CHAPTER - 6

SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS
In building and other construction works more than eight million workers are engaged throughout the country. These workers are one of the most vulnerable segments of the unorganized labour in India. Their work is of temporary nature, the relationship between the employer and the employee is temporary and working hours are uncertain. Basic amenities and welfare facilities provided to these workers are inadequate. Risk to life and limb is also inherent. In the absence of adequate statutory provisions, collection of the requisite information regarding the number and nature of accidents was quite difficult. Due to this fixing up responsibility or taking corrective measures were not easy. Although the provisions of certain Central Acts were applicable to the building and other construction workers, yet a need was felt for a comprehensive Central Legislation for regulating the safety, welfare and other conditions of service of these workers. The unique characteristics of the construction industry make it difficult to implement labour welfare measures in this sector compared to other industry. 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 Interstate Migrant Workmen (Regulation of Employment & Conditions of Services) Act 1979 etc., are applicable to the building and other construction workers, a need was felt for a comprehensive and separate legislation for this category of workers. Consequently, Kerala Construction Workers’ Welfare Fund Board, a Welfare Fund for the construction Workers, the first of its kind in India.
was formed in 1989, which came into effect on 1.1.1990. Based on this central legislation the Kerala Building and other construction workers’ (Regulation of Employment and conditions of Service) Act 1998 and The Kerala Building & Other Construction Workers’ Welfare Cess Rules were enacted by the Government of Kerala in 1998.

Kerala, when compared to the other States in India, is in the forefront with regard to the indicators of social development and quality of life. It is a fact that the establishment of Welfare Fund Boards was a major landmark in the labour welfare legislations in Kerala and the institutions constituted under them seem to have had a major impact on the informal labour markets of the State. They are also supposed to have added a new dimension to the social security system of Kerala. Yet, several issues involved in providing social security to workers in informal labour markets appear not to have not received the attention they deserve. Realizing the need for social security Schemes for the unorganized sector workers, Government of Kerala has initiated several progressive measures to provide social security to workers in the unorganized sector such as agricultural workers, toddy workers, cashew workers, construction workers and the like. Among these, Kerala Building and Other Construction Workers Welfare Fund Board (KBOCWWFB) is unique in nature and worth emulating for workers in the other unorganized sectors. Implemented in 1990, the Board has so far covered 14 lakhs of employees out of 16 lakhs working in the construction sector. Even though the coverage is satisfactory to a certain extent, there are conflicting views regarding the impact of the scheme on the employees and the way the schemes are implemented. Hence an attempt to evaluate the working of the scheme and its impact on the socio
economic fabric of construction workers in Kerala is in order. As the Board has been functioning in the State for the last 18 years, a performance study at this stage will help to identify the inherent flaws of the scheme and inadequacies in its planning and design.

6.1 Objectives of the study

1. To assess the existing labor welfare measures implemented by Kerala building and other construction workers welfare Fund Board
2. To study the extent of awareness on the part of workers about welfare measures provided by Kerala building and other construction workers welfare Fund Board
3. To study the workers’ opinion regarding the welfare benefits provided by Kerala building and other construction workers welfare Fund Board.
4. To evaluate the working of Kerala building and other construction workers welfare Fund Board
5. To examine the effectiveness of the labour welfare benefits provided by construction workers welfare board among unorganized construction workers in Kerala.

6.2 Hypotheses

Based on the available secondary sources and the objectives, the following hypotheses are framed for analysis.

H1: There is no significant difference in the awareness level about the various benefits of the Welfare Fund Board among the different categories of workers.
H2: There is no significant difference among the beneficiaries regarding the opinion about the welfare benefits.

H3: There is no significant region wise difference in the opinion among construction workers regarding the effectiveness of welfare benefits on personal factors.

H4: There is no significant difference in the opinion among different categories of construction workers regarding the effectiveness of welfare benefits on personal factors.

H5: There is no significant region wise difference in the opinion among construction workers regarding the effectiveness of welfare benefits on social factors.

H6: There is no significant difference in the opinion among different categories of construction workers regarding the effectiveness of welfare benefits on social factors.

