CHAPTER 7

SOCIAL SECURITY AND WELFARE MEASURES

In general sense, social security refers to protection provided by the society to its members against providential mishaps over which a person has no control. The idea of social security is that the state shall make itself responsible for ensuring a minimum standard of material welfare to all its citizens on a basis wide enough to cover all the main contingencies of life.

The social security system aims to help individuals in such times of dependency. The main risks of insecurity to which human life is liable and in relation to which organized society can afford relief to the helpless individual are incidents of life occurring right from childhood up to old age and death and include mainly sickness, maternity invalidity, accident and industrial disease, unemployment, old age death of the breadwinner and other such emergencies.

An ILO seminar held in New Delhi in September 1977 gave a more comprehensive definition of social security in the following words:

"Social security is the protection furnished by the society to its members through a series of public measures against the economic and social distress that are caused due to absence of earnings or substantial reduction or stoppage of earnings, resulting from sickness, maternity,
employment injury or occupational diseases, unemployment, absence of employment and under employment, invalidity destitution, social disability and backwardness, old age and death and further to provide health care, including prevention measures.\textsuperscript{1}

This definition of social security includes the following:

1. Social Insurance
2. Social Assistance
3. Family Benefits
4. Health care and other social services and
5. Related social welfare services.

The aim of all social security measures is threefold: Compensation, Restoration and Prevention.

Compensation goes to the income security, restoration implies cure of the sick and the invalid and Prevention is designed to avoid the loss of productive capacity.

Social Security Schemes in Modern India:

There is a network of laws which provide for social security for the workers. They are,

1. The Workmen's Compensation Act 1923
2. The Employees State Insurance Act of 1948
3. The Maternity Benefit Act 1961
4. The Employees Provident Fund and Miscellaneous Provision Act 1952 and

Types of Welfare Work in India:

One can distinguish five types of welfare facilities for workers provided at present — statutory, those provided by the central and state governments, by voluntary activities of employers, by trade unions and by other voluntary agencies².

Welfare schemes for Labour provide the following benefits:
1. Medical Facilities
2. Housing Facilities
3. Water supply
4. Educational Facilities
5. Recreation facilities and
6. Family Welfare Facilities

Welfare Schemes in Indian Railways³

The modern industrial welfare covers numerous activities to secure the industrial worker; to make him a better citizen and to improve his efficiency and economic position. The railways have in fact done a lot to speak of providing welfare facilities to their employees.
Welfare schemes in the Railways cover almost all spheres like medical, education, housing, recreation etc. These schemes are monitored by the officials of personnel department at divisional level and zonal level.

In certain schemes there are committees having representatives of the staff. The welfare inspectors in personnel Department have jurisdiction in which they move and personally contact the staff and their families. The medical assistance to the staff and their families is provided by the team of doctors in the railway hospitals situated in the bigger colonies and health units in other small colonies. The welfare items for annual works programs are planned and prepared in consultation with the representatives of the organized labour in the Central Labour Advisory Committee at divisional/zonal level.

Schools from the level of primary section to the degree, have been provided by the railway management, though education is not the subject of railways. But this is done purely as a welfare measure.

Welfare measures in South Central Railway

1. Schools and Colleges

S.C.R. runs the only degree College on Indian Railways at Secunderabad affiliated to Osmania university. In addition it runs for junior
colleges, seven upper schools, ten primary schools and 23 austerity type schools in all the five divisions.

Community Halls

There are 16 community halls maintained in S.C.R.

Subsidized Hostel for Boys:

One subsidized hostel for boys is run at Secunderabad.

Railway Institutes:

There are 41 Railway Institutes maintained by SCR catering to the needs of the employees of the five divisions as well as three workshops.

Officers Clubs:

Seven Officers Clubs are maintained in SCR.

Holiday Homes:

Three Holiday Homes are run by the SCR.
Canteens:

There are 21 statutory and non statutory canteens run on this railway.

Handicraft Centres:

There are 67 such centres on this Railway.

Social Welfare Centres:

There are 27 Social Welfare Centres in the SCR.

Consumer Cooperative Societies:

There are 11 such cooperative societies on this railway.

Employees' Cooperative Societies:

There is one such society at Secunderabad with a membership of 60000 employees and share capital of Rs.5 crore. There are four other such small cooperative societies also.
Welfare Schemes in Hubli Division:

Employees in Hubli Division were provided with 10074 staff quarters, by the end of December 1997. 8859 quarters have been electrified. At various stations in Hubli Division, 46 water coolers have been provided.

Hubli Division is having one junior college, one high school, three upper primary schools, and four primary schools.

There is one Railway Hospital situated at Hubli. There are 13 Health Units operating in different places.

There are 13 handicraft centres situated in the jurisdiction of Hubli Division.

