CHAPTER - 4

EVALUATION OF FUNCTIONS OF KERALA BUILDING AND OTHER CONSTRUCTION WORKERS WELFARE FUND BOARD
The construction work is characterized by its casual nature, temporary relationship between employer and employee, uncertain working hours, lack of basic amenities and inadequacy of welfare facilities. These unstable characteristics of the construction industry make it difficult to implement labour welfare measures in this sector compared to the other industries. But compared to the welfare schemes in other sectors and types of workers in unorganized sector, the implementation of the scheme is easy; as the owners and builders who undertake the construction work have to approach the local authorities for getting their plans sanctioned. Although the provisions of various Labour Laws and Central Acts like Minimum Wages Act 1948, Contract Labour (Regulation & Abolition) Act 1970 and Inter-State Migrant Workmen (Regulation of Employment & Conditions of Services) Act 1979 etc., are applicable to the building and other construction workers, need was felt for a comprehensive and separate legislation for this category of workers. Consequently, Kerala Construction Workers’ Welfare Fund Board, Welfare Fund for the construction workers the first of its kind in India was formed in 1989. It started functioning on 1-1-1990.

The following are the two legislations for the construction workers:

1. The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 and

2. The Building and Other Construction Workers’ Welfare Cess, Act, 1996

Further, the Building and Other Construction Workers (RECS) Central Rules, 1998 was notified on 19.11.1998. The Act is applicable to every establishment which employs 10 or more workers in any building or other construction work and the project cost of which is more than Rs.10 lakhs. The Act
provides for constitution of Central and the State Advisory Committees to advise the appropriate Governments on matters arising out of administration of the legislation besides constitution of Welfare Boards by the State Governments and registration of beneficiaries under the Fund and provision for regulating the employment and conditions of service, safety and health and welfare measures for the construction workers by setting up a Welfare Fund at the State level to be financed by contribution made by beneficiaries, levy of cess on all construction works at rates between 1 to 2% of construction cost incurred by an employer and non-mandatory grants/loans from the State/Central Governments. So far, the Governments of almost all the States have started implementing the Act.

**Kerala Building and Other Construction Workers Welfare Fund**

The Kerala Building and other Construction Workers Welfare Fund (1990) was constituted as per the Kerala Construction Workers Welfare Fund Act of 1989. The preamble to the Act elucidates its objective as follows: “To provide for the constitution of a Fund to grant relief, to promote the welfare of, and to pay pension to, the construction workers in the state” The Act also defines the construction worker as, “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.” The majority of workers in this group are masons, carpenters, painters, concrete workers, road workers, and earth workers. Schedule–I of the KBCWWF Act (1989) contains 26 categories of construction works.
The Board consists of 15 directors, five each from the workers, employers, and the Government. The Government appoints one of the Directors of the Board as the Chairman. The Government also appoints a Chief Executive Officer and other officers to assist the Board in the discharge of its functions and duties.

The major characteristics of the KBCWWF are:

1. Provision of a measure of social security and welfare assistance to workers,
2. Creation of a tripartite body consisting of the representatives of the workers, employers, and the government with veto powers for the government on policy issues,
3. A bureaucratic organisational mode with Chief Executive appointed by the government departments,
4. Mandatory financial contribution from the workers and employers with the exception of a few ‘voluntary’ funds, and
5. Minimal financial contribution by the government except in cases in which the workers are directly under the government activities (i.e., Government as employer) or the paying capacity of the workers is deemed very low.

4.1 Functions

The main functions of the Board are registration of Construction workers as members of the Board and distribution of various benefits and advances as per the schemes to its members. The Board has been implementing several welfare schemes and relief measures for the betterment of living conditions, social and educational uplift of construction workers and their families. Since this Board is a virtual extension of the erstwhile Kerala Construction workers’ Welfare Fund.
Board, there was no difficulty in the implementation of the Act. Further, saving clause under section 63 of the Central Act ensures that the state governments concerned can continue all the benefits, enjoyed by the members under the existing state Acts; even if there is no provision for the same in the Central Act. Accordingly, the Board in Kerala till recently refunded the contribution made by the members with interest even though there is no provision in the Central Act.