H7: There is no significant region wise difference in the opinion among construction workers regarding the effectiveness of welfare benefits on economic factors.

H8: There is no significant difference in the opinion among different categories of construction workers regarding the effectiveness of welfare benefits on economic factors.

H9: There is no significant region wise difference in the opinion among construction workers regarding the effectiveness of welfare benefits on political factors.
H10: There is no significant difference in the opinion among different categories of construction workers regarding the effectiveness of welfare benefits on political factors.

H11: There is no significant region wise difference in the opinion among construction workers regarding the effectiveness of welfare benefits on employer-employee relationship factors.

H12: There is no significant difference in the opinion among different categories of construction workers regarding the effectiveness of welfare benefits on employer-employee relationship.

The study covers the entire state of Kerala. The functions of the Kerala Building and Other Construction Workers Welfare Fund are performed through the 14 district offices. For collecting primary data three districts were selected representing three regions of Kerala, southern, central and northern. The study was conducted through an organized survey executing a structured questionnaire for registered unorganized construction workers. Personal telephone interviews were conducted for first hand information from officials and trade union leaders engaged in the construction industry. In order to examine the evaluation of the effectiveness of labour welfare measures among unorganized construction workers in Kerala considers, the theoretical and statistical relationship among variables. Cross tab interpretation, One-Way ANOVA, Chi-Square Test, MANOVA Model, Bivariate Analysis and Multidimensional Scaling (ALSCAL Model) were applied with SPSS software to arrive at the findings, conclusion and recommendations.
6.3 Scheme of presentation

Chapter 1 – The chapter contains the introduction to the study, Research Gap, Scope of the study, Statement of the problem, Objectives of the study, Hypotheses, Research methodology, Data sources, Research approach, Period of the study, Research instrument, Population, Pilot study, Sample size, Method of sampling, Type of analysis, Tools used for analysis, Variables of the study, Important terms and concepts, Limitations, and Organisation of thesis.

Chapter 2 – The chapter contains the review of available literature.

Chapter 3 – The chapter presents the theoretical framework of the study.

Chapter 4 – The chapter contains evaluation of the functions of the KBOCWWF.

Chapter 5 – The chapter presents analysis and interpretation.

Chapter 6 – The chapter contains summary of findings, conclusions and recommendation

6.4 Findings

1. **Demographic profile of the selected categories of unorganized construction workers in Kerala.**

   Majority of the unorganized construction workers were found to belong to southern and central region and only a few workers belong to the northern regions. More than 60 percent of the unorganized construction workers were male and very few were female. Similarly, as regards the age of the unorganized construction workers, the majority belonged to the age group 41-50 years.
Considering the marital status of unorganized construction workers, majority of casual workers were married. More than 50 percent of unorganized construction workers belong to OBC caste and regarding the education qualification 32.1 percent of the unorganized construction workers had SSLC qualification.

2. **Economic profile of the selected categories of unorganized construction workers in Kerala.**

   More than 50 percent of unorganized construction workers in Kerala have been getting 20 days work per month and are high among the category of casual workers. From the study it shows that 69.1 percent of selected categories of unorganized construction workers are getting wages in the range of 500-600 rupees per day. Regarding the daily expense incurred by the unorganized construction workers, 67.7 percent of workers are spending more than 200 rupees as daily expense. Considering the income among unorganized construction workers in Kerala, 68.9 percent of workers are getting wages in the range of 9000-10000 rupees per month. Casual workers are the majority in this category.

3. The study shows that 53.9 percent of unorganized construction workers in Kerala were attracted to the job due to the income factor and among them the majorities are casual workers.

4. From the study it was clear that, majority (72 percent) of unorganized construction workers in Kerala belong to CITU and a few categories of unorganized construction workers belong to other trade unions.

5. The study shows that, majority (25.5 percent) of unorganized construction workers were initiated by trade unions to the construction job.
6. The study shows that, 58.9 percent of categories of unorganized construction workers’ families have a positive attitude towards the job and it is high among casual workers.

7. Residential status of unorganized construction workers in Kerala. Majority of unorganized construction workers in Kerala are reside in their own houses. Regarding the type of house 44.3 percent of unorganized construction workers in Kerala are residing in concrete houses and among them majority are casual workers.

