, age, educational status, monthly income, social status, residential status, number of dependents and experience in utilizing the services, the variables such as age, social status, residential status, number of dependents and experience in utilizing the services are positively associated.

**Multi-Discriminant Analysis :**

The Multi-Discriminant Analysis highlights that there are two levels of satisfaction in utilizing the services from Labour Welfare Board such as high level of utilizers and low level utilizers. The factors like gender, age, educational status, monthly income level and residential area significantly discriminate the two user groups. Wilk’s Lambda and Chi-square value suggests that discriminant function is significant at 1% level.
Percentage Analysis:

i) It is observed that nearly 72 per cent of the households in unorganised workers are living in Kucha and old dilapidated houses and the study shows that 94 per cent of the workers are having electrified houses.

ii) It is obvious from the analysis that 41.8 per cent of the workers are using open pit latrine system and it is identified that 74.0 per cent of the workers are collecting water for their drinking and domestic purpose from public tap provided by Civil authorities called Panchayat unions or Municipalities.

iii) It is inferred from the analysis that 48.8 percent of the workers are benefited from LPG gas connection in recent years.

iv) It is evident from the analysis that 52.6 per cent of the workers are aware of the activities and welfare schemes of unorganised sectors Boards.

v) It is found from the analysis that 74.9 per cent of the workers renewed their registration in time..

vi) The study shows the analysis that 88.8 per cent of the workers are aware of Accidental Death benefits.

vii) It is noted from the analysis that 71.9 per cent of the workers are aware of assistance for Girl Children Studying 10th Standard and 74.2 per cent of the workers are aware the assistance granted to I.T.I or Polytechnic course students.

viii) It is noted from the analysis that 67.6 per cent of the workers are aware of the Reimbursement of Cost of Spectacles.
ix) It is found from the analysis that all (100 per cent) of the workers who were in unorganised sectors are member of the trade union/welfare Association.

x) It is clear from the analysis that 37.8 per cent of the workers are having more than three dependents.

xi) It is obvious from the analysis that 67.8 per cent of the workers are studying in government schools and colleges and it is observed that 44.9 per cent of the workers’ children are studying in elementary/High schools/Higher Secondary Schools and it is identified from the analysis that 42.8 per cent of the workers are paying the yearly tuition fees below Rs. 2400/- to school and colleges.

xii) It is clear from the analysis that 69.7 per cent of the workers have not availed the educational loans and it is evident that 76.9 per cent of the workers availed loan for different purposes and also it is ascertained from the analysis that 42.5 per cent of the workers are availed loan from Nationalised banks and self help groups.

xiii) It is observed from the analysis that 54.6 per cent of the workers availed loan in between Rs. 5000 to 10000 and it is found that 28.2 per cent of the workers availed the loan for starting the business for their livelihood and it is stated from the analysis that 56.5 percent of the workers have repaid the portion of loan amount where they have availed.

xiv) It is noted from the analysis that 34.4 per cent of the workers are undergoing treatment in the government hospital and it is observed that 35.9 per cent of the workers reported that they had
incurred an average of Rs. 200/- on various medical treatment per month.

xv) It is found from the analysis that 36.6 per cent of the workers’ earning is between Rs. 101-200 per day and it is evident that 42.2 per cent of the workers family expenditure per month was between Rs. 2001-2500.

xvi) It is pinpointed from the analysis that 78.4 per cent of the workers are having Savings Bank account in various financial Institutions and it is inferred that 35.4 per cent of the workers deposit their money in saving in Chit funds and other non banking financial companies. It is estimated that 53.7 per cent of the workers’ savings are below Rs. 100 per month.

xvii) It is observed from the analysis that 61.8 per cent of the workers have not insured their life.

xviii) It is obvious from the analysis that 62.4 per cent of the workers do not have the agricultural land.

xix) It is noted from the analysis that 77.7 per cent of the workers expressed their opinion that they are not educated, skilled, and poor economic conditions and also did not have money to start self employment venture and it is clear from the analysis that 53.9 per cent of the workers expressed that due to poor economic conditions they have selected present job.

xx) It is found from the analysis that 83.7 per cent of the workers opined that they do not want their children to do their job and it is evident that 85.8 per cent of the workers are not doing any other work in addition to the present job.
xxi) It is explained from the analysis that 73.3 per cent of the workers did not avail the medical insurance scheme offered by Hon’ble Chief Minister of Tamil Nadu called Dr. Kalinager Kappettu Thittam.

xxii) It is understood from the analysis that 86.2 per cent of the workers received their assistance in cash. More than 88.1% of respondents opinioned that for settlement of claims the welfare board takes more than a year. In some cases even after 3 years the claims are not yet settled. Due to this attitude of the Board, the workers are reluctant to join the Board.

xxiii) It is noted from the analysis that 56.4 per cent of the workers disclosed that they are satisfied with the Tamil Nadu unorganised workers welfare boards services.

xxiv) It is found that the majority of the workers in an average of 3630 labourers enrolled under manual workers welfare Board. The average amount of disbursement was Rs. 4886.1 thousand during the study period.

xxv) The study shows that the second majority of the workers in an average of 2101 labourers enrolled under construction workers welfare board. The average amount of disbursement was Rs. 1796.4 thousand during the study period.

xxvi) It is understood that the minimum average of 12 workers enrolled under Artists workers welfare board. The average amount of disbursement was Rs. 7.9 thousand during the study period.
Indian Economy is characterized by the existence of high level of informal or unorganized labour employment. The workers in the organised sector constitute about 7 per cent of the country’s total work force and the rest 93 per cent comprises of farmers, agricultural workers, fisher folk, diary workers and those who are working in traditional works like weaving are grouped under unorganised sector.