Housing Facility:

Most of the public sector industries in India provide housing facilities to their employees. Indian Railways is also no exception. Housing facilities are provided to railway employees in Hubli Division also. The present study covered 250 employees of group C and D of open-line section in Hubli Division, to know about the provision of housing facilities in the division. The following table furnishes the details:
### Table 7.1 Housing Facility

<table>
<thead>
<tr>
<th>Employee Group</th>
<th>Yes</th>
<th>Provided but Rejected</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>61</td>
<td>37</td>
<td>32</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>27</td>
<td>07</td>
<td>86</td>
<td>120</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>88 (35.2%)</td>
<td>44 (17.6%)</td>
<td>118 (47.2%)</td>
<td>250</td>
</tr>
</tbody>
</table>

Source: Field Survey

Amongst 130 group C employees, 61 are provided with housing facilities, 37 employees rejected the facility, were 32 are still in need of the facility. In group D out of total 120, only 27 employees are provided with the houses, 86 of them are still in need of the houses, only seven of them have rejected the houses. It is quite interesting to note that even though housing facilities were provided, some employees have rejected it.

It should be noted that houses were rejected because they were far from working place and marketplace. In some cases the houses were not big enough for the huge size of the family. But in most of the cases, houses were rejected because employees were having their own houses.

Employees residing in the railway quarters are satisfied with the condition of the houses. Maintenance of the quarters is also satisfactory.
Maintenance of Playgrounds and Parks:

If construction of playgrounds and parks is a big task, their maintenance is even a bigger task. Hubli Railway Division is provided with one very big playground and two parks. The researcher tried to find out whether the maintenance of playgrounds and parks in the division is satisfactory or not. For this 250 employees belonging to group C and D of open-line section were surveyed. Their responses are given in the below table:

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>YES</th>
<th>NO</th>
<th>NO IDEA</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>41</td>
<td>86</td>
<td>03</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>13</td>
<td>77</td>
<td>30</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>54 (21.6%)</td>
<td>163 (65.2%)</td>
<td>33 (13.2%)</td>
<td>250 (100%)</td>
</tr>
</tbody>
</table>

Source: Field Survey

In group C, out of 130 employees, 86 employees are not satisfied with the maintenance of parks and playgrounds, 41 say it is satisfactory and three have no idea about the maintenance. In group D, out of 120 employees, 77 employees opine that the maintenance is not satisfactory, 13 say it is
satisfactory, 30 employees do not have any idea about the maintenance of parks and playgrounds.

This reveals that the majority of the employees, i.e., 163 out of 250 which accounts for 65.2 %, are not satisfied with the maintenance of playgrounds and parks in the division.

Education Facilities for Employees Children:

Provision of educational facilities is primarily the responsibility of the state governments / union ministry of Human Resources Development, Government of India. However, railways have provided educational facilities to meet the needs of employees purely as a measure of Staff Welfare. The present study covered 250 employees of group C and D of open-line section of Hubli Division to assess the arrangement of educational facilities to children of the staff. Out of 250 employees surveyed, 179(71.6%) employees say that the arrangements are satisfactory, only 38 employees are not satisfied and 33 employees have no idea about the arrangement of education facilities. The details are furnished in the table below.

Amongst 130 group C employees, 88 employees said ‘Yes’ to the question whether they are satisfied with the arrangement of education facilities, 16 employees said ‘No’ and 26 employees had no idea about the facilities. In group D, out of 120 employees, 91 said ‘Yes’ and 22 said ‘No’,
seven had no idea about the educational facilities provided for the employees children.

Table 7.3 Education Facilities for Employees Children

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>YES</th>
<th>NO</th>
<th>DON’T KNOW</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>88</td>
<td>16</td>
<td>26</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>91</td>
<td>22</td>
<td>07</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>179 (71.6%)</td>
<td>38 (15.2%)</td>
<td>33 (13.2%)</td>
<td>250 (100%)</td>
</tr>
</tbody>
</table>

Source: Field Survey

Thus, the study reveals that majority of the employees i.e., 179 employees out of 250 who accounts for 71.6%, say that educational facilities are adequate in the division.

Provision of Sports Facilities and Incentives:

South Central Railway Sports Association, headquartered at Secunderabad is overseeing the activities of sports in SCR. 156 respondents accounting for 62.4 percent of the total respondents asserted that the zone is providing sports facilities and incentives, while 40 employees accounting for 15.2 percent of the total respondents informed that sports facilities and incentives are not provided and 54 employees accounting for 21.6 percent of
the total respondents were not aware of any such facilities or incentives. Majority of group C employees i.e., 107 out of 130 say that sports incentives and facilities are provided by the zone. But in Group D only 49 out of 120 employees said 'Yes' to the provision.