8. The study indicates that, 54.5 percent of unorganized construction workers in Kerala are aware about the welfare measures provided by Kerala building and other construction workers welfare fund board from the source such as trade unions and among them majority are trade category of workers.

**Awareness level of construction workers about various Welfare Schemes**

9. Fabrication workers are more aware about the disability pension benefit provided by Welfare Fund Board

10. Fabrication workers are more aware about the Family pension benefit provided by Welfare Fund Board

11. The awareness level of loan to buy working tools benefit is higher among concrete workers than among other selected categories of construction workers.

12. Sand workers are more aware about housing loan provided by the Welfare Board

13. The level of awareness about dying-in-harness benefit is high among sand workers.
14. Sand workers are more aware about sandhavanam benefit provided by Welfare Fund Board.

15. Awareness about compensation for accident death benefit is high among fabrication workers.

16. Casual workers are more aware about the financial assistance for disability scheme than the other category of workers.

17. The awareness level of treatment of ordinary disease benefit is more among technical workers than other categories of construction workers.

18. Concrete workers are more aware about financial assistance for accident benefit. The mean variation is statistically not significant the F value .649 associated with P value is greater than .05.

19. Casual workers are more aware about financial assistance for the treatment of fatal disease compared to other sample categories of construction workers.

20. Mason workers are highly aware about scholarship provided by Welfare Fund Board.

21. Sand workers are highly aware about financial assistance for entrance coaching.

22. Tile workers are moderately aware about cash award,

23. Casual workers are more aware about financial assistance for marriage provided by Welfare Fund Board.

24. Fabrication workers and sand workers both are more aware about financial assistance for maternity provided by Welfare Fund Board.

25. Fabrication workers are highly aware about snehasadanam than other categories of workers.
26. Technical workers are more aware about refund.

27. One-Way ANOVA is used to measure the level of awareness among construction workers about the welfare benefits provided by the Welfare Fund Board. The result of the analysis shows that the mean score obtained for all the welfare benefits are low except the benefits such as payment of sandhavanam benefit, financial assistance for treatment of fatal disease, scholarship, entrance coaching and snahasadanam.

28. One-Way ANOVA is used to reveal the difference in awareness level among different categories of workers. The result shows that the difference in the awareness level is statistically not significant. So level of awareness about various benefits provided by Welfare Fund Board is more or less the same among all the categories of construction workers.

**Opinion among beneficiaries of welfare benefits on the basis of categories**

29. Among the beneficiaries 9.3 percent of workers are satisfied, 38.4 percent have no opinion regarding the pension, 35 percent of workers are dissatisfied and 17 percent are highly dissatisfied with the pension benefits provided by the Welfare Board. Among them 60 percent of sand workers are dissatisfied with the pension schemes.

30. From the analysis it is observed that, among the selected workers 19.3 percent of workers are satisfied, 39.3 percent have no opinion regarding the disability pension, 30 percent of workers are dissatisfied and 11.4 percent are highly dissatisfied with the disability pension benefits provided by Welfare Board. Among them 80 percent of sand workers are dissatisfied with the disability pension benefits.
31. From the selected categories of construction workers it shows that, 24.1 percent of workers are satisfied, 35.4 percent are having no opinion regarding the family pension, 25 percent of workers are dissatisfied and 15.5 percent are highly dissatisfied with the family pension benefits provided by Welfare Board. Among them 50 percent of fabrication workers are dissatisfied with the family pension benefits.

32. Among the beneficiaries 31.8 percent of workers are satisfied, 43 percent have no opinion regarding the family pension, 24.6 percent of workers are dissatisfied and 5 percent are highly dissatisfied with the loan to buy working tools benefits provided by Welfare Board. Among them 53.3 percent of technical workers have no opinion about the loan to buy working tools benefits.

33. Cross tabulation of workers’ opinion about housing loan among beneficiaries of Welfare Board shows that, 23.6 percent of workers are satisfied, 61.3 percent have no opinion, 14.6 percent of workers are dissatisfied and .5 percent are highly dissatisfied with the housing loan benefits provided by Welfare Board. Among them 64.2 percent of technical workers have no opinion with the housing loan benefit.

