THE ROLE OF TRADE UNIONS IN LABOUR WELFARE

Indian trade unions, notwithstanding financial constraints, have evinced great interest in welfare of their members and have played important roles in augmenting labour welfare in various ways. Since the very inception of trade union movement in India, basically the activities and approach of trade unions have been welfare oriented. Spearheaded by the great personality like Mahatma Gandhi and subsequently by noted philanthropists and politicians, the Indian trade unions' welfare approach has been no doubt the curious amalgam of humanism and politics. But Mahatma Gandhi created the Textile Labour Association of Ahmedabad as an example of philanthropy and humanism and not as an expression of politics. Mahatma Gandhi wished that Textile Labour Association (TLA) of Ahmedabad should play the role of a model union which is wedded to the principle of welfare, non-violence, truth and humanity and not to party politics. He pointed out, "...... It (TLA) has its hospitals, schools for the children of Millhands, its classes for adults, its own printing press and khadi depot, and its own residential quarters. Almost all hands are voters and decide the fate of elections. They came on the
voters' list at the instance of Provincial Congress Committee. The organization has never taken part in the party politics of Congress ...... If I had my way I would regulate all the labour organizations of India after the Ahmedabad model."¹

In order to understand the role of Indian trade unions in labour welfare it is necessary first to examine their approach to labour welfare as important participants in the general welfare activities initiated by employers and government in our country. And this approach to labour welfare as active participants has been further supplemented and strengthened by some specific activities of some noted unions which will be examined also in the following pages.

In 1969 over 180 seats on over fifty national or industry level committees concerned with labour welfare were held by union representatives. These Committees were mainly concerned with industrial housing, craft and occupational training programmes, hospitals, schools, adult education and literacy, family planning centres, fair price grain shops, consumers' co-operatives transport services, saving schemes, and national integration. Furthermore, the unions now-a-days also serve on Committees at the plant level in different undertakings which are concerned with welfare funds giving loans to employees and scholarship to their children for

educational purposes, providing daughter marriage funds, supervising extra mural activities such as gymnasia, clubs, recreation centres, family counselling agencies, milk booths, hostels etc. It is therefore very evident that Indian trade unions' first concern is to play vital roles in securing increasingly higher statutory provisions for the welfare of their members. Also the unions justify their welfare approach by participating in planning and administering a good number of government sponsored welfare programmes for industrial workers.

**A Review of General Nature of Welfare Work of Trade Unions:**

A study of Union Approach to labour Welfare

As just noted, it would be relevant now to examine first the general nature of welfare work of Indian trade unions as this reflects their approach to labour welfare. The following categories of welfare work are generally found to be the major concern of trade unions: (i) Health and welfare (ii) Housing (iii) Co-operatives (iv) educational programmes and publications (v) legal aid (vi) workers savings (vii) family planning (viii) national emergency.

**Health and Welfare:**

Of all the Indian trade unions, the Indian National Trade Union Congress (INTUC) lays the greatest stress on the roles of welfare oriented works as non-bargaining activities. According to the INTUC, "the object of a recognised union is not
for bargaining but also for many other things such as promoting welfare activities; educational activities; cultural activities; housing and co-operative credit etc. All these will be possible only when the union is financially strong, which hattol will not secure and which regular paying membership alone can ensure."

In conformity with this principle of welfare, labour welfare centres occupy a prominent place in the welfare activities of most of the trade unions today. For example, Ahmedabad Textile Labour Association maintains 17 cultural centre, and at Madhya Pradesh trade unions run 15 welfare centres in different towns. In Haryana 3 such centres are working. In Jamshedpur a union runs a multipurpose workers' institute. Most of these centres provide facilities of reading rooms, libraries, gymnasiums, indoor games, wrestling etc. Facilities for night coaching classes are also provided by some of these centres.

The unions also provide services to their members by establishing a number of holiday homes as supplementary to welfare centres. These holiday homes provide free family accommodation to the union members or at nominal charges provided the members are agreeable to bear travel costs. Two such holiday homes are located in the hills near Bombay, one in the Nilgiri hills in South India, and two in the Simla.

The unions also provide two types of special welfare services to their members. The first is summer camp which provides club facilities to young workers. In 1969 two unions in Nilgiri hills, are reported to run such summer camps by organising special programmes for young workers employed in nearby plantations. These summer camps in the form of clubs organised group singing, dramas, dancing and some cultural functions. The second type is in the form of distress relief which attempts to extend some help in rather non-conventional ways when the union members are in difficulties due to loss of jobs, prolonged sickness, maternity needs, etc. Generally, as the unions are not in a good position to extend financial aid to these members due to their own financial stringency, they, nevertheless, try to help their members in such types of distress by organising relief measures through Community aid. Some unions make available distress relief to their needy members by utilizing surplus or unused amount of utensils, books, clothes, beds, linen etc. of these more fortunate members. The unions also extend help to their members by making available cash money in times of marriage through donations, and by allowing to use union office premises as night shelters for migrants. There are also other different forms of such non-conventional distress relief measures which are organised by unions.

Housing:

With regards to housing, generally speaking, the unions'
own contributions have been not very significant due to obvious financial implications which are enormous. In most of the cases, the government and the employers have to bear the burden of housing as they are, in fact, in a position to do so. The Unions, however, have played important roles by always pressurizing government and employers to provide more generous funds for industrial housing. The unions by representing in different Committees and forums have attempted to accelerate the pace of industrial housing. The INTUC at its Annual Convention in May 1968\(^1\) and the Hind Mazdoor Sabha at its annual Convention in December 1967\(^2\) adopted important resolutions stressing the urgent need of housing for industrial workers and urging the government to take more initiative on priority basis in the matter.

However, the unions have some credit of their own in the matter of housing. The unions have promoted housing co-operatives which have acquired land and loans from the government in order to construct low-cost houses for workers. The TLA has built some tenements at Ahmedabad and given them to workers on a hire-purchase basis. Through co-operative societies 400 semi-detached tenements have also been built by the TLA. Sponsored by a large trade union, in Kanpur, the City Improvement Trust transferred 231 residential quarters

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The union involvement with co-operatives has assumed several non-traditional special ways in India because of two important factors, one is proverbial financial stringency of the union and the other is ideological difference. But this has in this regard not debarred the unions nor has this discouraged them in playing their roles. Most of the unions have not been able to invest their fund in a big way in co-operatives. But this financial constraint has not prevented them from playing important roles in promoting co-operatives. Indeed, the unions have been important promoters of co-operative in many different non-traditional ways which are no less important than financial investment. It is true that of 55,000 industrial co-operatives in India with membership of about 3.7 million, very few of them could be termed as Union.
Co-operatives. But the following description will reveal that this does not mean that the unions are found to be lacking in any interest in the matter of industrial co-operatives. As a matter of fact, it is with the active co-operation of union leaders who occupy important position in the Managing Committees of industrial co-operatives that these have been able to function successfully in the different industrial towns.

Special mention may be made of sugar industry, cotton ginning and pressing mills, cotton spinning mills where the trade unions revived the industrial co-operative after the closure declared by the employers. In the case of handloom weaving, the workers initially organised the co-operatives and then unions came. The primary co-operatives of weavers are affiliated to State level societies which in turn have formed a national federation. This shows that at the primary level, where trade unions exist, the industrial co-operatives come into existence, may be as a political entity in some cases.

