COMPARISON OF CONSTRUCTION WORKERS' WELFARE FUND BOARDS IN TAMIL NADU AND KERALA

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ABSTRACT

Like Kerala, the state of Tamil Nadu also give priority in providing social security to unorganized workers through the development of Welfare Fund Boards based on occupational groups. For the benefit of workers in the construction sector, Kerala constituted the Welfare Fund Board in 1989 while in Tamil Nadu it was done in 1994. In this paper an attempt is made to compare the functioning of the Construction Workers Welfare Fund Boards of these two neighbouring states. The state of Kerala reconstituted the Board after the enactment of Central Act but Tamil Nadu has not made any attempt so far to include the provisions of the Central Act. In Tamil Nadu the age of entry to the Board is 15; while in Kerala it is the age of majority, i.e.18 years. Even though the percentage of cess is less, the system of collecting is very effective in Tamil Nadu as authority is given to the local body at the time of approving the plan and estimate. There is no monthly contribution from members of Tamil Nadu. In Kerala the collection is made by the labour department after completion of the work. Thus though the two Boards, Tamil Nadu Board and Kerala Board, were constituted for the same purpose, there is marked difference in their activities and performances.

Keywords: Social security, Welfare Fund Boards, Labour department, Construction workers.

Introduction:

India, being a welfare state, has taken upon itself the responsibilities of extending various benefits of social security and social assistance to its citizens. The social security legislations in India derive their strength and spirit from the directive principles of the state policy as contained in the constitution of India. Although the constitution of India is yet to recognise social security as a fundamental right it does require that the state should strive to promote the welfare of the people by securing and protecting, as effectively as it may, a social order in which justice social, economic and political shall inform all the institutions of national life. The well designed social security system for the workers in the unorganized sector will help in improving productivity, contribute to the harmonious labour relations and thus to socio-economic development. It will encourage and propagate the social peace by reducing the frequency of industrial conflicts, increase the willingness to work, make it easier to meet delivery commitments and lead to

improved quality product, a better investment climate and thereby enhancing the competitiveness of the economy. Effective enforcement of Social Security Acts through institutional mechanisms would impact on the level of trust and confidence of the working class.

Tamil Nadu is one of the pioneers in the implementation of social security programmes, especially for workers in the unorganized sector. Like Kerala, the state has given priority in providing social security to unorganized workers through the development of welfare funds based on occupational groups. Around 14 Welfare Fund Boards are constituted in Tamil Nadu till now. In 1994, the Government of Tamil Nadu constituted a Welfare Fund Board under Section 6 of the Tamil Nadu Manual Workers (Regulation of Employment and Conditions of Work) Act, 1982 (Tamil Nadu Act 33 of 1982), for the benefit of workers in the construction sector namely "The Tamil Nadu Construction Workers Welfare Board". However, even after more than 10 years of enactment of the

Central legislation, the Government of Tamil Nadu has not made any attempt to reconstitute the Board. Though the two Boards, Tamil Nadu Board and Kerala Board, were constituted for the same purpose there is marked difference in the activities and performances of the two Boards. In this paper the functioning of the Construction Workers Welfare Fund Boards of these two neighbouring states are compared.

Methodology:

A well-drafted interview schedule was used to collect data from the respondents. Pre-testing of the schedule was conducted by administering it on a small sample in Malappuram district. The interview schedule was modified in the light of the suggestions received. The first part of the interview schedule evaluates the socio-cultural, educational and family background of the construction workers and the second part is entirely devoted to questions. which indirectly measure the impact of the Board on its members. The data for the study were collected from the construction workers: both members and non-members. The performance and functioning of the Board was primarily analysed by collecting data from the offices of Kerala Building and Other Construction Workers Welfare Fund Board, offices of other Welfare Fund Boards in Kerala, Labour department; Government of Kerala, the publications and records of various trade unions, Department of Economics and Statistics, Kerala Planning Board and other related agencies. Four districts were selected for the purpose of the selected study. The districts Thiruvananthapuram (Trivandrum) as the capital of the state, Ernakulam as the district in which construction activities take place on a mass scale, Malappuram as the district where the people spent a major portion of their earnings from gulf countries on construction activities and Wayanad as the district having least construction activities and lowest number of membership in the Welfare Fund Board. Stratified random sampling technique was used for the purpose of the sampling. The sample size is selected under proportional allocation method. As the districts having construction activities on a large scale, equal number of members and non-members (300 each) selected from the districts Thiruvananthapuram, Ernakulam and Malappuram, and as a district having the least construction activity, only 100 members each were selected from Wayanad. The period of this study covers the whole life of the Board since its inception in 1990. However, the fieldwork for the study was conducted during 2005-2007.