34. Workers’ opinion regarding dying-in-harness assistance among beneficiaries of Welfare Board shows that, 12.9 percent of workers are satisfied, 43.8 percent have no opinion, 33.6 percent of workers are dissatisfied and 9.8 percent are highly dissatisfied with regard to the dying-in-harness assistance benefits provided by the Welfare Board. Among them 60 percent of sand workers are satisfied with dying-in-harness assistance benefits.
35. Cross tabulation of workers’ opinion regarding payment of sandhvanam benefit among beneficiaries of Welfare Board revealed that 41.6 percent of workers are satisfied, 43.2 percent have no opinion, 15 percent of workers are dissatisfied and .2 percent are highly dissatisfied with regard to payment of sandhvanam benefit provided by Welfare Board. Among them 50 percent of fabrication workers are satisfied with payment of sandhvanam benefit.

36. Among the beneficiaries 12.7 percent of workers are satisfied, 40.4 percent have no opinion, 40.5 percent of workers are dissatisfied and 6.4 percent are highly dissatisfied with regard to compensation for accident death benefit provided by Welfare Board. Among them 89 percent of casual workers have neutral opinion about compensation for accident death.

37. From the beneficiaries 2.1 percent of workers are satisfied, 45 percent have no opinion, 45.9 percent of workers are dissatisfied and 7 percent are highly dissatisfied with regard to opinion about financial assistance for disability benefit provided by Welfare Board. Among them 60 percent of sand workers is dissatisfied about financial assistance for disability.

38. Workers’ opinion regarding financial assistance for treatment of ordinary disease among beneficiaries of Welfare Board revealed that, 20 percent of workers are satisfied, 56.3 percent have no opinion, 20.2 percent of workers are dissatisfied and 3.6 percent are highly dissatisfied with regard to opinion regarding financial assistance for treatment of ordinary disease benefit provided by Welfare Board. Among them 59.6 percent of casual workers have no opinion regarding financial assistance for treatment of ordinary disease.
39. Among the beneficiaries 1.6 percent of workers are satisfied, 31.4 percent have no opinion, 51.4 percent of workers are dissatisfied and 15.5 percent are highly dissatisfied with financial assistance for accident benefit provided by Welfare Board. Among them 63.2 percent of concrete workers are dissatisfied regarding the financial assistance for accidents.

40. Workers’ opinion about financial assistance for the treatment of fatal diseases among beneficiaries of Welfare Board shows that, .9 percent of workers are satisfied, 39.5 percent have no opinion, 45.5 percent of workers are dissatisfied and 14.1 percent are highly dissatisfied with the financial assistance for the treatment of fatal disease benefit provided by the Welfare Board. Among them 80 percent of sand workers are neutral in their opinion about financial assistance for the treatment of fatal diseases.

41. Cross tabulation of workers’ opinion regarding scholarship among beneficiaries of Welfare Board shows that, 14.8 percent of workers are satisfied, 65.2 percent have no opinion, 18.4 percent of workers are dissatisfied and 1.6 percent are highly dissatisfied with scholarship benefit provided by the Welfare Board. Among them 75 percent of tile workers are neutral in their opinion regarding scholarship benefit.

42. Among the beneficiaries 17.3 percent of workers are satisfied, 73.9 percent have no opinion, and 8.8 percent of workers are dissatisfied with financial assistance for entrance coaching benefit provided by Welfare Board. Among them 78.8 percent of casual workers are neutral in their opinion about financial assistance for entrance coaching.
43. Cross tabulation of workers’ opinion about cash award among beneficiaries of Welfare Board shows that, 14.1 percent of workers are highly satisfied, 48.2 percent are satisfied, 34.6 percent of workers are neutral in opinion and 3 percent are dissatisfied with cash award benefit provided by Welfare Board. Among them 80 percent of sand workers are neutral in opinion about cash award benefit.