There are many factories and mills, tea gardens, film studies, etc. which are run by co-operative societies established by unions. A chain of coffee houses all over the country are operated by a co-operative society which was established by a trade union. To safeguard the possible loss of employment of their members two unions in Madhya Pradesh are found to be running co-operatives which sought to provide

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1 Statistical Statements relating to the Co-operative Movement in India, 1964-65.
employment, on part time basis to their wives in order to maintain family earnings. In the sugar industry in Maharastra one union runs seven co-operatives and utilises their income for running a 70-bed hospital meant for workers. In West Bengal, one union distributes vegetables, milk, groceries etc. to the local workers through a co-operative society and utilizes the net income in financing legal aid programmes to its members. In Madras, one very well known union runs a member's thrift and credit society, and recently it has opened a big co-operative department store which has become commercially very successful. In recent times, the co-operative societies have attracted new union membership through their useful services and therefore unions have found it a profitable venture to organise co-operative societies at the primary stage.

The growth and development of consumer co-operative store in recent years have also been possible with active union involvement. In August 1962, the Indian Labour Congress adopted a scheme whereby all industrial enterprises employing 300 or more workers are expected to set up consumer Co-operative stores for their workers. With the financial support and organisational assistance of the managements the unions have successfully managed and maintained these stores. By the end of 1965, of the 3,875 industrial enterprises employing 300 or more workers, 1,883 had set up consumer stores. The following table will give the latest position in this regard:

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<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td>1962</td>
<td>3,875</td>
</tr>
<tr>
<td>1965</td>
<td>1,883</td>
</tr>
</tbody>
</table>

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Table - I

<table>
<thead>
<tr>
<th>State/Union Territory</th>
<th>Fair Price Shops</th>
<th>Consumers' Co-operative Stores</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>No. of beneficiaries</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>(6)</td>
<td>(5,983)</td>
</tr>
<tr>
<td>Gujarat</td>
<td>(5)</td>
<td>(1,412)</td>
</tr>
<tr>
<td>Karnataka</td>
<td>(8)</td>
<td>(21,345)</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>(3)</td>
<td>(5,180)</td>
</tr>
<tr>
<td>Orissa</td>
<td>(-)</td>
<td>(-)</td>
</tr>
<tr>
<td>Tripura</td>
<td>(-)</td>
<td>(-)</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>(42)</td>
<td>(52,787)</td>
</tr>
<tr>
<td>Andaman &amp; Nicobar Island</td>
<td>(144)</td>
<td>(-)</td>
</tr>
</tbody>
</table>


Educational Programmes and Publications

By and large, in the field of educational programmes the Unions' approach in recent times is manifested in two-fold directions. First, in the sphere of adult education for illiterate workers; and second, in the sphere of union cadre building and leadership training.
In the sphere of adult education, to eradicate illiteracy, many unions paid considerable attention to conducting evening classes at their premises. But, in recent times, with state action in the matter government and employers have now taken more initiative and therefore, to a large extent, educational programmes are now being sponsored by government. For example, according to a survey report during 1960-61, adult literacy centres were being run by about 21 per cent of the jute mills in West Bengal and by 20 per cent of the textile mills in Bombay and Kanpur. About 5 per cent of tea estates in West Bengal and 9 per cent in South India had adult education centres. Fiftyseven multi-purpose institutes in Coal mines maintained adult education centres. An investigation by the author in West Bengal reveals that, like all other adult education centres elsewhere, active union participation is a major factor without which these centres could not be run at all merely with government sponsorship. The INTUC in Madhya Pradesh is at present running more than 20 labour welfare centres where adult education is the main activity. The Textile Labour Association (TLA) Ahmedabad maintains 69 reading rooms and libraries for its members, runs two nursery schools and a girl's hostel for the children of its members and awards over 500 educational scholarships to the member's children and spends over a million rupees a year on its educational programmes.

Next to adult education, Union Cadre building and leadership training has occupied important plan in the activities of trade unions. But this aspect of the educational programmes has been significantly influenced and oriented by Central Board of Workers' Education established by the Government of India. Besides, ILO also extended active support and help by providing expertise, seminar and training facilities to the Unions. The trade unions availed of special opportunities provided by Central Board of Workers' Education in conducting study circles, seminars, short term course in the matter of leadership training. During 1968-69 trade unions deputed over 17000 persons to undergo leadership training programmes under the auspices of Central Board of Workers' Education. About 46 per cent of these Union functionaries who received training were utilized by the sponsoring unions in their organizational work.¹ But many trade unions also conducted their own leadership training programmes independently as important part of their regular services to their members. For instance, 39 trade unions have conducted leadership training programme at industry level in Eastern India. There are also five trade union colleges, four sponsored by the INTUC, and one by the AITUC. As a staff service to its affiliates, the Hind Mazdoor Sabha has also sponsored a Workers' Education Association. But, it must be noted, however, that excepting the TLA, by and large, trade unions in

¹ Workers' Education, September 1969.
India have not been able to spend significant part of their fund directly on educational programmes. In most of the cases, they have to depend largely on government aid or assistance in this regard. This also indicates the strategic role of state in labour welfare in India which has been lately straight and direct.

On publications by trade unions, it may be said that, in India, the unions have also to depend heavily on Central Board of Worker's Education especially in respect of teaching materials, training aids and union literature. Unions are always found to take active interest in publicity, propaganda and research. And the large majority of trade unions in India have their own periodicals either in English or in regional languages.

Though the Unions realize the importance and utility of research, they not yet have been research minded. And though unions have published voluminous literature on various labour problems, these have not been systematically well-catalogued and up-to-date, nor are they comprehensive. Nevertheless, in this regard, the Indian National Trade Union Congress has the credit of maintaining a library and a research section at its national headquarters. It has also made endeavour to promote a labour research institute in Bombay. The Hind Mazdoer Panchayet also started a institute in Delhi to carry on studies on labour matters in public sector enterprise.
Legal Aid

With the onrush of increasing state intervention in the shape of statutory welfare measures, industrial tribunals and other form of indirect state involvement, workers are to-day confronted with litigation and other legal problems concerning their employment, and welfare relations vis-a-vis employers. The trade unions therefore to-day come to the help of their members in various ways relating to their legal matters. Also, the workers are faced with different types of legal problems concerning their property or their domestic life. Uneducated poor and unsophisticated as they are, they have to rely greatly on their union leaders for solving their private legal problems. The Unions provide assistance in various ways which may assume such forms: By drafting legal documents or preparing cases for law suits. (2) By attending to law courts representing their members' cases by providing cash relief to their family members who are involved in prolonged litigation, or have lost jobs due to retrenchment or have suffered imprisonment due to any mishap.

Workers' Saving

The trade unions have taken active interest for inculcating the habit of thrift and saving among their members by organising co-operative societies and by encouraging workers to co-operate with government and employers in the campaign of small savings. In Ahmedabad and Bombay Unions have established co-operative banks to develop the habit of saving among
their members.