4.2 Management and Administration of the Board

The Welfare Fund is administered by a Board called the “Kerala Building and other Construction Workers’ Welfare Fund Board” consisting 17 of members nominated by the government as follows:

A. Five members representing the construction workers/trade unions,

B. Five members representing the contractors /employers,

C. Five members representing the government,

D. A member nominated by the government of India, and the

E. Chairman appointed by the government.

The Board has its Head Quarters at Thiruvananthapuram and has District Offices in all the Districts. The Chief Executive namely the Secretary is appointed by the Government not below the rank of joint Labour Commissioner, Labour Department of Government of Kerala. The other officers and staff are appointed by the Government on deputation from various Government departments which is one of the main criticisms levelled against the Board. Table 4.1 shows the administrative machinery of the board at the Head Quarters and at District levels. As given in Table 4.1, there are 32 employees at the Head Quarters and 158
employees in the 14 District offices. The pattern of staff except that of the Additional District Executive Officer is uniform, irrespective of the number of members enrolled or number of new applicants pending for registration or for getting benefits. However, through internal arrangement the Board shift and redeploy the staff to other District offices. Further, out of these 190 employees, 175 employees are on deputation from various departments of the Government and only 15 Part Time Sweepers are permanently employed.

**Table 4.1 Administrative Machinery of the Board**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of post</th>
<th>Chief office</th>
<th>District offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Secretary</td>
<td>1</td>
<td>Nil</td>
</tr>
<tr>
<td>2</td>
<td>Executive Officer (Head Quarters)</td>
<td>1</td>
<td>Nil</td>
</tr>
<tr>
<td>3</td>
<td>District Executive Officer</td>
<td>Nil</td>
<td>14</td>
</tr>
<tr>
<td>4</td>
<td>Additional District Executive Officer</td>
<td>Nil</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>Accounts Officer</td>
<td>1</td>
<td>Nil</td>
</tr>
<tr>
<td>6</td>
<td>Senior Superintendent</td>
<td>2</td>
<td>Nil</td>
</tr>
<tr>
<td>7</td>
<td>Junior Superintendent</td>
<td>2</td>
<td>Nil</td>
</tr>
<tr>
<td>8</td>
<td>Head Clerk</td>
<td>Nil</td>
<td>14</td>
</tr>
<tr>
<td>9</td>
<td>U.D. Clerk</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>10</td>
<td>L.D. Clerk</td>
<td>15</td>
<td>56</td>
</tr>
<tr>
<td>11</td>
<td>Confidential Assistant</td>
<td>1</td>
<td>Nil</td>
</tr>
<tr>
<td>12</td>
<td>L.D. Typist</td>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>13</td>
<td>Driver</td>
<td>2</td>
<td>Nil</td>
</tr>
<tr>
<td>14</td>
<td>Peon</td>
<td>3</td>
<td>14</td>
</tr>
<tr>
<td>15</td>
<td>Peon–cum-Process Server</td>
<td>Nil</td>
<td>14</td>
</tr>
<tr>
<td>16</td>
<td>Part time Sweeper</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>32</td>
<td>158</td>
</tr>
</tbody>
</table>

Source: Annual Reports of the KBOCWWFB

### 4.3 Working of the Welfare Fund Board

Kerala Board has mobilised fund of around Rs 320 crores (as on 31-03-2008) from workers and builders. The Fund has formulated several benefit schemes such as pensions, death benefit, accident/disease benefit, health and maternity benefit, housing assistance, family pension, and grants for marriage and
education of the children. The number of workers enrolled to the Board and the members receiving the benefits and the amounts involved have been increasing steadily as shown in figure 4.1

![Figure 4.1](image)

