

CHAPTER-VII

NEED FOR SOCIAL SECURITY FOR THE SELECTED TWO GROUPS OF WORKERS IN SMCA

7.1 Introduction

With the growth of the informal sector in the wake of globalization, liberalization and privatization over the past one and half decade there has been a drastic change in employment relations which has resulted in a diminishing collective strength of workers (Venkata Ratnam 2001; Planning Commission 2002; National Commission on Labour 2002). Informalisation of work implies insecurity in terms of employment and income (Ginneken, 1998; Prabhu, 2001, Deb 2002; Dreze and Sen, 2002). In this backdrop, strengthening the existing social security measures as well as introducing workable new measures with maximum coverage becomes imperative.

Social security is both a concept as well as a system (Planning Commission, 2001). It represents basically a system of protection of individuals who are in the need of such protection by the state as an agent of society. Such protection is relevant in contingencies such as retirement, resignation, retrenchment, death and disablement that are beyond the control of the individual members of the society. There are differences among individual with respect to their birth, work and thinking. The state as an agent of the society has an important mandate to harmonize such differences through a protective cover to the poor, the weak, the deprived and the disadvantaged.

7.2 A Review of Current Social Security Measures for Urban Informal Sector Workers

In India the term social security is generally used in its broadest sense. It may consist of all types of measures – preventive,

promotional and protective as the case may be. The measures may be statutory, public or private. The term encompasses social insurance, social assistance, social protection, social safety net and other measures. According to World Labour Report 2000 (ILO, 2001), the total public expenditure on social security in India as percentage of Gross Domestic Product (GDP) in 1996 was 1.8 whereas for the corresponding period the social security expenditure in Sri Lanka was 4.7, Malaysia 2.9 and China 3.6. In Argentina, the social security expenditure for the same period as percentage of GDP reached the level of 12.4 and in case of Brazil 12.2. Thus, in comparison to all the countries mentioned the expenditure on social security in India is lower.

The unorganised nature of the work force in the urban informal sector, dispersed nature of operational processes and lack of institutional back up reduces their bargaining power and their ability to take full benefits from the legislation enacted. Moreover, low levels of skills of this workforce provide little scope for them to move vertically in the occupational ladder to improve their financial situation. The growth of informal unprotected work with shrinking formal employment compels the workers to bear an increasing direct burden of financial social needs, with adverse effects on their quality of life. That burden may also undermine the capacity of enterprises to compete with global economy.

The present social security arrangements in the informal sector can be broadly classified in to five groups as follows:

- a) Social Assistance Programmes of Central Government.
- b) Social Insurance schemes.
- c) Social Assistance through Welfare Funds of Central and State Government.
- d) State Government schemes.
- e) Public Initiatives.

Feature of Social Security Measures are As Follows:

a) Social Assistance Programmes of Central Government:

The centrally funded social assistance programmes include schemes for both rural and urban areas under the National Social Assistance Programme (NSAP). The programme has three components, viz, National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS) and National Maternity Benefit Scheme (NMBS).

b) Social Insurance Schemes

The social insurance schemes available to the unorganized sector are operated through the Life Insurance Corporation of India (LIC). As per Social Security Group Insurance Scheme, all persons in the age group of 18 to 60 years belonging to the 24 approved occupation groups ARE covered. All these schemes are now merged with the Janshree Bima Yojana by LIC since August 2000 (Varma, 2003).

The Janashree Bima Yojana provides benefits of insurance cover in the case of death, permanent or partial disability. The premium for about benefits is Rs. 200 per beneficiary and 50 percent of this premium, i.e., Rs. 100/- is contributed from the 'Social Security Fund'. The scheme is available to persons in the age group of 18 to 60 years and living below poverty line. It has been observed that coverage under the scheme is very slow. Lack of awareness, problems in constituting workers into groups to take advantage of the scheme, non-availability of incentives to the agencies at the grass root level to organize the workers etc. are some of the reasons of low coverage under the scheme.