44. Workers’ opinion regarding financial assistance for marriage among beneficiaries of Welfare Board revealed that, 2.7 percent of workers are highly satisfied, 39.3 percent are satisfied, 47.9 percent of workers are neutral in opinion and 10.2 percent are dissatisfied with cash award benefit provided by Welfare Board. Among them 54.2 percent of technical workers are neutral in opinion about financial assistance for marriage.

45. From the beneficiaries it may be observed that, 19.1 percent of workers are satisfied, and 80.9 percent of workers are neutral in opinion about maternity benefit provided by Welfare Board. Among them 84.3 percent of casual workers are of neutral opinion with maternity benefit.

46. Workers’ opinion about snehasadanam among beneficiaries of Welfare Board revealed that, 12.7 percent of workers are highly satisfied, and 87.3 percent of workers are satisfied about snehasadanam benefit provided by the Welfare Board. Among them 100 percent of sand workers are satisfied with snehasadanam benefit.

47. Among the beneficiaries 28.4 percent of workers are highly satisfied, 55.4 percent of workers and 16.3 percent of workers are neutral in opinion about
refund benefit provided by Welfare Board. Among them 64.2 percent of technical workers are satisfied with refund benefit.

48. Chi-square test is used to test the level of difference in opinion among beneficiaries regarding the welfare benefits provided by Welfare Board. From the analysis it is seen that, there is no significant difference among the beneficiaries regarding the opinion about welfare benefits provided by Welfare Board. Thus it can be concluded that the level of opinion regarding the benefits among the beneficiaries is more or less the same.

Effect of welfare benefits on Personal, Social, Political and Employer-Employee relationship factors of beneficiaries of Welfare Board.

49. Personal factors

MANOVA model is applied to identify differences in opinion on personal factors like family relationship, participation in entertainment programmes with family members, power to make decisions related to family affairs, children’s education and ability to take care of their parents and wellbeing among different categories of construction workers according to region and categories of construction workers. When we take the personal factors together, it is observed that the effect of welfare benefits on personal factors is low among the workers according to the region. Likewise according to the category the effect of welfare benefits on personal factors is also low.

50. Social factors

The response of different categories of construction workers is required for analysis by applying MANOVA Model to identify the difference in opinion on the
effect of welfare benefits on social factors such as social interaction, social status, social relationship and public activity participation and positive social outlook according to region and categories of construction workers. When we take the social factors together, it is observed that the effect of welfare benefits on personal factors is low among the workers according to the region. Likewise according to the category the effect of welfare benefits on social factors is also low.

51. Economic factors

MANOVA model is applied to identify difference in opinion on economic factors such as, income of the worker, savings of the worker, worker’s debt, income stability and household financial support and changes in the physical assets and contribution to family income among different categories of construction workers. When we take the economic factors together, it is observed that the effect of welfare benefits on economic factors is low among the workers according to the region. Likewise according to the category the effect of welfare benefits on economic factors is also low.

52. Political factors.

MANOVA model is applied to identify difference in opinion about political factors such as, attitude towards the payment of contribution to trade unions, participation in political activity, obeying the directions of trade unions, trade unions’ interference in workers’ work-related matters and favorable action from trade unions to solve problems related to delay in getting benefit among different categories of construction workers. When we take the political factors together, it is observed that the effect of welfare benefits on political factors is low.
among the workers according to the region. Likewise according to the category the effect of welfare benefits on political factors is also low.

53. Employer – Employee relationship

The response of different categories of construction workers is required to analyze by applying MANOVA Model to identify the difference in opinion on the effect of labour welfare measures on services provided by the employer such as financial assistance for the treatment of work related diseases and additional wages for additional work according to region and categories of construction workers. When we take the employer-employee relationship factors together, it is observed that the effect of welfare benefits on employer-employee relationship factors is low among the workers according to the region. Likewise according to the category the effect of welfare benefits on employer-employee relationship factors is also low.

54. The result of Binomial Test shows that, out of the 560 selected, all of them were not getting the benefits in time and the proportion is statistically significant at 5 percent level of significance (Observed proportion is .50 with p = .000)

55. The problem exists in the functioning of the Board constituted under this Act, which is mainly engaged in the enrolment of members, administration of fund and disbursement of benefits. Except the part time sweepers and a driver at the Head Quarters; all other employees working in the state office as well as district offices are on deputation. This affects the functioning efficiency of the board due to lack of continuity on the one hand and increase in the administrative expense, on the other hand as the employees have to be paid deputation allowance. No effort is taken by any government to recruit and
appoint permanent employees directly to the board; as they want to appoint their people as temporary or on deputation employees in the board.