**Figure 4.1**
**Trend of membership (number of workers enrolled to the board from the year 1998 onwards)**

### 4.4 Eligibility for Membership

The Act provides for the registration of construction workers as members of the Fund. Every Building or construction Worker is entitled for registration provided he satisfies three conditions of eligibility namely:

1. Completed 18 years of age but is not above 60 years of age

2. Not a member in any other Welfare Fund, established under any law in force; and

3. Completed 90 days of service as a building worker in the immediately preceding year
Every building worker eligible to become a beneficiary of the Fund has to submit an application on Form No XXVI to the secretary or to an officer authorized to act on his behalf. Generally application for registration is submitted to the District Executive Officer. A certificate to prove age must accompany every application for registration. A certificate from the employer or contractor to show that the applicant is a construction worker has also to be produced. Where a certificate is not available, a certificate issued by a registered construction workers’ union or a certificate issued by Assistant Labour Officer of the area concerned is considered. Generally, the employers and contractors are reluctant to issue certificates and majority of the members are enrolled on the basis of certificates issued by registered construction workers’ union; hence it gives chance to enroll bogus workers. Even some trade union leaders admit that more than 50 per cent of the workers enrolled to the Board are not actually engaged in the construction work. Realizing this, the Board has now given a chance to the members to voluntarily leave from the Board, if they are not doing the construction work. The Board has promised to give the contribution already made by them without any deduction. But even after six months of its declaration only less than 1000 bogus members have left the Board as yet. On registration, every registered construction worker shall be given an identity card with his photograph affixed. Every contractor is obliged to maintain a register showing the details of the employees, which may be inspected without prior notice by the Chief Executive Officer (CEO) or any other officer authorized by him. But there is no practice of keeping records in many of the construction sites by the contractors or employers.
4.5 Growth of Membership and Benefit

According to the official estimate of the Construction Workers’ Welfare Fund Board based on the findings of a committee appointed by the state government, 16 lakh workers were registered under this Board, giving coverage of around 90 per cent as of 2010-2011. As per the official from the board, of the various districts the highest percentage of the registered workers were from the district of Trivandrum (16.69 per cent) and the lowest number of registered workers is from Wayanad district (1.27 per cent). The percentage of members registered from districts of Ernakulam is 8.16 and that of Malappuram is 7.58. One of the indicators of the effectiveness in working of this Board is its coverage of members and in this respect the achievement of the Board is impressive.
4.6 Cumulative Growth of Board Membership

The total number of workers enrolled to the Board shows an increasing trend. On an average, 77669 members are enrolled to the Board every year. The cumulative growth of the membership of the Board is given in figure 4.1. In the first year of establishment of the Board itself about one-lakh members are enrolled to the Board. However, wide variation can be seen in the number of members enrolled during different years. In some years, the enrollment is less than 50,000; while in some other years it is more than 1 lakh. Maximum number of members were enrolled during the year 1998-1999 and decreasing trend as on 2010-2011.

![Figure 4.3 Trend of number of workers who received benefits from KBOCWWFB](image)

It can be seen that there was increase in the number of beneficiaries as well as the amount of benefits disbursed by the Board. In 1998-199, there were only 30241 beneficiaries. Their members it rose to 172578 in 2010-2011. Similarly, the amount of benefit provided by the Board was only Rs 268.56 lakhs in 1998-1999; it rose to Rs 5557.70 lakhs in as on 2010-2011. There is no practice of either
keeping or maintaining or publishing the district wise or gender wise details of the benefits paid to the members in the Board.

4.7 Revenue of the Board

The major sources of finance to the Board are the following:

1. Contribution from construction workers registered with the Fund at the rate of Rs 20 per month,

2. Contribution in the form of a cess collected from contractors and builders and building owners at the rate of 1 per cent of the cost of construction. In the case of residential buildings it is levied only when the cost of construction exceeds Rs 10 lakhs,