Basic handicap in the matter of registration and coverage of eligible categories of workers under social security schemes, whether being run by Central Government agencies or State Government

agencies is the lack of a national enumeration for the workforce. Even amongst the workers who are covered by different schemes in operation under control of Central Government or State Government, no nationally unique number is prevalent or available. Each agency that registers such workers and delivers benefit allots its own separate number, some of which are nationally unique.

The registering of the workforce is a key concern and a key prerequisite for any social security or social assistance programme where accounts have to be maintained, workers identified and benefits delivered to the appropriate person. The Employees Provident Fund, which has the largest, converge, is faced with the problem of the same worker having multiple numbers resulting from change in employment. Workers withdraw accumulated benefits entirely at the time of change in employment, which defeats the very purposes of social security in the form of old-age income protection.

c) Welfare Fund

At present, the Central Government through the Ministry of Labour operates Five Welfare Funds for Beedi Workers, Limestone and Dolomite Mine Workers, Iron Ore & Manganese Ore Mine Workers, Mica Mine Workers & Lime Workers. Source of funding of these Funds is collection through cess on mica export, export of iron ore, internal consumption of iron ore, manganese ore and chrome ore as well as limestone and dolomite. These funds are used to provide various kind of welfare amenities to the workers in the field of health care, housing, educational assistance for children, drinking water supply etc. The medical assistance provided under the welfare fund includes purchase of spectacles to mine and beedi workers, reservation of beds in T.B. hospitals, treatment and subsistence allowance in case of tuberculosis, reimbursement of expenditure up to Rs. 1 lakh for heart disease and kidney transplant etc. Maternity benefits @ Rs. 500/- for

delivery to a female beedi worker for first two deliveries and assistance for family welfare are also provided.

d) State Government Schemes

State governments in India are also implementing schemes to provide social security measures to the workers in the informal sector. As far as specific programmes are concerned, an overview of State level initiatives is presented in Table-7.1.

Table-7.1

State Level Social Security Measures to the Workers in the Informal Sector in India

1. Old age pension Andhra Pradesh (1960) Assam (1983) Bihar (1970) Gujarat (1978) Haryana Himachal Pradesh (1968) Jammu & Kashmir (1976) Karnataka (1965) Kerala (1960) Madhya Pradesh(1970) Maharashtra (1980) Orissa (1975) Punjab (1968) Rajasthan (1964) Tamil Nadu (1962) Uttar Pradesh (1957) West Bengal (1964)	6. <u>Health & Medical under voluntary agency</u> Tamil Nadu Voluntary health services (1963)
2. <u>Pension for agricultural landless laborers</u> Andhra Pradesh (1984) Gujarat (1981)	7. <u>Employment</u> Maharashtra (EGS)

Kerala (1982) Tamil Nadu (1981)	
<u>3. Destitute Women</u> Tamil Nadu (1975, 1986)	<u>8. Relief for the educated unemployed</u> Gujarat (1979), Kerala (1982) Maharashtra(1979) Tamil Nadu (1980) West Bengal 1985
<u>4. Maternity Benefit</u> Gujarat (1975, 1986) Karnataka (1984) Kerala	<u>9. Self employment</u> Kerala (1982) Maharashtra (1980) Tamil Nadu (1985-86) Gujarat 1981
<u>5. Physically Handicapped</u> Haryana Gujarat(1978) Kerala (1982) Tamil Nadu (1974) West Bengal	<u>10. Group Insurance schemes</u> Gujarat Kerala Maharashtra Orissa Tamil Nadu Bihar West Bengal Karnataka

Source: Centre for Monitoring Indian Economy, March 2002.

New Schemes for Unorganised Sector Workers

In addition to the schemes mentioned in Table-7.1 new schemes launched by some of the State Governments are noted below.

The Government of Kerala has set up Welfare Funds for different categories of occupational groups and sectors (Kannan, 2002). These welfare funds cater to the need of agricultural workers, auto rickshaw workers, cashew workers, coir workers, CWs, fishermen and women,

Khadi workers, handloom workers etc. With the help of Welfare Funds, Government of Kerala is implementing the social security and welfare schemes such as pension, death benefits, ex-gratia for treatment, maternity benefit, marriage benefit, funeral assistant, and free medical treatment for different categories of workers covered under the respective funds. There are, however, some problems with the welfare funds of Kerala. It has been found that in some non-statutory welfare funds, workers have not been enthusiastic enough to enroll themselves because they consider the benefits to be too insignificant (Kannan, 1999).