6.5 Conclusion

The structure of a welfare state rests on its social security fabric. Labour welfare is welfare accorded to labour. Construction is one of the oldest activities of mankind. Construction workers are the founders of the national reconstruction process. The growth rate of the workforce in the construction sector is much higher than that in other sectors of the economy. Compared to other sectors, the entire activity in the construction sector is seasonal, intermittent and mostly interconnected. The unique characteristic of the construction industry poses difficulties in the implementation of labour welfare measures as compared to other industries. Construction workers are exploited because they are socially backward, unorganised, uninformed and poor. Workers mostly comprise landless labour, who move to cities in search of work, where they are exploited by contractors. The social protection is virtually nonexistent due to the reasons such as its casual nature, temporary relationship between employers and employees, lack of basic amenities and inadequacy of welfare facilities. The extent of unionization in the construction industry has been very low due to migratory, seasonal nature of workers and scattered location of work sites. The above conditions of the construction workers need a serious thinking, extensive and intensive studies. One of the measures usually initiated to give relief to the workers is the labour welfare measures undertaken by the society and the government. The labour welfare activities are being implemented in the State of Kerala through Kerala Building and Other Construction Workers Welfare Fund. Kerala was the first State in India, which enacted and implemented a social
security scheme for the workers in this sector. In Kerala, Building and Construction Workers Welfare Fund (1990) was constituted as per the Kerala Construction Workers Welfare Fund Act of 1989. Major welfare schemes taken up by the Fund include pensions, death benefits, accident benefits, cash awards and scholarships to the children of the members, medical reimbursement, marriage and maternity benefits, and invalid pensions. In this context, the following conclusions are made from the data collected, analyzed and from the findings of the study.

Demographic profile of selected categories of unorganized construction workers showed that majority of them belong to southern and central regions, among them majority are male married workers who belong to the age group of 41-50.

Economic profile of selected categories of unorganized construction workers showed that more than 50 percent of the unorganized construction workers in Kerala were getting 20 days work per month and are high among the category of casual workers. They are getting the range of 500-600 rupees as wages per day. Regarding the daily expense of the workers, majority of them are spending more than 200 rupees per day. Considering the income among unorganized construction workers in Kerala, 68.9 percent of workers are getting a range of 9000-10000 rupees as wages per month and majority among them are casual workers.

One-way ANOVA is used to test the difference in awareness level among construction workers regarding labour welfare benefits provided by Welfare Fund Board. From the analysis it is clear that the awareness level of construction workers about the welfare benefits is low. The level of awareness of various benefits of the Welfare Fund Board is more or less the same among all the
categories of construction workers. Chi-square test is used to test the level of difference in opinion among beneficiaries regarding the welfare benefits provided by Welfare Board. From the analysis it is seen that all the categories of workers have the same opinion regarding the benefits except the benefits such as pension, family pension, and financial assistance for accident. There is no significant difference among the beneficiaries regarding the opinion about welfare benefits provided by the Welfare Board.

MANOVA Model is used to test the effect of welfare benefits on personal, social, political and employer-employee relationship factors of beneficiaries of the Welfare Board. The study shows that, there is no significant region-wise difference in the opinion among construction workers regarding the effectiveness of welfare benefits. There is no significant difference in the opinion among different categories of construction workers regarding the effectiveness of welfare benefits. Labour welfare benefits are not effective among selected categories of unorganized construction workers with regard to the region and categories. The majority of the construction workers are satisfied with the present functioning of the KBCWWF but from the informal discussion with construction workers it is evident that existing benefits are inadequate to meet their needs. Despite the fact that KBCWWF was constituted for the welfare of construction workers in the unorganised sector, it could not reach every worker due to the voluntary nature of membership and poor attractiveness of the provisions of the Fund. Lack of awareness and illiteracy were not found to be the major factor which prevented the construction workers from joining the Welfare Fund; the determinant factor was undoubtedly inadequacy of the anticipated benefits.
The study shows a steady increase in the enrollment of membership and the benefit disbursed by the Kerala Board. Even the Central Law for Building and Other Construction Workers Welfare Fund Boards is enacted on the model of the Kerala law. Even though there is a direction from the Central Government to constitute Social Security Schemes for the 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. Therefore the question of replicating the Kerala Model with suitable modifications in other States in India as well as in other countries is worth pursuing. The study offers the following recommendations to improve the welfare of the construction workers and the activities of KBCWWF.