3. License fees levied from the contractors and.

4. Other sources of income like interest from fixed deposits.

4.8 Major Source of Income to the Board

1. Contribution from registered workers

As noted earlier the workers’ contribution to the Board is fixed at Rs. 20 per month. The first initial quarterly subscription together with registration fee of Rs. 25/- is collected at the District Office while granting membership and the members remit the subsequent quarterly subscriptions in the notified Collection Banks of the Board all over the State. Table 6 shows that the total contribution of workers amounted to Rs. 3.85 million in the starting year 1990-91, but rose to Rs. 171.38 million in 2006-07, an increase of more than 44 times. Thus liability also might have increased many times during this period. Earlier there was a practice of refunding contribution along with the interest and a contribution from the Board at
the time of retirement (age of 60) of the workers. But now the board has stopped this since it has jeopardized the long-term survival of the scheme. The members and trade union leaders argue that this is against the saving clause in the Central Act, which ensures the continuation of all benefits under the existing law; even if there is no provision in the Central Act.

2. Employers’ contribution

Another source of income to the Board is the contribution made by the employers and owners. The Building and Other Construction Workers Welfare Cess Act 1996 provides for collection of a cess at 1 to 2 percentage of construction cost. The Assistant Labour Officers Grade I of the Labour Department was the notified Assessment Officers for assessment of cess. In Kerala 1 per cent of the total construction is collected towards cess from the Employers or Contractors for commercial constructions and 1 per cent cess is collected from residential building owners’ constructions costing above Rs 10 lakhs. The Board has so far collected an amount of Rs 193.973 crores as cess from the employers. The income from this source rose from Rs.0.33 million in 1990-91 to Rs. 392.87 million in 2005-06. There was an increase of 1208 times in the cess collection; against 105 times increase in the Total Income of the Board. This increase in cess also shows the increase in construction activities.

The Board experiences many difficulties in collecting the cess from builders and the annual loss in revenue on this account is estimated to be Rs. 500 million approximately. This difficulty mainly arose due to the fact that after implementing the Central Act, the collection is not done directly by the Welfare Board but is entrusted to the Labour Department of the state government; which is
already overburdened with other work. Before implementing the Central Act the Board has collected cess from the employers and the state governments, public sector undertaking etc deducted cess for the construction work done at source either at the time of part payment of the bill or at the time of first and final settlement of payment. Both the employees and board officials are in favour of collecting the cess directly by the Welfare Fund Board. Section 3(2) of the Building and Other Construction Worker’s Welfare Cess Act, 1996 stipulates that the cess levied under sub section (1) shall be collected from every employer in such manner and such time, including deduction at source in relation to a building or other construction work of a Government or a public sector undertaking or advance collection through a local authority where an approval for such or other construction work by local authority is required as maybe prescribed. If the provisions are strictly followed cess amount to a certain extent can be collected from the very beginning itself.

3. License fees from contractors

Under the Kerala Construction Workers’ Welfare Fund Board, there was provision to levy fees from contractors, an amount ranging from Rs. 100 to Rs. 1,000 per year depending on the grade of the contractors. Though this is a potential source of revenue, the Board has failed to tap it. However, under the Central Act there is no provision to collect the license fee from the contractors.
4. Other sources of income

The surplus revenue of the welfare fund is invested, mostly in fixed deposits in nationalised banks and other government institutions, yielding a reasonable return, which is added to the accumulated revenues of the fund. As of 2005-06, the Board had a deposit of Rs. 2860 million. In the Indian situation, especially at the state level, there are very few investment options. Mutual funds and stocks, which are usual investment avenues in developed countries, are generally not considered safe or dependable in India, especially when the Welfare Fund handles contributions from poor workers. The other income mainly consists of the interest on the deposits of the Board Fund. Even though the amount of fixed deposit increases continuously, the earnings of the deposits increase up to 2002-2003 but thereafter show a declining trend. This proves that the Board is not efficient in the management of its Fund and has failed to earn a satisfactory return on its investments.