National Sample Survey Organization has estimated that the total number of work force was 39.7 crore in 2004-05. 36.9 crore of workers are under unorganized sector and the remaining 2.8 crore is employed in organized sector.

To up-lift the socio-economic conditions of unorganized workers in Tamil Nadu, 14 welfare boards were established by government of Tamil Nadu. At present it is increased to 33 welfare boards. The total number of workers registered in all 14 welfare boards in Namakkal District was 45,574 and the total number of members benefited were 21114. The total amount of assistance provided to the members was Rs.41401 thousand during the study periods. Only 46.32% of the registered workers are benefited under various welfare schemes of 14 welfare boards. Out of 21114 members benefitted, 58.16% of the beneficiaries come under manual workers welfare board. So, majority of beneficiaries are manual workers.
7.3 SUGGESTIONS

i) The Central and State government must provide more support to the labourers. It is worthwhile to take the following major securities measures to meet the needs of the unorganized workers in Tamil Nadu, particularly in Namakkal District. The important security measures needed are 1. Food security 2. Nutritional security 3. Health security 4. Housing security 5. Employment security 6. Income security 7. Life and Accident security and 8. Old age security

ii) The sources of fund of the welfare board are not satisfactory except construction workers of welfare board. In case of any unexpected incident or accident or loss of life happened to the members of construction workers, they will be compensated by the particular board. This is possible for the construction board only. It is because in case of getting building approval, 3 % of the approval fees charged by the local authority will be transferred to construction workers’ welfare board fund. But this type of facilities are not available to the remaining 13 welfare boards. So, the government should liberally extent or contribute funds for the other welfare boards also.

iii) In case of death or accident or any other claims, the welfare Boards take more than one year to settle the claim. Therefore, the government should enable the welfare boards to settle the assistance within a time limit of one to two months
iv) There are more than 45574 workers registered in Namakkal Dist. Therefore, separate school may be stared and administered for the children’s of unorganized sector in Namakkal District. Reservation of seats for unorganized workers should be ensured by the government of Tamil Nadu. As income of the unorganized workers are poor, the students may be provided education without fees. In case of admission of children of unorganized workers the fees may be borne by the government.

v) At present more than 33 welfare boards are functioning in Tamil Nadu. Therefore to look after the welfare boards activities, a separate minister may be appointed to look after the affairs of the unorganized sector workers in Tamil Nadu.

vi) Out of total number of 7,70,940 unorganised workers in Namakkal District only 45,574 workers are registered under various welfare boards during the study period. Therefore the remaining 94% of workers must be brought under registered workers by advertisement, canvassing, distribution of leaflets, pamphlets, Television and Radio message etc. These methods will enlighten the awareness and create interest to join the welfare boards by the unorganized workers.

vii) At present the claims are sent by money orders worth below Rs. 5000/- to the registered workers. This type of payment will erode or reduce the payment of claims to the workers. Therefore to avoid such reduction in payment, the government should direct the banks to open zero balance account for the members of various welfare
boards and their claim may be credited in their respective account directly in order to safeguard the workers from the cheating practice of the middle men.

viii) The unorganized have no regular employment and income, and they are searching for a job daily. They are suffering without work and income during rainy seasons or natural calamity or strike. In such circumstance, they must be provided some monetary support or compensation in such incidents of more than 5 days.

ix) At present there is no multipurpose identity card issued to the registered members. In case of registration of members, the multipurpose card should be issued to workers. Self employment training should be given to each type of welfare board members and the welfare boards should arrange credit facilities from the banks to an extent of minimum of Rs. 50,000/- per member.

x) There is no insurance coverage is offered to unorganized workers. The government should contribute some amount to the insurance companies on behalf of the registered workers to ensure life insurance coverage under group insurance scheme.

xi) Adult education must be made compulsory to illiterate unorganised labourers to create an awareness among them about the various welfare boards assistance.
7.4 CONCLUSION

The Welfare Boards are doing yeoman service in uplifting a lot of unorganized workers. Till now they have achieved only limited success but not upto the mark of satisfaction of its members. If the present study helps the policy makers in strengthening the 14 unorganised labour welfare boards in Tamil Nadu to the extent of getting all the assistance and benefit by its members from the welfare boards in time, the researcher would feel immensely rewarded.
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