**Family Planning**

Although trade unions have accepted the need for family planning among workers in principle, their approach to this matter is not of an unqualified support. The unions' reserved approach to family planning may be attributed to the following factors: (1) Stress on family planning is likely to reduce the scale of maternity benefits to their women members resulting in reduction of membership (2) Company saving on social expenditure due to fall in birth rate, particularly in plantations and mines, may deny the workers of their legitimate benefits, (3) the employers have the inclination of linking sterilization or using contraceptives with workers' productive efforts on the shop floor.

**National Emergency**

The trade unions in India have always played their due roles in national emergency like Chinese invasion in 1962, or Indo-Pak war in 1965. The unions have asked the workers to contribute to emergency funds and workers all over the country have donated their one day's earnings to the emergency fund as a token of their love and towards the motherland in times of national crisis. Besides, the unions have actively participated in civil defence, and have organised patrols to keep watch on public property and industrial plants. This is indicative of unions non-political roles and national sense of
responsibility which may not be easily discernible as their economic or political roles. But, nonetheless, they are impressive by their own distinctiveness and a sense of national integration.

Specific Welfare Activities of Some Trade Unions

Having reviewed the general nature of welfare activities of Indian trade unions as a study of union approach to labour welfare, we shall now discuss some specific activities of some notable trade unions in some details in order to highlight the significant roles of trade unions in promoting labour welfare. This will be followed by an evaluation of union welfare activities in India identifying some possible welfare gaps vis-a-vis union roles.

Ahmedabad Textile Labour Association (TLA)

Among all the trade unions in India, the Textile Labour Association of Ahmedabad occupies the foremost position in the matter of welfare activities and, as already noted, it has become the focal point of Indian trade unionism as a model union and as a purveyor of labour welfare. The Association's welfare activities are entrusted with a sub-Committee of the Executive Committee and all the welfare programmes are directly administered by the paid staff who are selected by the Association from its own trained ranks. Welfare activities are financed by its own resources which are also supplemented by donations from employers and local charitable institutions as
well as its fees levied from its special services. The Association's income from subscription is more than Rs 55,000 per month with a membership of more than 80,000 workers.

The TLA attaches the greatest importance to its welfare activities subordinating all other types of activities. According to a policy statement of the TLA, "the trade union work should not be limited to problems against management. The trade union movement has a higher ideal to achieve, and that is reorientation of workers' social life."

In conformity with this ideal the Association has been making constant endeavour to translate its ideal into practice since its very inception. Some important welfare activities of the Association may be summarised as follows:

The Union has established 27 cultural centres, 69 reading rooms and libraries, and 12 gymnasiums in and around Ahmedabad. These cultural centres are in the nature of Community Centres owned and constructed by the union. These welfare centres perform manifold welfare activities of which the most important is its child and woman welfare programmes. The workers themselves conduct these programmes which develops a sense of non-political involvement of creative activities. Volunteers are recruited and trained from workers' families who organise and administer welfare activities. The Association awards annual 'seva patra' to these volunteers who are members of what is called "sevaddal".
The TLA pays special attention to the education of workers' children of backward community. The Association conducts three nursery schools for the workers' children. And with a view to providing quiet reading facilities to the children, which they are unable to do in their dingy and overcrowded apartments, the Association has set up a number study homes. In these study homes the children pursue their studies in calm and quiet atmosphere which are kept under the charge of trained stewards who look after the all round development of their physical, mental and moral health.

In order to develop the personality, mental faculty, and sense of personal good hygienic habits, the Association has been running some special types of welfare centres in different localities under the charge of trained volunteers since 1953. Boys and girls of school going age who attend these centres are given physical exercises and are advised how to be polite, courteous and to develop good habits for personal hygiene.

The Association has established hostels in well-ventilated buildings specially for girls who are provided all facilities for finishing their secondary and college education. The parents have to pay Rs 16 per month per girl, while the Association spends Rs 40 per month per girl for lodging, boarding and for educational expenses. The Association also awards about 500 scholarships to deserving students.

A number of vocational training centres have also
been opened by the Association where the workers are given training in regular classes in their spare times on a varied crafts like soap making, embroidery, carpentry, tailoring etc.

The Association also runs a maternity home, one allopathic and two ayurvedic dispensaries under the charge of qualified physicians.

The Association also renders a variety of useful services to its members relating to complaints of municipal services, public health, social problems, disputes between landlords and tenants, and police cases.

In recent times the Association has contributed greatly to the co-operative movement by promoting co-operative societies particularly consumers' societies, and housing societies. And more than 48 co-operative societies have been organised by the Association which have been federated at the apex level. This federation advises on all the important problems of the co-operative societies particularly relating to government departments. In this connection special mention may be made of two most important co-operatives as an example of outstanding activities of the Association. The first is, the Majur Sahakari Bank Ltd. (Labour Co-operative Bank) which was established in 1947 which the main objectives of providing cheap credit and encouraging thrift among the workers. The share capital of the bank is now over one million rupees and
It has over 32,000 shareholders and 25 co-operative societies affiliated to it. The second, is the Majur Mahajan Khadi Hat (Workers' Handloom Cloth Stores) which was established in 1931 by the Association. In 1956 this was converted into a co-operative store and since then it has been making steady progress. In 1966, khadi bundies worth $193,040 were sold by the Association and the total sales of Khadi Hat for the year ending June 1960 exceeded $903,000.

The TIA has another very important type of welfare activity and that is the Rural Relief Section which deals with workers' complaints in the areas outside Ahmedabad City. With a view to disposing speedily the cases of complaints referred to these, personal visits are arranged for on-the-spot enquiry and interviews are arranged with local officials and local authorities. During 1966 the Rural Relief Section has registered 432 cases of complaints. The break-up of these cases will give an idea of the varied range of activities. Of 432 complaints, 29 relating to land, 10 relating to laqvi loans; 191 relating to controlled commodities; 8 relating to tenancy; 19 relating to land revenues, 17 relating to legal aid; 19 relating to copies of records decisions; 4 relating to transfer; 2 relating to co-operation; 5 relating to wells and 128 relating to general.
LATEST DEVELOPMENT IN THE WELFARE WORK OF THE TEXTILE LABOUR
ASSOCIATION, AHMEDABAD

It would be appropriate now to discuss the latest development in the welfare work of TLA.

The Textile Labour work was originally oriented towards welfare activities rather than collective bargaining action only. President Smt. Anasuyabahen Sarabhai, established a school and night classes right from 1914 for the workers before organising them into a Trade Union. Since then, this has been the basic approach of the Union and, one finds multifarious activities undertaken by the welfare section including social and educational ones.

Live Contact with Working Class Families

With a view to cater to the needs of the workers in social, educational and cultural field, the Textile Labour Association has got a social, educational and welfare section with a batch of 20 trained and experienced field workers. These workers are in charge of different labour localities and have their offices in these areas. They keep themselves in close contact with the workers as well as their family members, and enthuse them to take active interest in the various activities conducted by the Association. These workers also hold group-talks and acquaint the labourers with various industrial, social and municipal problems. They also help them in solving their difficulties about civic amenities or
harassments from the landlords or anti-social elements. During the year 1974, these workers contacted 32386 individuals, held 6502 group talks, visited 15404 working class places and held 858 ward meetings, and also organised several mill meetings. They arranged various seminars, study circles and educational camps under the scheme of the Central Board of Workers' Education.