The entire amount belonging to the Fund is invested in Nationalized Banks, Scheduled Banks and in Post Office Savings referred to in (a) to (d) of section 20 of the Indian Trust Act 1881 (Central Act of 1882) as well as per the guidelines of the Board and Government from time to time. The Board has no investment policy or portfolio of investment. There are no experts in the Board for the management of the Funds. Thus, it requires immediate action on the part of the Board to frame an investment policy as well to constitute a team of experts for the management of finance. Otherwise the Board has to seek the experts in the field while making Fund investment.
WORKERS’ CONTRIBUTION (10000), EMPLOYERS’ CONTRIBUTION (3500), INTEREST (5025.5), OTHER INCOME (50)

4.9 Benefits offered under the board

The basic objective of the KBOCWWFB is to provide a measure of social security for its members who are vulnerable to risks and uncertainties and do not have any other institutional protection based on their employment status.

Welfare schemes and benefits

1. Pension

Members having at least one year of active membership will be eligible for minimum pension on completion of 60 years provided they remit at least 12 installments of contribution during the period from the date of registration as member up to the date of retirement. Retired workers will get Rs.250/- for the first five years of service and Rs.50/- additionally for each year completed pension will
be disbursed quarterly in the months of January, April, July and October. The pensioners receiving pension through money order should submit life certificates after March 31st every year.

2. Disability Pension

Member worker who is permanently disabled due to accident or disease will get Rs.250/- per month as disability pension. In addition to this pension exgratia payment up to Rs.5000/- will be given, depending upon the percentage of disability.

3. Family Pension

In the event of death of a pensioner, surviving spouse will get family pension. The pension amount will be 50 percentage of the pension received by the pensioner or Rs. 125/- whichever is higher. Any arrear of pension pending in the account of the pensioner will also be disbursed to the nominees/dependents. The amount of contribution remitted by the pensioner will be given to his nominee. In the absence of a nominee the amount will be paid to his legal heirs in equal share.

4. Loan of Rs.10,000/- to buy working tools

Member of the welfare board will get Rs. 10,000/- as loan to buy working tools necessary for work specified in the identity card.

5. Housing Loan up to Rs. One Lakh

Member of the welfare board will get an amount up to Rs. One Lakh for the outright purchase or construction of a house. This amount will be recovered in equal installments.
6. Financial Assistance for Funeral

In case a member worker is dead the nominee or dependents shall get Rs. 2000/- towards the expense for the funeral.

7. Dying-in-harness Assistance

In case a member worker is dead, nominees or dependents will get Rs. 15,000/- as dying-in-harness assistance. This benefit is earmarked for the nominees mentioned by the member in form No.27 at the time of registration. If an unmarried worker gets married after being enrolled as a member of the board and has not filed fresh nomination, only the wife/husband/children are eligible for this benefit. If nominees are minors, the amount will be deposited in fixed account and they will get it with interest after attaining maturity.

8. Payment of ‘Sandhvanam’ benefit

In the case of death of a member (normal death or accident), the board may sanction an amount of Rs.200/- (Rupees Two hundred only) per month to the dependants of the deceased member towards Sandhvanam Benefit in the order of the priority as shown below.

1. Wife
2. Minor Children and
3. Mother

9. Compensation of Rs. 2 Lakhs for accident death

If a worker succumbs to death due to an accident in the worksite, nominees or dependents will get Rs. 2 lakhs towards compensation. The same amount will be
given to the dependents of a worker who dies due to snake bite while at work.

10. Rs.1 Lakh as Financial Assistance for Disability

   Member worker who becomes disabled as a result of an accident in the worksite will get Rs. 1lakh as financial assistance.

11. Financial assistance for treatment of ordinary disease

   A worker who is hospitalised for 5 or more days due to ordinary disease will get Rs.400/- for the first five days and Rs.70/- each for the remaining days subject to a maximum of Rupees 5000/- as financial assistance for treatment.

12. Financial assistance for treatment after accident

   A member worker who is hospitalised for 5 or more days due to accident will get Rs. 500/- for the first 5 days and Rs.70/-each for the remaining days subject to a maximum of Rs.20,000/- This assistance will also be given to a worker who met with an accident and put in plaster at his residence.