In Madhya Pradesh, there are social security schemes funded from the State budget. These comprise mostly of insurance schemes implemented in the tribal areas covering women, school-going children etc. The insurance benefits are extended in case of body injury and death.

The Government of Tamil Nadu introduced Tamil Nadu Social Security and Welfare Scheme 2001. The schemes cover manual worker, auto rickshaws and taxi drivers, washer men, hairdressers, tailoring workers, handicraft workers and palm tree workers. The funds are to be initialized for paying premium towards insurance cover, assistance for the education/ marriage of the son or daughter. In Punjab scheme for payment of unemployment allowance to matriculate, under graduate and postgraduate applicants registered in Employment Exchanges of the state of Punjab is implemented since 1st April 1978. It also implements a scheme financed from the funds available with the Marketing Committees and Boards to provide financial assistance to the farmers and labourers in case of death or injury by operating the agricultural or machinery/ implements and undertaking other operations both at the level of farm or mandi since 1984.

The Government of Andhra Pradesh is in the process of introducing a comprehensive social security scheme for the unorganized workers. The modalities of the scheme are yet to be finalized.

The Government of Karnataka proposes to set up a Social Security Authority of Karnataka and create a Welfare Board to cater to the needs of the identified occupational groups shortly. Further occupational groups can be added to it as and when the need be. A Welfare Fund is proposed to be created by levying a cess on transport vehicles, contribution from employers and workers and the State Government when there is no employer. The fund created there in will be utilized to implement schemes and programmes concerning pension, health, housing and insurance in case of death and disability aspects for the benefit of workers.

From the above it can be seen that there are a multiplicity of schemes and programmes both at the centre and state levels aiming at social protection of the underprivileged. But these have been criticised on the ground that the social security situation in India is characterized by lack of policy (Varma, 2003). It is argued that they have been formed at various times at random responding to the exigencies of the day and do not conform to any overall design. These schemes do not represent a uniform policy or plan. But it can be said that although these schemes cater to the requirements of an insignificant portion of the total informal sector workers, yet their importance and role in addressing social security issues must be recognized.

e) Public Initiatives

In addition to government efforts, some initiatives are also there from different social partners such as trade unions, employers' organizations, tripartite boards, non-governmental organizations and so on. Two of the important examples are those of Self-Employed

Women Association (SEWA) in Gujarat and the Mathadi Workers Board in Maharashtra.

The social security experiment of SEWA started in 1975 with a demand from members for a maternal protection scheme followed by health care and child care. This was followed by starting of an insurance programme in collaboration with insurance companies. The insurance scheme started by the State Bank of India was based on a realistic estimate of the capacity of the members to pay the premium. An integrated insurance scheme introduced by SEWA for its members, offers several benefits for a consolidated premium of Rs. 45/- per annum. While SEWA itself provides some of the benefits, it works as a nodal agency to get cover under various policies separately for specific benefits from different insurance companies. The risk covered includes health costs up to Rs. 1000/-; maternity benefit of Rs. 300/- and payment of varying amounts up to Rs. 10,000/- in case of natural and accidental deaths including disability of the member or her husband. The insurance scheme has turned out to be both popular and financially viable. The total coverage of SEWA social security scheme is about 50,000 women. The experience of SEWA reveals that in order to become effective, the social security scheme for the unorganized sector should be locally managed and controlled. Further only such schemes will become viable which is need based and integrated with the economic activities of the local people. If poor people are supported through capacity building and necessary linkages provided with their own economic activities the chances of success of social security efforts increased significantly. Moreover, it has been demonstrated that it is not only necessary to search new social security programmes but new social security organization are also needed to run them.

A Mathadi worker is a worker who carries a load on his head, back, neck or shoulders. Normally his work consists of loading, unloading, carrying, weighing, and stacking goods. In the state of

Maharashtra the Mathadi labour market is regulated by Mathadi Tripartite Boards set up since 1969. There are about 50,000 registered employers and 1,50,000 workers registered under 30 different Boards of the State.