Over a lac members of the Ahmedabad Textile Association have not remained content by paying subscription amounting to one lac of rupees per month, from over a lac of members but they have very often risen to the occasions whenever the country needed assistance at the time of national requirements or relief work including grant to give fillip to organise trade union activities to help their brethren in other parts of the country. During the last three decades various funds amounting to ₹13,88,216 were collected for organising union activities.

For the purpose of relief work either due to floods or other natural calamities, the workers of Ahmedabad have contributed a sum of ₹16,29,096 during the last two decades. This includes relief to Bangla Desh refugees which amounted to ₹40,000.

The workers have also contributed to the Memorial Funds on the occasions of the demises of Mahatma Gandhi and national leaders like Pandit Jawaharlal Nehru, Sardar Vallabhbhai Patel, Shri Mahadevbhai Desai, Shri Harinath Shastri. The amount so collected was about ₹18,20,715.
Separate collection of Political Fund contesting elections was also made by the workers to meet with the election expenses. This fund so far collected amounted to Rs 4,31,163 on various occasions during the last two decades.

The workers also made a collection for the National Defence Fund in the years 1965 and 1972 amounting to about Rs 21,00,000 which was donated to the Prime Minister's National Defence Fund.

Generally speaking, welfare has a limited scope in the policies of Labour Unions and Government Departments. They include in 'welfare' mostly such services as dining shed, creche, canteen, toilet-room and some sports-facilities for workers in the factory. But the focus of labour welfare should necessarily be shifted from factories to workers' residential areas. As a matter of fact the trade union activities should not be confined to factory premises only. They must largely aim at the betterment of workers' social and cultural life at home. Welfare activities also tend to strengthen the Union to a great extent. The Textile Labour Association has, therefore, provided for the workers' various facilities in the field of welfare in their residential areas, encircling the workers' family life. One of the secretaries of the Association is devoting whole-time attention to such welfare activities. The following information will give an idea about them.
Education

The school-going children of workers who pass with good marks are awarded scholarships every year from union funds. In the year 1971, scholarships worth ₹ 10,000/- were awarded to such students.

Study-Homes

Some of the sections of the workers' community are socially very backward. Their residential places are such that their children hardly have adequate facilities for paucity of space for studies. For such boys, two Study Homes are maintained, where they find it convenient to study, having rest and learn some handicrafts in their spare time. 56 boys are taking advantage of such Study Homes.

Girls' Hostel

With a view to spread education among the Harijan Girls, a hostel is being maintained since 1927. So far, 700 girl-students have taken its advantage. Out of them, 534 have passed matriculation examination, 42 have been graduates, and in all, 539 girls have been gainfully employed. This hostel has rendered valuable service to the workers, especially of the Harijan community.

Women Welfare Activities

The Textile Labour Association is devoting great care and attention to the uplift and welfare of the working class women. 22 centres are being run for carrying on such
activities. Women and girls according to their taste and abilities are being trained in handicrafts like sewing, embroidery, doll-making, machine-knitting, Ambar spinning etc. Primary education is imparted to illiterate women. About a thousand girls take advantage of the vocational training at these centres. Educative talks on general health, hygiene, child-care and home economics are given periodically by experts of these subjects. Cultural programmes are also arranged on various occasions of national and religious festivals. Women at these centres are advised to save small amounts of money regularly so as to enable them to undertake tours of a pilgrimage every year. Last year, 50 women went on a tour in Northern India visiting some religious places of interest. These centres have indeed been very popular and useful in awakening a feeling of social consciousness among the workers. After taking regular training for two years, when the trainee leaves the centre, she is no more a shy or helpless person, but has acquired sufficient self-confidence and a significant sense of self-reliance. The additional income earned by these women is of great help to the entire family in raising their standard of living which, in most cases, proves to be a shield against indebtedness.

Efforts are being made to set up several Mahila Mandals where women themselves jointly make efforts to solve personal problems of their every day life.
Children's Welfare Work

There are 16 welfare centres where children flock together in the evening hours. Most of them are regularly assisted in their studies. Children who are weak or slow in learning, derive considerable benefit from such tuition. The workers conducting this activity also organise games, outdoor excursions, election competitions and cultural programmes etc. Every year, new children numbering about 856 take advantage of these welfare centres. At the end of the term, wherever possible the centre is handed over to local young workers.

Orphans

The Association has never the least neglected even the orphans of the industrial workers, irrespective of the fact whether their parents were members of the Union, or not. A small portion of the Union's funds is being utilised towards supplying their needs such as ready-made clothes of khadi in winter. Such humanitarian activity is being carried on by the Association in the working class localities without any restriction of caste or creed, and is proved to be highly beneficial to all those concerned.

Medical Care

The Employees' State Insurance Scheme has benefitted the industrial workers, in general, within its boundaries. However, workers prefer to visit their own clinic, dispensary or maternity home. The Medical Service Centre was started as
early as 1922 and later on developed into a regular hospital located in its own building in the year 1959 along with the maternity home. In 1974, 91,170 workers including women availed themselves of the medical service provided by it. The Maternity Home has really proved a boon to the working class women where 7512 cases were treated last year including 636 delivery cases. In the same year outdoor patients numbering about 83658 were also treated in the health centre.

**Volunteer Corps**

With a view to develop a sense of responsibility and service amongst the younger generation of workers, a Volunteer Corps was formed in the year 1946. The Corps has participated very actively in the Independence Movement. This corps also holds regular meetings and receives regular physical training. Since its inception, it has been serviceable not only to the Association but also to the whole city. In times of riots, floods, and other crisis, the volunteers readily offered prompt and useful services. The Volunteer Corps consists of 500 young men and 60 girls. They have, acted too, as Home Guards in times of national emergency.

**Production Unit**

The Sewing classes serve simultaneously as Tailoring shops also. The Union runs a Khadi Co-operative Shop dealing in readymade garments. Many items of garments are prepared by the Garment Workshop run by women workers. About 50 workers
class women earn their living through stitching in the workshop.

**Benefit Under Workmen's Compensation & E.S.I. Act.**

A separate department for obtaining compensation for the injured workmen is set up by the Association. It assists workers in securing the trade benefits eligible under the State Acts for accidents arising out of and in course of employment. This activity is not restricted to the members of the association alone, but any worker whether he is a member of the Union or not, is given advantage of the services in getting compensation under the Workmen's Compensation Act as well as Employees' State Insurance Act. During the year 1971, 517 cases were registered, and out of them 295 cases were settled amicably out of course, and 222 cases remain pending at the close of the year.

**Service to Workers in Cases Under the E.S.I. Scheme & Provident Fund**

The E.S.I. Scheme, though a beneficial one in general, is confronting with a number of problems. To help the workers in solving their problems, arising out of it a special cell is created. Through this cell, grievances of the insured persons regarding medical and cash benefits are being redressed. Out of 481 complaints recorded during the last year, 205 complaints were successfully solved by this cell.

Similarly, members of the Provident Fund whenever come across any difficulty in securing loan from their accumulated sum of the Provident Fund due to them, because of closure of mills, retrenchment or retirement lodge their complaints
and they are also attended to.