13. Financial assistance for treatment of fatal diseases

   Member workers confronted with fatal diseases like Cancer, Cardiac Ailments, Kidney – Brain diseases, Paralysis, T.B. etc. shall get Rs. 2000/-for their emergency treatment on the basis of a certificate from a government Civil Surgeon. The Board may also sanction Financial assistance up to Rs.20,000/-(Rupees Twenty thousand only) to such members on production of treatment document specified by the Board. Worker bitten by snake or mad dog will also get this assistance. Applicant need not be treated in hospital as an inpatient. This benefit will be given only once in service. If the facility for treatment for snake bite is not
available in the nearest Government hospital it is inevitable to approach private hospital for treatment. In such cases, financial assistance will be given, provided the worker produces certificate from a Medical Officer stating that the facility for such treatment is not available in the nearby Government hospital.

14. Medical Camps

The Board pays much attention in the health care of the workers. As a part of it, the board frequently organizes medical camps for the workers at the district and taluk levels in which eminent doctors from various branches of medical science participate, workers as advised by the doctors, can undergo continuous better treatment in hospital at the expense of the Board. Spectacles will be distributed free of cost to those who are asked to wear it.

15. Financial Assistance for Education

The children of the members of the welfare board will get annual scholarship for their higher education. The various courses, to which scholarship is granted, are shown below. Student should have secured at least 45 percentages of marks. Educational institution in which the student studies should be recognized by the Government. Students in the self financing professional colleges can also avail of assistance. Even though the worker retires after the student is awarded scholarship for the first year of the course, scholarship will continue till the completion of that course.
16. Financial Assistance for Coaching of Entrance test for Professional Courses

Children of member workers of the board shall get Rs.5000/- as tuition fee for joining coaching classes to appear for the entrance test for professional courses including Medical and Engineering. The applicant member should have 3 years of service and the student should have secured at least 50 percentage of marks for Plus two or VHSC.

17. Cash Award

Children of member workers who score highest marks in the S.S.L.C. examination shall get cash awards at the rate of Rs.2000/-, Rs.1500/-, Rs.1000/- Three boys and three girls will get the award in every district each year.

18. S.S.L.C. Cash Assistance

Children of member workers of the Board who are studying in S.S.L.C. shall get Rs.350/- as Cash Assistance to purchase study materials.

19. Financial Assistance for Marriage

Member workers having minimum one year of service will get financial assistance for their own marriage and a member having continuous membership for three years shall be eligible for financial assistance for the marriages of his/her two children. Women get Rs.3000/- and men get Rs.2500/- under this scheme. If both father and mother are members of the Board only one person is eligible for this assistance.
20. Maternity Benefit

Female workers will get Rs.3000/- as maternity benefit. A member gets this assistance only twice during her service.

21. Refund

The amount contributed by registered workers over the years (Rs.20 per month) is returned at the time of retirement/ death of the worker, together with interest and a contribution from the Board to the member worker/ dependents

22. Old Age Home

The Board has established an Old age Home named as ‘Snehasadanam’ for catering to the needs and requirements of the destitute construction workers. The objective of this project is to provide shelter and care to the aged construction workers who have retired from service at the age of 60 and who suffer a lot due to lack of care from close relative. ‘Snehasadanam’ provides permanent shelter, food and medical care to the old and sick workers.

23. Kerala Construction Academy

The Board has decided to establish a ‘Construction Academy’ in the State and it will be developed in the lines of National Academy of Construction, Hyderabad. This Academy will have the best of the infrastructure on the global basis and will train young students for a career in construction industry and will be a finishing school for the existing people employed in the construction industry. This Academy will be a globally known one stop training centre for construction and other allied sectors with a focus to offer quality manpower and consultancy to the industry and for the overall infrastructure development of Kerala.
Table 4.2 Construction Workers who are entitled to get the KBCWWF Benefits