The Mathadi Workers Boards, besides settling disputes between unions and employers, are actively involved in imparting social security benefits to their members by setting up of hospitals and dispensaries. At present there are two hospitals with an annual budget of Rs. 2 crores which are run by six Mathadi Boards. In addition to this, there are 12 dispensaries. Each of the 6 Boards contributes 2 percent of their levy and each worker contributes Rs.20/- per month. These hospitals provide diagnostic services for around 40,000 workers and their families. During the last few years, some of the Mathadi Boards have been able to get the workers registered with them insured against accident, injuries and death. This scheme has been worked out by the Mathadi Board with the General Insurance Corporation.

From above it is evident that many promotional and protective social security programmes are in operation in India. But the main problem is the inefficient utilisation of funds under Government programmes as well as by some of the Non Government Organisations (NGO) (Dev, 2002). In a poor country like India, perhaps, we need more social expenditure as compared to the relatively rich developing countries in Asia. However, importance should be given to the effectiveness of implementation of these schemes, i.e., we have to examine how efficiently the funds are being utilised and what proportion of these funds is reaching the poor.

It has been held that due to lack of political will most of the social security policies and poverty eradication programmes have not succeeded in achieving the objective-oriented results so far ((Kumar and Subbayamma, 2001). It is also said that at the initial stages of planning social engineering for these programmes is very strong, but

when it comes to implementation stage, dilution takes place largely because of political interference which results in a poor outreach and outcome of the scheme. However, it is good politics that can make a big difference. For example, the impact of social security programmes on the poor and vulnerable sections seems to be substantial in Kerala. The effectiveness of these programmes is not as significant as in Kerala.

Political, economic and institutional factors have helped in the successful implementation of the social security schemes in Kerala. In other states, particularly in northern India, political support for social security programmes has been missing (Dev, 2002).

7.3 Social Security Measures for Unorganised Workers in West Bengal

The West Bengal Government has introduced “State Assisted Scheme of Provident Fund for Unorganised Workers” (SASPFUW), in West Bengal. With a view to providing some social security & welfare measures to the workers in the unorganised sector, on 19th February 2001, West Bengal Government has introduced this State Assisted Provident Fund Account Scheme for the Unorganised Workers in West Bengal. This Scheme is applicable throughout the State of West Bengal for both wage employed and self employed workers in the unorganised sector. Any wage labourers and self employed workers (he / she should be between 18 and 55 years of age) whose average family monthly income does not exceed rupees 3500, are included in this scheme. A family includes the beneficiary, beneficiary’s wife / husband, totally dependent daughter, dependent minor son and dependent parents. The other necessary criteria required to fulfill are:

- ✓ He / She should be employed in the listed employments / self-employed in the listed employments / occupations.

- ✓ His / Her major source of family income should be from the listed employment / occupations.
- ✓ He / She should not be covered under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952.

Each beneficiary worker will contribute a sum of Rs.20/- per month into the account under the scheme and the State Government will contribute an equal amount into the account. The total contribution along with interest will be paid to the beneficiary on attaining 55 years of age. In the event of the death of the beneficiary before attaining 55 year of age, the total amount including interest will be paid to his / her nominee soon after the death. State Government will give interest on the deposit yearly according to the rate determined by State Government.

The Beneficiaries:

The State Labour Department published a list of 50 industries and 13 self-employed occupations which may be covered by this scheme (Government of West Bengal, 2000, pp.325 -326). The State Labour Department in its circular no.1 of this scheme has identified 13 unorganised employments and 8 self-employed occupations whose workers are included in this scheme initially.

These 13 unorganised employments are:

1. Tailoring industries (having less than 20 workers).
2. Shops (having less than 20 workers) and Establishments (having less than 20 workers).
3. Bakery (having less than 20 workers).
4. Linesman engaged in supply of Bakery Products.
5. Handloom.
6. Cottage / village based Cottage Industry (Boatman Service, Bangle-Making, Fire works, Chakki Mills, Kite and Kite Stick Manufacturing, Earthen Pottery Work, Paddy Husking, Embroidery & Zari Chicon Work).