Co-operative Movement

The co-operative movement is complementary and supplementary to the Trade Union Movement. The Textile Labour Association runs a special co-operative branch to help the workers to form co-operative consumer stores, housing and credit societies. In Ahmedabad there are 39 co-operative consumer stores, 59 co-operative credit societies and 193 housing societies amongst the working class. Under the Co-operative Housing Society Scheme, workers have constructed 1089 houses with a capital outlay of Rs 48,03,000. The total number of members of the Housing Scheme is 8,378.

Workers' Co-operative Bank

The Association is steadily trying to inculcate the habit of thrift and savings amongst the textile workers. It also helps the workers in getting relief from exhorbitant rates of interests and indebtedness. The Workers' Co-operative Bank which is being run by the Association since two decades, helps workers in obtaining loans at a low rate of interest on easy terms of repayment by instalments. The Bank has thus rendered useful service in ameliorating the conditions resulting from heavy indebtedness amongst the textile workers. Workers evince keen interest in this activity and very willingly join as members of the Bank.

The following figures in table - II of last 3 years
depict the progress of the Bank.

Table - II

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</thead>
<tbody>
<tr>
<td>1. Members of all categories</td>
<td>35,870</td>
<td>37,000</td>
<td>37,000</td>
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<tr>
<td>2. Share Capital</td>
<td>10,27,450</td>
<td>11,15,300</td>
<td>11,79,060</td>
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<tr>
<td>3. Investments</td>
<td>38,69,319</td>
<td>38,38,347</td>
<td>39,66,592</td>
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<tr>
<td>4. Total Working Capital</td>
<td>65,67,432</td>
<td>73,69,511</td>
<td>74,32,835</td>
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<tr>
<td>5. Reserve Fund</td>
<td>8,56,435</td>
<td>9,62,734</td>
<td>10,96,435</td>
</tr>
<tr>
<td>6. Other Funds</td>
<td>5,99,339</td>
<td>6,12,515</td>
<td>6,46,587</td>
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<tr>
<td>7. Profit</td>
<td>42,297</td>
<td>66,191</td>
<td>95,209</td>
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</table>

A rough survey was made to find out indebtedness amongst the workers in the year 1969. It was about 4 crores. If the workers of all the mills in Ahmedabad form their Co-operative credit societies, and make it a point to borrow money only from those societies for the productive debt, the debt can be wiped out within a limited period. This is a tremendous task involving indefatigable efforts on the part of co-operative workers in the credit societies, the Bank and the Association. The Government's active help in this task will undoubtedly pave the way to a great extent. T.L A. continues to emphasise to its members not to involve themselves in unproductive debts, and to adopt simplicity in social functions.
Khadi Shop

The workers in the city hardly forget their brethren staying away in villages who remain unemployed, under-employed and partly devote their spare hours in production of khadi through hand spinning and weaving. A large number of textile workers are accustomed to the regular use of khadi. In order to cater to their needs as well as of others using khadi, the Association is running a khadi shop since 1930 and a Khadi Kutir has recently been opened in the office premises where khadi and other handmade goods produced in villages are sold at fair and reasonable prices. The annual sale of the shop exceeds Rs 11 lacs and sometimes even more than that when propaganda work is carried on extensively by the Association in this direction.

Sympathy Towards the Afflicted

The textile workers of Ahmedabad were moved by the natural calamities wherein heavy loss of lives and properties were involved. During Orissa Cyclone, the Ahmedabad textile workers donated a sum of Rs 5,000 for carrying on relief work in the affected areas.

Recently a sum of Rs 40,000 was collected by textile workers of Ahmedabad out of which clothes prepared from hand-spun and hand-woven khadi were supplied to the refugees of the Bangla Desh. Shri Ravishanker Maharaj who received the packets of these clothes on behalf of the Relief Committee appreciated the spirit and laudable fellow-feeling shown towards them by the
working classes for such humanitarian work.

**Gymnastics**

Though the interest in Gymnastic activities among youths is receding, it is still very popular among the masses. The Association is running five Gymnastic Centres with trained teachers who impart training in Indian Gymnastics to the youth every evening.

**Workers' Education**

Genuine and responsible trade union work is based on imparting continuous education to the workers pertaining to the problems of industry as well as socio-economic problems relating to them. The Textile Labour Association has also its own set of Workers' Education. Talks on various subjects relating to trade union activities are given to shopstewards as well as rank and file workers. Besides, talks, Seminars, One Day School, Five Day Camp etc., are organised under the auspices of the Workers' Education Department. During the last year, 728 workers were given training under the Workers' Education Scheme.

**Uplift of the Backward Caste Groups**

In the workers' community there are some socially backward groups who badly need assistance in housing, education and other social amenities. A special committee composed of experts in such problems, provide assistance and guidance to them.
The activities mentioned above are carried on by the Welfare Department of the Textile Labour Association and they have definitely benefited the workers in their efforts for social and economic advancement. Moreover, the organised workers are more or less keen to help their less-fortunate brothers who are still not organised and whose working and living conditions are far from satisfactory. This way of thinking followed by action at the proper time has indeed obtained a good name for textile workers and has earned high esteem in the society of Ahmedabad, as a whole.

People feel astonished as to how industrial peace could be maintained in Gujarat. The secret lies in various constructive activities undertaken by the Textile Labour Association. What has been successful in Ahmedabad, has been tried to others parts of industrial centres in Gujarat with similar results of peace and advancement of the workers in general.

All India Coffee Board Labour Union

In 1947 All India Coffee Board Labour Union came into existence which was organised by the workers employed by the Coffee Board all over India. The first major thrust of this union was directed when the Board decided to close down some of its Coffee houses in 1957. Having initially failed to reverse the decision of closure the Union subsequently decided to take over the Coffee houses in order to run them. The Union then converted into a federation of Co-operatives and membership
of all societies is restricted to union members. The Union members in such a process are entitled to all benefits which the Union may provide under this arrangement. The following are some important welfare activities of the Union.

The Union provide some special financial benefits to these members in cases accident, mental or physical sickness and protracted illness. Family pensions are given to the dependants of workers who may die while in employment of a society. To facilitate visits to their native places, the members are reimbursed the cost of their travels with their families once in two years. The union maintains a guest house-cum-holiday home by the Union at Simla for its members. Educational subsidies are also given to members' children in the form of books, scholarships, and travel grants. It has also a scheme for housing in Delhi for its members. The union also contributes funds to the National Tuberculosis Eradication Campaign, the Child Welfare Board, the Soldiers and Sailors' Welfare Board, the Red Cross Society and the Prime Minister's Relief Fund.

Baroda City Labour Council

Baroda City Labour Council is the pioneer in the unexplored region of experimentation in respect of new orientation in the field of Co-operatives and workers education and training. The Council has also set a classic example of co-ordination of welfare activities which is so much needed to-day in India considering the smaller sizes of unions and their
consequent economic bankruptcy. On the initiative of local trade union leaders who are members of Hind Mazdoor Sabha, the Council was set up in 1956 with 19 unions having total membership of more than 100. Recently unions and membership are in steady increase and two more unions, viz., Gujarat State Fertilizer Mazdoor Sabha and Gujarat Refinery Mazdoor Sabha have been formed. Although the Council was formed with the initiative of Hind Mazdoor Sabha, not all the Unions are affiliated to Hind Mazdoor Sabha. Thus, politically the Council may be said to be quite broadbased.