<table>
<thead>
<tr>
<th>SL. NO</th>
<th>Construction workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Brick masons</td>
</tr>
<tr>
<td>2</td>
<td>Rubble masons</td>
</tr>
<tr>
<td>3</td>
<td>Laterite masons</td>
</tr>
<tr>
<td>4</td>
<td>Laterite cutters</td>
</tr>
<tr>
<td>5</td>
<td>Brick moulders</td>
</tr>
<tr>
<td>6</td>
<td>Carpenters</td>
</tr>
<tr>
<td>7</td>
<td>Blacksmiths</td>
</tr>
<tr>
<td>8</td>
<td>Fitters</td>
</tr>
<tr>
<td>9</td>
<td>Plumbers</td>
</tr>
<tr>
<td>10</td>
<td>Painters</td>
</tr>
<tr>
<td>11</td>
<td>Sawyers other than sawmill workers</td>
</tr>
<tr>
<td>12</td>
<td>Workers engaged in laying iron rods for concreting</td>
</tr>
<tr>
<td>13</td>
<td>Casual (Maikadu)workers connected with construction works</td>
</tr>
<tr>
<td>14</td>
<td>Workers engaged in collecting sand and gravel</td>
</tr>
<tr>
<td>15</td>
<td>Mosaic workers</td>
</tr>
<tr>
<td>16</td>
<td>Tunnel workers</td>
</tr>
<tr>
<td>17</td>
<td>Rock breakers and quarry workers</td>
</tr>
<tr>
<td>18</td>
<td>Electricians</td>
</tr>
<tr>
<td>19</td>
<td>Concrete workers</td>
</tr>
<tr>
<td>20</td>
<td>Workers engaged in thatching and spreading tiles</td>
</tr>
<tr>
<td>21</td>
<td>Marble/Kadappa stone workers</td>
</tr>
<tr>
<td>22</td>
<td>Road workers</td>
</tr>
<tr>
<td>23</td>
<td>Earth workers connected with construction work</td>
</tr>
<tr>
<td>24</td>
<td>Workers engaged in processing lime</td>
</tr>
<tr>
<td>25</td>
<td>Welders engaged in construction workers</td>
</tr>
<tr>
<td>26</td>
<td>Workers engaged in anti-sea erosion works</td>
</tr>
</tbody>
</table>

Source: KBOCWWFB Report

4.10 Administrative Expenditure

Most of the welfare schemes include provision regarding the maximum amount that can be spent for the administration of the fund. The Kerala Building and Other Construction Workers Welfare Fund Board is silent in this regard. The Board so far has not even formulated a budget for its expenditures. As all the
employees are on deputation, they pay little attention to control administrative expenditure.

**Figure 4.4 Administrative expenditure in 2011-2012**

- Administrative expense (12932.63)
- Miscellaneous expense (2572.1)
- Amount disbursed for labour welfare (837.6)
- Refund of employee contribution (96.7)
- Other expenses (80.5)

### 4.11 New Developments

An institute to impart training in new construction technology to children of construction workers—Advanced Building Technology Institute has also been set up. It would provide them skills to find employment in foreign countries also. The institute would enable Keralites to avail of opportunities in foreign job markets which they are not able to do now. The institute has also made arrangements for placement of students passing out in the first five years. Under this scheme the Board bears the expenses of the members or their sons for getting training from this centre. Till now, the Board has sent about 56 persons to this institute and most of them were selected for foreign employment through campus recruitment.
CONCLUSION

Kerala is the first state in India which has enacted a law for constituting a Welfare Fund Board for the construction workers. The reports show a steady increase in the enrolment of membership and the benefits disbursed by the Kerala Board. Even the Central Law for Building and Other Construction Workers Welfare Fund Boards is enacted on the basis of the Kerala law. Even though there is a direction from the Central Government to constitute Social Security Schemes for unorganized workers, many States in India have not yet taken any step for enacting and constituting Welfare Fund Boards for them including those in the Construction sector. Kerala model of the Welfare Fund for the collective care arrangements for the workers in the informal sector shows considerable innovation in its design and organization.

REFERENCES