7. Construction (having less than 20 workers).
8. Lac industry (having less than 20 workers).
9. Stone crushing (having less than 20 workers).
10. I. C. D. S., IPP-VIII & CUDP-III.
11. Automobile repairing Garages (having less than 20 workers).
12. Public Motor Transport service.
13. Hired Motor Vehicle Services.

Unorganised self-employed occupations:

1. Cycle rickshaw and Van Puller including Hand pulled Cart ones.
2. Head-load workers and workers engaged in loading & unloading.
3. Railway Hawkers.
4. Street Hawkers including Newspaper Hawker.
5. Auto-Rickshaw Operator.
6. Mason & other workers engaged in Masonry work.
7. Cobbler / Shoe-maker.
8. Gold smith & Silver smith.

Performance of the scheme [SASPFUW]:

The scheme entails a simple security package where a subscriber has to contribute Rs20 a month, with an equal contribution from the State. But it took nearly a year to fix the modalities. It took the State nearly a year to fix the modalities of the account-cum-pass books and place them under the Regional Labour Officers. Over 23,000 workers have applied initially but their applications are lying with the Government since February 2001. As a result, State Government has lost at least Rs.1.56 crores in subscriber contribution.

As on 31.3.03 the Directorate has received 502656 applications from the intending beneficiaries under this scheme. Out of these above applications 431237 have been enrolled and Identity Card-Cum-Pass Books issued. The remaining applications are under process for enrolment.

Table-7.2 highlights the progress of the scheme and shows district-wise break-up of the applications received, number of beneficiaries enrolled and the amount of subscription collected.

Table-7.2

Cumulative Progress Report on “SASPFUW” (up to March, 2003)

Name of the Districts	No. of Collecting Agents Engaged	No. of Bank Account Opened	No. of Application Received	No. of Beneficiaries Enrolled	Amount of Money Collected
Bankura	229	28	21603	19346	2552340
Birbhum	151	25	8741	13079	1054180
Burdwan	432	45	44814	37851	4330740
Hooghly	284	36	25965	20408	1950860
Howrah	309	17	37339	36010	4567080
Kolkata	53	15	8863	6622	726940
Malda	92	16	14465	8979	1314840
Nadia	286	44	59306	46271	4110240
Purulia	98	15	2925	2682	377280
Pashim Medinipur	301	36	16732	16226	1724440
Purba Medinipur	249	29	48726	46412	6404860
Mursidabad	312	32	21657	17767	1821420
North 24 Pgs	546	52	96106	83279	11099160
South 24 Pgs	357	35	48556	42475	6563320
Coochbehar	170	17	6978	6079	577200
Dakshin-Dinajpur	67	10	5132	4748	578680
Uttar-Dinajpur	140	13	3714	3141	230200
Darjeeling	175	27	7859	7820	546480
Jalpaiguri	208	35	3175	12042	1031000
Total	4459	527	502656	31237	51561260

Source: “Labour in West Bengal” 2002 Government of West Bengal, page 43

Finally, West Bengal Government gives a matching grant of rupees 20 per month to every unorganised worker in ‘SASPFUW’ programme but in this welfare scheme state government is reluctant to pay any subsidy to the CWs.

7.4 Social and Economic Securities of Rickshaw Pullers and Construction Workers

To understand the nature of social security need of informal sector workers and the implied role of government we undertook a field survey of two groups of informal sector workers, viz., RPs and CWs in SMCA. We surveyed 205 respondents each from the RPs and CWs and collected data on their social security need along with data on other aspects. We present below an analysis of different aspects of social security need and its availability to the selected two groups of workers. Since membership of any trade union may enable the RPs and CWs to receive social security benefits, we made an attempt to ascertain as to how many of them have such membership. Our investigation revealed that preponderant majority of both RPS (85.85%) and CW (98.04%) does not belong to any labour union at SMCA. Field level data is presented in Table-7.3. Very insignificant number of membership of any trade union for both the groups of workers indicates that they remain out of any kind of social security and welfare measures. Thus most of the workers were deprived of the economic protection of safety nets of the state governments.