The Council seeks to co-ordinate the activities of its affiliated unions for mutual benefit and for the growth of democratic trade union movement in Baroda. The Council has been successful in providing a number of welfare services to its members by pooling the resources of smaller unions which left to themselves could not render any useful services to their members. By co-ordinating the activities of smaller unions, the Council also has been able to organise a joint labour movement on a common platform, thereby creating powerful impression on public mind. It has been able also in sponsoring a number of co-operative societies and recently it has set up Baroda Labour Education Trust for the promotion of workers' education.

The Council's contribution to promoting co-operatives in various forms is particularly to be noted. The Council
through its unions has organised particularly co-operative Credit societies, industrial societies and housing societies which are primarily meant for backward Communities of workers. The housing societies are making steady progress and the Council aims at constructing more than 500 houses for workers. In this connection, it should be pointed out, that Government's assistance to housing schemes of the Council is so small and slow, that the workers have suffered frustrating experience in the construction work which takes a long time to complete. Notwithstanding difficulties, the Council has maintained its efforts in other fields of societies. The Council organised its Co-operative Credit Society in 1960 with a small membership with the aim of providing credit to those workers who could not get any from any other source. The Society has made rapid progress since then and has already provided cheap credit to more than 700 workers. Its two industrial societies are: Bidi (Cigarette) Workers' Co-operative Society and Furniture Polish Workers' Co-operative Society. The bidi Workers' Co-operative is the only one of its kind in the State of Gujarat. The society has been paying ₹ 3.30 per thousand bidis rolled as against the rate of ₹ 2.75 prevailing in the market. The furniture polish workers' Co-operatives are supplying raw materials required in the furniture polishing trade. Seventy per cent of the workers employed in the trade are its members and they get their supplies through the society.

The most important role that the Council is playing
in the sphere of welfare activities is noticed in its efforts of bringing a large section of smaller unions in its fold for promoting different forms of Co-operatives. Union members who are benefited by the Co-operatives sponsored by their unions naturally develop loyalty and owe allegiance to their unions. The family members also feel the worth of real work the unions are performing through the Co-operatives. Thus, the workers tend to develop life-long loyalty to unions and this ultimately comes to a family tradition. The Co-operatives also foster a new type of leadership among the workers who learn to organise such co-operatives.

As already mentioned, Baroda Labour Education Trust established with the aim of promoting workers education, has organised several full courses each of two weeks' duration in trade unionism, and has held seminars for trade union leaders on methods and techniques of communication media, and a one week evening course for active members of its unions on the aims and functions of trade unions in the changing conditions in India. During 1967, it distributed text books worth about Rs 5000 to the children of its members and has organised book bank which collects books from students who pass their examination for distribution among the deserving students. The Trust also plans to start an evening school for further education of young workers to appear for the Higher Secondary School Examination. This school endeavours to help those
young workers who have left their studies in normal course for poverty or for any other reason. The school is proposed to be run on the premises of [Jeewan Sadhana], which is not a regular day school, and mostly for children belonging to lower middle classes. The school also extends facilities for trade union classes. The trust also has plan to start cultural programmes on the premises of the school for the benefit of workers.

The Council has another important project in the field of labour education. Petroleum Labour Training School is proposed to provide training in skills suitable for petrochemical industries which are rapidly developing in the city of Baroda. The project will enable the farmers displaced by the new industries to prepare for new jobs.

The Council publishes an illustrated fortnightly journal Mazdoor Samaj in Gujarati language for the benefit of the members of its unions. Two special issues of the Mazdoor Samaj deal with day to day problems of local workers and their unions, and the special issues deal with international trade union movement, and labour education.

Useful legal assistance is also provided by the Council to its members for which workers are charged a concessional fee. In times of Communal Conflict the Council played noteworthy roles for restoring communal harmony and peace. In the field of family planning the Council has also contributed much by supplying contraceptives free of cost.
Shrirampur Sakhar Kamgar Sabha

This industrial union of sugar workers is situated in Ahmednagar sugar belt in western India which is the sole bargaining agent for sugar industry in this region. Though much of its time and energy are spent on bargaining activities relating to improvement of wages, the Union has been able to achieve notable success in the field of welfare.

The Union runs seven Co-operative consumer stores for sugar workers which supply all daily necessities at fair prices.

The union has established Sakhar Kamgar Vidyalaya at Harigaon for the children of workers of Belapur Company Ltd. and Belapur Sugar Cane Farm where classes are regularly conducted. For the benefit of adult workers night school and part-time classes are also conducted.

The Union also provides legal aid to the workers free of cost in genuine cases. For this purpose care is taken to see if the workers are on the right side of the law and to avail the facilities of legal aid a worker has to go through a lest.

The Sabha provides transport facilities to the children of workers to the schools in the town from the nearby villages by means of bullock carts. The children are not charged any fees for the service. Free transport facilities
are also provided to the patients when they go to the nearest medical centres. Also needy workers are provided free transport for a transporting daily items of necessity from the nearest town to their villages.

The Sabha has built a modern hospital for workers. The workers of sugar factories who are union members have contributed voluntarily for six years to create the hospital fund and from no other source the fund has been made available. The hospital has 70 beds and a fully equipped operation theatre, an X-ray plant, modern laboratory and all kinds of equipment necessary for a modern hospital. The building and the equipment have so far cost the union Rs 15,00,000 and perhaps this is the first of its kind in Asia which has been built entirely by the contributions of workers through the initiative of unions.

Rashtriya Mill Mazdoor Sangh, Bombay

Late G.D. Ambedkar founder of Sangh started his trade union life going round the labour area with a box of homeopathic medicines and giving medical aid to the textile and other needy workers. After the union office was established a homeopathic dispensary was opened. It still continues to give free medical aid to the needy.

Workers' education was started by the Sangh as far back as in the year 1956. Sangh has purchased a bungalow at Khandala (a hill station) for this activity. Recently a bus
has been purchased by the Sangh to take the participants to Khandala and back. Some holiday homes are also constructed on this plot. The expenses are borne by the Sangh. But from the last 2 or 3 years we are receiving some grant-in-aid from the Central Board of Workers' Education.

Sangh started kindergarten classes for the workers children at Parel, Worli and Kurla. As a number of such classes are conducted by the Maharashtra Welfare Board at different labour areas, these classes a year back have been closed down.

Separate sewing classes for gents and ladies were started. More than a thousand girls and an equal number or even more gents have taken advantage of these classes. This activity is continued.

A year and a half back, the Sangh has started English and Marathi Shorthand and typing classes.

Draftsman course with the help of Shramik Vidapeth is being conducted for the last about 10 years. The students for this course have to be workers. These classes are conducted after 7 P.M. to suit the convenience of the workers.

The Sangh has started a free Family Planning and Family Welfare Centre with the help of Bombay Municipal Corporation. The response is good.

The children of the representatives who go for higher
studies (after matriculation) are paid tuition fees by the Sangh. So also the children of the staff members.