This suggests that the sports incentives and facilities in the division are satisfactorily provided. But in group D, the employees are not keen to use or even know about such facilities provided by the zone. The details are provided in the following the table:

Table 7.4 Provision of Sports Facilities and Incentives

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>YES</th>
<th>NO</th>
<th>DON'T KNOW</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>107</td>
<td>10</td>
<td>13</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>49</td>
<td>30</td>
<td>41</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>156</td>
<td>40</td>
<td>54</td>
<td>250(100%)</td>
</tr>
</tbody>
</table>

Source: Field Survey

Adequacy of Medical and Health Care Facilities:

All the 250 respondents have confirmed that medical and healthcare facilities are provided in the division. In Hubli Division, there is one hospital and 13 health units to support the functioning of the hospital. The researcher
has obtained the views of 250 respondents about the adequacy of medical facilities in the division. The details are provided in the following table:

Table 7.5 Adequacy of Medical and Health Care Facilities

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>ADEQUATE</th>
<th>QUITE ADEQUATE</th>
<th>NOT ADEQUATE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>63</td>
<td>41</td>
<td>26</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>102</td>
<td>15</td>
<td>03</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>165 (66.0%)</td>
<td>56 (22.4%)</td>
<td>29 (11.6%)</td>
<td>250 (100%)</td>
</tr>
</tbody>
</table>

Source: Field Survey

It is clear from the above table that 165 out of 250 respondents accounting for 66% of the total respondents say that the medical and healthcare facilities are adequate in the division, 56 respondents accounting for 22.4% of the total respondents feel that the facilities are quite adequate, while 29 respondents (11.6%) are of the opinion that the facilities are not at all adequate in the division. It is interesting to note that maximum number of respondent employees, i.e., 102 out of 120 in Group D say that the facilities are adequate in the Division. Overall the study finds out that the medical and healthcare facilities are adequate in the division.
Canteen Facility:

Existence of canteen facility has been asserted by all the 250 respondent employees. The researcher tried to ascertain from the respondents as to whether the canteen facility provided to them is satisfactory or not. The details are provided in the table below:

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>SATISFACTORY</th>
<th>LESS SATISFACTORY</th>
<th>NOT SATISFACTORY</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>15</td>
<td>77</td>
<td>38</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>12</td>
<td>81</td>
<td>27</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>27 (10.8%)</td>
<td>158 (63.2%)</td>
<td>65 (26.0%)</td>
<td>250</td>
</tr>
</tbody>
</table>

Source: Field Survey.

158 of the 250 respondent employees accounting for 63.2 % of the total have asserted that the canteen facility is less satisfactory, 27 employees say that it is satisfactory, and 65 employees say it is not satisfactory, to say in their own words it is worst.

On further probing, respondents have generally opined that the facility of canteen being statutory requirement, it has been provided. Majority of the respondent employees say, it is either less satisfactory or not satisfactory. However the facility needs improvement.
Time for Payment of Compensation:

Whenever the income of the employee is insecure due to an accident or some other cases, compensation is provided by the employer. But the provision of the same to the employee should not be delayed. The researcher has found that out of 250 respondent employees, 147 employees accounting for 56.8% of the total have said that one to three months time should be taken by the management to provide compensation to the employee, 46 employees feel that less than one-month time should be taken, and 57 say that management should take three to six months to provide compensation. The information has been analysed in the below table:

Table 7.7 Time for Payment of Compensation

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>LESS THAN ONE MONTH</th>
<th>ONE – THREE MONTHS</th>
<th>MORE THAN THREE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>25</td>
<td>66</td>
<td>39</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>21</td>
<td>81</td>
<td>18</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>46 (18.4%)</td>
<td>147 (56.8%)</td>
<td>57 (22.8%)</td>
<td>250 (100%)</td>
</tr>
</tbody>
</table>

Source: Field Survey
Role of Trade Unions in Providing Compensation:

Safeguarding the interest of the employees is always the sole motto of all trade unions. The present study tried to know the role of trade unions in providing compensation to the employees. Details are given in the below table:

Table 7.8 Role of Trade Unions in Providing Compensation

<table>
<thead>
<tr>
<th>EMPLOYEE GROUP</th>
<th>ACTIVE ROLE</th>
<th>SUPPORTIVE ROLE</th>
<th>NO ROLE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>17</td>
<td>70</td>
<td>43</td>
<td>130</td>
</tr>
<tr>
<td>D</td>
<td>29</td>
<td>53</td>
<td>38</td>
<td>120</td>
</tr>
<tr>
<td>TOTAL</td>
<td>46 (18.4%)</td>
<td>123 (49.2%)</td>
<td>81 (32.4%)</td>
<td>250 (100%)</td>
</tr>
</tbody>
</table>

Source: Field Survey

123 out of 250 respondents accounting for 49.2% say that the unions play a supportive role in providing compensation, 81 employees opine that the compensation providing mechanism is automatic, hence unions have no role in play in this, only 46 employees said that they have active role in providing the same.
References:

5. General Manager's Inspection Special, 1999.