Table-7.3

Distributions of RPS and CWs by Having Membership of Any Labour Union

	Rickshaw Puller	Construction Worker			Total
		Skilled	Semi skilled	Un skilled	
Yes	29[14.14]	2[2.85]	2[3.63]	0[00]	4[1.95]
No	176[85.85]	68[97.14]	53[96.36]	80[100]	201[98.04]
Total	205[100]	70[100]	55[100]	80[100]	205[100]

Source: Field Survey;

Note: Column percentage in brackets

Some essential commodities like rice, wheat, sugar, kerosene, etc. are distributed through Public Distribution System (PDS) at subsidized prices. To avail the benefit holding of ration card is essential. Therefore, we wanted to know from the respondents of the two groups of workers whether they possess ration card of SMCA. It could be found that all the migrants in both rickshaw pulling and construction work do not possess ration card of SMCA. Only the native workers possess SMCA ration card (Table-7.4).

Table-7.4

Distributions of RPs and CWs by Having Ration Card of SMCA

	Rickshaw Puller	Construction Worker			Total	
		Skilled	Semi skilled	Un skilled	Rickshaw Puller	Construction Worker
Yes	10[4.87]	2[2.85]	0[00]	2[2.5]	104.87]	4[1.95]
No	195[95.12]	68[97.14]	55[100]	78[97.5]	195[95.12]	201[98.04]
Total	205[100]	70[100]	55[100]	80[100]	205[100]	205[100]

Source: Field Survey;

Note: Column percentage in brackets

Possession of voter ID card enables the workers to exercise their voting right and power. Possession of voting power also makes the worker capable of getting patronage from political parties to uphold the illness related to the improvement of their wages, employment, working condition in the SMCA. Our field survey exposed that on this case both RPs and CWs are in advantageous position as majority of them possess voter ID cards. To state more precisely, more than 90% of RPs and construction workers possess voter ID card (Table-7.5).

Table-7.5**Distributions of RPs and CWs by Having Voter card**

	Rickshaw puller	Construction worker			Total	
		Skilled	Semi skilled	Un skilled	Rickshaw puller	Construction worker
Yes	197[96.09]	68[97.14]	50[90.9]	78[97.5]	197[96.09]	196[95.6]
No	8[3.9]	2[2.85]	5[9.09]	2[2.5]	8[3.9]	9[4.39]
Total	205[100]	70[100]	55[100]	80[100]	205[100]	205[100]

Source: Field Survey;

Note: Column percentage in brackets

We tried to ascertain the Below Poverty Line (BPL) status of the RPs and CWs. From field survey data it is clear that majority of the RPs and CWs belong to BPL category on the basis of per capita income level. More specifically among RPs, as many as 58% reported that they belong to BPL category. Among CWs 77.56% belongs to BPL. Below poverty Level is more predominant among the unskilled CWs than skilled and semiskilled workers [Table-7.6].

Table-7.6**Distributions of RPs and CWs by BPL Group**

	Rickshaw puller	Construction worker			Total	
		Skilled	Semi skilled	Un skilled	Rickshaw puller	Construction worker
Yes	119[58]	54[77.14]	37[67.27]	68[85]	119[58]	159[77.56]
No	86[41.95]	16[22.85]	18[32.72]	12[15]	86[41.95]	46[22.43]
Total	205[100]	70[100]	55[100]	80[100]	205[100]	205[100]

Source: Field Survey;

Note: Column percentage in brackets

We asked the respondents whether they get any sort of security assistance either in cash or in kind from SMCA. In reply they reported that they do not get any assistance from SMCA. Only two persons out of 205 CWs get one-time monetary assistance from SMCA to build house and they belong to skilled category CWs. [Table-7.7].