The Sangh has insured the representatives of the Sangh (over a thousand in number) and members of the staff against accident, assault etc. This year 2 representatives died of accident and their widows got Rs 5000 each.

The Sangh has started a Dramatic Association for talented artistes working in the mills. The first drama will be staged on 13th December.

The inauguration of Labour Research Centre will be on 13th instant i.e. the 11th Death Anniversary of late G.D. Ambedkar. Further particulars of this Centre will be available at a later date.

The Sangh has a reading library containing about 10,000 books (Marathi, Hindi and English) apart from 15 dailies, weeklies and magazines. The Sangh also has a reference library containing books on labour, economics etc.

The Sangh has started a department to give employment to the daughters and needy women of our members. About 15 sewing machines have been purchased and about 25 girls are now working and earning money.

The Sangh was instrument to 7-day working in the mills. By this about 1/6th employment is increased in these mills which has started 7 day working.
Some Recent trends in the Welfare activities of RMMS and Transport and Dock Workers' Union of Bombay

This organisation has been conducting useful welfare activities in various important fields like, health homes, dispensaries, canteens, educational institutions and recreation for a long time. Recently the Union has opened 230 additional health homes which are also serving as holiday homes. To facilitate workers' education the union is contemplating to start a number of study centres in the vicinity of Bombay. In order to popularise family planning the Union has the plan to open 20 family planning centres where free distribution of contraceptives and vasectomy operation will be effected.

In conformity with the 20 point economic programmes of Prime Minister Indira Gandhi, the union is actively considering to launch an ambitious programme for educating workers on labour participation in management. For this purpose special attention is being paid to open some new study centres for enlightening dock workers and transport workers on the usefulness of workers' participation in management at shop floor level for improving productivity.

The Union has recently opened 14 up-to-date canteens, 21 rest shelters, 10 dispensaries, 20 dramatic clubs and 5 new schools for workers' children.

The Union is also contemplating to constitute a special fund to ease workers' indebtedness and to provide credit to their
members at easy interest rate for marriage, religious ceremony and social functions. Additional 5 Co-operative Credit Societies have been opened and the membership has registered a sharp rise.

Workers' housing problem has been considerably solved with the renewed efforts of the union. The union has given several representations to various bodies concerning industrial housing and new apartments are to be constructed with the help of Government of Maharashtra.

In recent times, the union has also established 15 kindergartens, 10 nursery schools and 2 high schools. Supplementary to rations. The Union is also distributing mustard oil, pulses and spices at subsidised prices to its members. With a view to enabling the management to hold the price line under conditions of national emergency, the union is trying to inculcate a spirit of co-operation with management in the matter of country's anti-inflationary policy. In this respect supply of some necessary consumer articles at subsidised prices is both a welfare work and a wage controlling attempt.

The Union proposes to introduce welfare facilities as bargainable items in near future. And therefore the union endeavours to expand its welfare activities so that the workers appreciate the usefulness of welfare as bargainable issue. The Union proposes to include the following welfare activities in the fold of its existing ones in order to demonstrate its emphasis on welfare as the most important part of union activities:
(i) Co-operative Consumer Stores (ii) Fair Price Shops (iii) adult education centres (iv) free travel (v) Housing loans (vi) Orphanage (vii) Festival leave (viii) survivor benefit, (ix) recreation clubs and (x) television centres.

To cope with increasing demand for better medical facilities in addition to ESI benefits the Union is also actively considering to open its own medical stores. This endeavour is also in response to members' growing dissatisfaction with availability of some very indispensable but common medicines required for some common ailments. The union, in near future, has very ambitious programmes of labour welfare which it likes to include in its collective agreements.

Simpsons' Union of Madras

This union has considerable welfare work to its credit since its inception. But, unfortunately, due to some political labour unrest in the organisation during our investigation no worthwhile response was available from the Union to our inquiry about its detailed report of welfare activities. Whatever information was available from secondary sources about its welfare work might be presented here as a brief outline of the welfare work.

The Union had plan to open 5 new canteens, 4 rest-shelters, 3 holiday homes and 2 libraries in addition to existing ones. During 1973-75, there were 3 nursery school and 1 high school for children of workers. There is now a proposal to
establish an adult night school for illiterate workers. For popularising family planning, free distribution of contraceptives is made along with counselling. Several advisory councils had been established for advising workers on general hygiene and health.

In 1973 workers were provided with free reading room facilities in three suburban areas of Madras. To facilitate transport coupon system was introduced in collaboration with government transport organisation. The workers also enjoyed facilities of good balanced diet in the canteens slightly at higher rate than general subsidised rate.

In recent times, though the union's major concern has been deteriorating industrial relations at the plant level, welfare work never received any lopsided attention. Nevertheless, labour unrest had some undesirable impact on welfare programming and the management took advantage of this situation in debunking union's welfare activities.

However, the Union has been running 3 holiday homes, 4 dramatic clubs and 2 health centres specially for low paid workers. Recently the union has opened additional 2 recreation clubs providing facilities for indoor games. The workers enjoy the opportunity of seeing documentary films under the patronage of government at these recreation clubs.

The Union recently has embarked on a new experiment
of workers participation in management. Under this scheme workers are given opportunity to formulate welfare policy and advise management as a general principle. In other words, the union will participate in management's decision making process in relation to labour welfare. This novel experiment of workers' participation in management is expected to improve workers' morale, motivation and consequently productivity.


There are many other noteworthy unions in different industries in different States which have considerable welfare activities to their credit. Since it is not possible to give an account of all their activities, it may be relevant to give some specific suggestions for filling up union welfare work gaps. This is important as most of the unions' welfare activities follow a common pattern. To introduce new features in their welfare work the following suggestions may be put forth on the basis of experience of some advanced countries:

Producer's Co-operatives:

Unions on particular occasions may take over bankrupt and other sick businesses and manage them on a co-operative basis. Chiefly, small print shops and laundries and plants engaged in making cigar, clothing and shoes may be taken over by unions for the practical and immediate purpose of providing jobs to members who were left stranded after private owners had gone bankrupt or had locked them out during a labour dispute.
Labour Banking:

The motives for embarking on labour banking activities are to provide a means for investing union funds, to pay higher interest rates to member depositors and make more generous loans to member borrowers than commercial banks were making and to protect the labour movement by withdrawing the funds of unions and their members from banks which were participating in anti-union campaigns. To render financial assistance through loans to "fair" employers and others who were friendly towards organized labour may also be the purpose of labour banking.

The reasons for the failure of labour banking may also to be noted. Selection of persons to run the banks who had too limited banking experience; interference of union officials who served on the boards of directors; losses from character loans to members who frequently consider they had a right to obtain loans upon the asking, skepticism and indifference of rank and file members who refused to deposit their savings in their union banks, may be some of the reasons of failure. Also, a number of unions may find that their banking enterprises were causing disruption and factional disputes between unions.

Consumers' Co-operatives:

The most important reason for union participation, is the desire to make wages go further through the lower-prices made possible through co-operative enterprises. Beyond this purely economic motive is the belief shared by all "Cooperators" that the cooperative movement is a force for democracy and a
salutary competitor to monopolies and big business.