6.6 Suggestions

1. The survey revealed that the motivation for the construction workers to register came from trade unions. Trade unions levy charges from workers for registration and the same situation exists in the case of payment of renewal fees. To avoid such exploitation of the unorganized construction workers, there should be an action from the Welfare Board by implementing Support Centres at panchayat level. It would be a helpline for the construction workers.

2. The workers know about welfare measures due to briefing given by the trade unions, but all categories of construction workers are not much
aware about all the welfare measures provided by the Welfare Board. So, Welfare Board should initiate a mechanism to create awareness regarding welfare measures among construction workers.

3. The beneficiaries of the Welfare Fund Board pointed out that, there is undue delay in getting the welfare benefits approved by the board. There is a need to integrate the numerous welfare funds in the interests of increased efficiency and cost effectiveness. A single compact board with representation in the major sectors and unified administration at district level can ensure faster delivery of benefits and services. The rate of contribution and level of benefits would differ from scheme to scheme. In view of this special care should be taken to establish a uniform base of benefits in the integrated scheme.

4. New members will have to be enrolled in large numbers during the next 15 years since much larger amounts by way of contributions are necessary for the Board for meeting its commitments. Such contribution should not be used to fill the deficit of the Welfare Fund Board, but should be utilized for the welfare benefits of the employees.

5. There is a crying need for reformulating the benefit package and strengthening its sources of contribution in order to make the Board totally self-financing. Measure should be taken by the Board in consultation with the government and other stakeholders to reformulate the welfare benefits.
6. The contribution of employers / contractors should be substantially enhanced from their existing levels to suit an amount reasonably required for meeting the welfare benefits.

7. Board should take initiative for the computerization of the office of the Board in order to process the files easily, so that to some extent it will solve the delay in getting the benefits.

8. 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 proportion of the elderly construction workers to engage in some kind of economic activities. Programmes will have to be developed to promote family values and sensitize the young generation on the necessity and desirability of inter-generational bonding and continuity.

9. The steps shall be taken by the Board to expel enrolled bogus workers already enrolled.

10. Effective rules shall be framed and implemented by the Government for the proper utilization and management of funds.

11. Periodic monitoring and revision of various benefits disbursed by the Board shall be affirmed.

6.7 Scope for further research

Indian economy is based on agriculture, industry and services. The industry is a major source of income to our economy. Due to the advent of industrialization and recent developments, construction industry is playing a pivotal role for the economic development of the nation. Construction sector comes under the
unorganized sector of an economy. The workers engaged in this industry are victims of different occupational disorders and psychological stresses. Kerala Building and Other Construction Workers Welfare Fund Boards has been a major landmark in the labour welfare legislations and had a major impact on social, personal, economic and political factors among unorganized construction workers in Kerala. There have been various studies of labour welfare measures among unorganized construction workers. The researchers seem to have different perspectives and focus on different factors in different ways. Due to the importance of welfare board for the wellbeing of unorganized construction workers in the industry and the vulnerable conditions of the workers, it is important to study the changing factors influencing the various factors influencing the labour welfare measures among unorganized construction workers. The present study is an evaluation of the effectiveness of labour welfare measures provided by the Kerala Building and Other Construction Workers Welfare Fund. In this context, the review of previous studies and experience from the present study makes the researcher to offer the following topics for further research in the area of labour welfare among workers in the unorganized sector.

1. Effectiveness of labour welfare measures among construction workers in the organized sector.


3. A study on social security measures among the women workers in the construction industry.