Table-7.7**Distributions of RPs and CWs by Assistance get from SMCA**

	Rickshaw puller	Construction worker			Total	
		Skilled	Semiskilled	Unskilled	Rickshaw puller	Construction worker
Yes	0	2[2.85]	0[00]	0[00]	0[00]	2[.97]
No	205	68[97.14]	55[100]	80[100]	205[100]	203[99]
Total	205[100]	70[100]	55[100]	80[100]	205[100]	205[100]

Source: Field Survey;

Note: Column percentage in brackets

Rickshaw pulling or working at construction sites involve lot of chance of having accidents while performing. As, most of the RPs and CWs are economically poor and do not get any sort of social security assistance from SMCA, so it becomes very difficult for them to bear the cost of treatment while meeting with accidents. We tried to know from them that who bears the cost of treatment. Majority of the RPs replied that they bear the cost of their own [78.57%]. In case of CWs, majority [47.61%] of them replied that employers or owner of the building born the cost of treatment while fall in accidents during work (Table-7.8).

Table-7.8**Distribution of RPs and CWs According to Cost Borne for Accidents during Work**

	RPs	CWs
Employer	6[7.14]	40[47.61]
Parents	10[11.90]	0[00]
Self	66[78.57]	36[42.85]
Others	2[2.38]	6[7.14]
Total	84[40.97]	82[40]
Na	121[59.02]	123[60]
Grand total	205[100]	205[100]

Source: Field Survey;

Note: Column percentage in brackets

On detailed conversation with RPs and CWs reveal that, their first expectation is regular employment and income [86.82% and 66.34% respectively] [Table-7.9]. Their next expectation is basic necessities of life [45.85% and 43.9% respectively]. Some of them expect the Government to provide them shelter under Indira Awas Yojna or under any other similar schemes. It could be found that incidence of morbidity is not much high between both groups of workers and they are also not much worried about their health insurance. Presently, if they fall ill or meet with any accident they are to depend mainly on their own to tide over the difficulty and in few cases their employers bear a part of the expenses involved. However, being informed about Janashree Bima Yojana and SASPFUW all the 410 workers expressed their willingness to avail of these social security schemes.

Table-7.9

Distribution of RPs and CWs according to the type of protection expected from the Govt regarding social security

	Rickshaw Pullers	Construction Workers
Employment and income	178[86.82]	136[66.34]
Health	14[6.82]	24[11.7]
Education for children	90[43.9]	66[32.19]
Basic necessities of life	94[45.85]	90[43.9]
Financial help/housing	22[10.73]	34[16.58]

Source: Field Survey

Our field survey revealed the fact that none of the two groups of workers are included in any social security scheme of the Government. But they are subject to all types of insecurities and vulnerabilities of life, viz, loss of income due to loss of employment, accident leading to injury or death, illness, lack of provision for old age, health of family

members and education of children etc. That is they are in need of both protective and promotional security. None of them are aware about the welfare schemes such as Janashree Bima Yojana of LIC and SASPFUW run by the state government for both of which they are eligible. It appeared to us that there are three main reasons of not having access to any formal social security measures. First, no one, that is, their employer, or any political party, or governmental and non-governmental agencies, have informed them about the governmental social security measures that are available to these two groups of labourers. Secondly, there is the problem of their identity as the eligible specific group of workers. Since majority of them are migrants they have no voter ID card or ration card under Siliguri Municipal Corporation area. RPs has the specific problem that they do not possess the peddler's license also. But these documents are very much essential to prove the identity as specified groups of workers to be entitled for social security measures. The third reason is the unorganized nature of these two groups of workers. They are dispersed and not unionized. Political parties are not interested in their welfare as these workers are not voters in the Assembly Constituency (no. 25) in which they are working.

On elaborate discussions with these two groups of workers it emerged that the prime security they need is the guarantee of employment. They would prefer to work hard even on all the 365 days in a year to earn as much as they can rather than running after any kind of financial assistance from any corner. The survey reveals that in Siliguri and its downtown areas the rickshaws pulled by the peddlers are not owned by them. They are owned by different persons from whom they hire them on daily basis, daily rate being Rs. 16/- to Rs. 30/- per rickshaw. The RPs are allowed to take the rickshaws in the morning and returned them in the evening direct to their owners paying the hiring charge. It has been revealed also that there is an

over supply of rickshaw peddlers in Siliguri and consequently big chunk of them do not get rickshaws daily from their owners to peddle. So they remain jobless that day. Likewise large number of CWs does not get work everyday.