While some union members may belong to consumer’s co-operatives and serve on their boards of directors, few co-operatives in India are confined to union members. The predominant attitude of union leaders is that co-operatives should not be restricted to union members, that one of the important benefits to be derived from such activities is the opportunity they offer for union members to mix with other groups in a common endeavour to serve the entire community.

Cooperative Housing

Several unions during recent years have embarked upon co-operative housing projects. Although the primary purpose is to provide modern housing at the lowest possible cost to their members, a second motive is the opportunity for investment of union funds. Unions whose members are concentrated in a few urban centers may be inclined to sponsor the huge co-operative village in rural areas.

The union-sponsored housing companies are cooperative organizations. The union may lend its name and occasionally act as a financial guarantor but it does not own any stock control; and ownership rests entirely with the tenant co-operators and each tenant member may have one vote regardless of the number of shares of stock owned or size of unit occupied. Membership may be limited, so far as is possible to wage earners and families of moderate income, but is not confined to the union’s own members.
Community Service Activities

One of the most significant aspects of labour's new status is the quiet change that may take place with respect to labour's participation in local community services. In earlier days the labour movement remained aloof from social welfare activities, considering them a form of charity whereby the well to do, in a paternalistic manner, soothed their consciences by "helping the deserving poor".

The change has taken form in two concrete ways, the method by which workers' financial contributions are made, and worker representation on community service boards. In the past, fund raising among workers was largely a "shakedown" affair whereby a foreman brought pressure upon the workers to make donations which were then announced as coming from the company. To-day the unions conduct the fund raising derives in the plants and share the credit for the money raised.

Throughout the country there may be thousands of union members serving on the local boards of the various agencies the Scouts, the family service and public assistance agencies, the Red Cross, and many others.

Union cooperation in community services has many by products for both union members and the community. It provides an opportunity, in some places the sole opportunity, for union members and citizens from other walks of life to learn to know each other and to discuss matters outside the controversial area of employer employee relations.
Many of the early trade unions established in the latter part of the nineteenth century were expressly organized for the purpose of providing various types of benefits for their members, as well as for collective-bargaining purposes. In the absence of any governmental social insurance, or even any group insurance plans which later were provided by private insurance companies, it was natural for workers to seek some arrangements which would provide a modicum of financial assistance against those inevitable contingencies which result in loss of wages and hardship to their families. Until the passage of social security legislation, union organizers frequently found that the benefit features of their unions were their best selling points when seeking to extend membership.

Organized labour may actively participate in the promotion of central and state pensions and unemployment insurance programmes, and since the enactment of Social Security Act unions should expand to cover additional groups of workers and different types of benefits. In future an increasing number of unions may like to succeed in having disability and retirement benefit plans included in their contracts with employers. Despite these outside programmes, some of the older unions may continue the benefit activities which they assumed many years ago, in most cases this means supplementary income to their members in addition to social security and employer financed plans.
Death Benefits

A popular form of union benefit activity is the death allotment made directly from the union treasury. Most commonly this is a lump sum payment which is primarily intended for burial or funeral expenses. In some cases the allotments may be more generous, and a few unions may provide additional allotments, for the immediate assistance of the dependents of deceased members. Instead of direct death allotments or supplementary to them, a number of unions may provide group insurance, usually covering life and permanent disability. Some of these policies may be written by the union labour life insurance company.

Old age and Disability Benefits

Some special benefit and insurance programs of the national and local unions may be financed either through the per capita tax (regular dues) or by special assessments. Those which may like to maintain costly benefit programs usually may specify in their constitutions the exact portion of the per capita tax that is to be used for benefit purposes, and keep these funds separate from their general administration funds. The benefit programs of several unions cover only a portion of their members, usually the skilled craftsmen whose dues are much higher than those of nonbeneficial members.

Benefits provided by collective Bargaining

"Fringe benefits" may become a major issue in collective...
bargaining, frequently superseding wages as a point of contention and cause for industrial disputes. For the most part, union demands for fringe benefits in their collective agreements are a countermove prompted by their inability to have the government social security programs liberalized and extended. Whatever their particular form, fringe benefits consist of monetary payments other than direct pay for work performed.

Traditionally, wage earners have been remunerated only for time actually spent on the job. Most generally the rate of pay is on an hourly basis, as distinguished from a weekly or monthly salary so that even a few moments or hours of lost time is reflected in take home pay. Likewise, wage earners' pay has customarily made no provision for extended absences from the job, whether as a result of lay-offs of an employee's inability to work owing to sickness or old age, or the desire or need for a vacation from the job. These lags may be corrected through collective bargaining.

**Pay During Slack Work Periods**

One of the first demands made by unions after they became effective bargaining agents was for remuneration for short periods of time lost through no fault of the employees. Most union contracts, for example, may require payment of wages for a specified number of hours ("Call pay") to an employee who reports for work at the usual time and finds he has no work to do. Unions should try to obtain pay for more extended periods of unemployment.
Supplemental Unemployment Benefits Plans may be negotiated by the Automobile and Steelworkers' unions which may have been extended to other industries gradually.

**Paid Sick Leave**

Unions may have laws making special provision for weekly benefits to employees unable to work because of sickness on terms similar to those of ESI programmes.

**Paid Leisure Time**

In future, one of the major objectives of unions after they gained wide spread recognition may be to obtain paid vacations for production workers. The obvious fairness of their demands impelled most employers to grant the unions' demands with comparatively mild resistance. Workers have probably never gained any other benefit of comparable proportion so quickly and peacefully or with less government assistance. In future workers covered by collective agreements may be eligible for paid vacations and a substantial number may be entitled to as much as much as three or four weeks' paid vacation after specified lengths of service.

**Paid Leave For Non-Leisure Purposes**

An increasing number of employer-union contracts may provide leave with pay to employees who lose time because of death in the family. About one fourth of all workers under contracts may receive some pay for death leave, usually a maximum of three days although some provide longer periods if travel is necessary.
Pay leave for civic duties, such as time for voting and serving on ferries may be specified in union-management contracts.

**Pensions**

For many reasons organized labour had never looked with favour upon private pension plans and welcomed the government social security program. However, social security pensions, in various forms may be introduced and may be liberalized from time to time. But since such pensions are inadequate for a good organized labour may try to obtain more adequate social security legislation, and pensions and other welfare plans may play a dominant issue in collective bargaining.

**Death and Survivor's Benefits**

Under a majority of the negotiated plans pension payments stop upon the death of the pensioner, although it may be specified that if the worker dies before receiving a guaranteed number of payments, the remaining payments, are to be given to his widow.

Also agreements may provide for separate group life insurance policies with convertibility privileges upon retirement. Upon death, pension plans may also provide for lump sum payments to the worker's beneficiary.

**Medical Benefits**

The high cost of sickness is a major concern of workers as it is of everyone else. To supplement government health
insurance, unions may seek to obtain health insurance through collective bargaining. A large majority may be financed entirely by the employer for coverage of active workers, and many plans provide joint financing for dependent and retired workers.

In future, the most prevalent feature of all the negotiated sickness insurance programs may be the payment of fixed amounts per day for hospital care, including specified fees for various type of surgery. Many of the plans may also allow payments to doctors on hospital calls only, although an increasing number may provide for a limited of visits. Plans may also limit payments to specified maximums for a single disability period.