Results and Discussion: Enactment of Legislation:

The Kerala construction workers welfare fund board was the first of its kind in India and formed by enacting a separate legislation in 1989. But in Tamil Nadu the Board was constituted in 1994 under an existing legislation, *i.e.* under Section 6 of the Tamil Nadu Manual Workers (Regulation of Employment and Conditions of Work) Act, 1982 (Tamil Nadu Act 33 of 1982).

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In Kerala the Board has reconstituted after the enactment of central legislation. Accordingly, The Kerala Building & Other Construction Workers Welfare Fund Board was formed in 1999. On the other hand, in Tamil Nadu the Act of 1994 is still followed. Thus, the workers in Tamil Nadu are not getting the benefits of the Central Act.

Age of Entry:

In Kerala a worker in the construction sector can enrol in to the Welfare Fund only on attaining the age of majority, *i.e.*18 years. In the case of Tamil Nadu, as per the existing provision, a construction worker can enrol in to the Board on attaining 15 years of age. This encourages the child labour to a great extent and is against the provisions of the Child Labour (Prohibition and Regulation) Act 1986. Therefore, the matter of increasing the age of entry from 15 years to 18 years is under consideration before the Government of Tamil Nadu. However, in respect of maximum age of entry there is no difference in Kerala and Tamil Nadu. In both the states maximum age is 60 years.

Amount of Cess:

The main source of income of the Board is cess collected from owners and builders. In Tamil Nadu, it is the only source of income; as there is no member's contribution in the state. The rate of cess collected is also less in Tamil Nadu; only 0.30% as against 1% in Kerala. But in Kerala there is exemption from payment of cess; if the cost of construction is less than Rs 10 lakhs. There is no exemption from payment of cess in Tamil Nadu.

The time and authority of collection of cess is different in these two states. In Tamil Nadu, the local authorities collect the cess at the time of sanctioning permission for construction. In Kerala the labour department collects the cess only after the completion of the contract. The amount of cess collected along with registration fee and contribution from members by the Boards of various states from builders is given in Table 1.

Table 1: The amount of cess collected along with registration fee and contribution from members by the Boards of various States from builders

Sl	Particulars	Building and other Construction Workers Welfare Board				
No	r ai ucuiais	Kerala	Tamil Nadu	Delhi	Pondiche- rry	Madhya Pradesh
1	Registrat ion Fee	Rs 25/-	Nil	Rs 25/-	Rs 25/-	Rs 25/-
2	Contribu tion from workers	Rs 20/- per month	Nil	Rs 20/- per month	Rs 20/- per month	Two slabs: 1. Rs 5/- per month 2.Rs 10/- per month
3	Cess from Builders	1%	0.3%	1%	1%	1%

Source: Collected from the Annual Reports of various Welfare Fund Boards

Organisation Structure:

The Tamil Nadu Construction Workers Welfare Board operates through its head office at Chennai and 30 regional offices at the district level. The total staff strength of the Tamil Nadu Board is 242; 42 staff at the head office and 180 at the regional offices. The Board in Kerala has its headquarters at Thiruvananthapuram and has district offices at all the 14 districts. There are 32 employees at the headquarters and 158 employees in the district offices.

Management and Administration:

For the administration of the Board, the Government of Tamil Nadu has nominated 23 members, in addition to the chairman. The commissioner of the labour is the chairman of the board. Out of the remaining 23 members, 7 members represent employers, 7 members represent workers and trade union leaders and 5 members are I.A.S officers of various departments.

In Kerala the Welfare Fund is administered by a Board which consists of 17 members nominated by the Government; which includes 5 members representing the construction workers/trade unions, 5 members representing the contractors/employers, 5 members representing the government, 1 member nominated by the Government of India and the chairman appointed by the State Government.

Registration Fees:

The Board in Kerala collects an amount of Rs 25/- as registration fee at the time of enrolling in to the Board; while in Tamil Nadu, there is no registration fee at the time of enrollment. However, an amount of Rs 25/- is collected from each worker at the time of registration as an insurance premium to cover accidental death or disability.

Contribution of Members:

Even though Kerala is considered to be a progressive state especially in respect of labour welfare, the Welfare Fund Board for construction workers in Kerala collects monthly contribution from the workers. Earlier, there was a provision for refund of contribution made by the members together with interest. Now the Board has stopped the refund of contribution and interest.

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In Tamil Nadu, even though the cess collected by them is only 0.30 per cent as against 1 per cent in Kerala, there is no contribution from the members. Still, the Board in Tamil Nadu can survive because the system for collecting cess is very effective in the State. It is collected before construction, *i.e.* at the time of giving sanction for construction. The local authorities give sanction for construction only on the production of a demand draft for the cess amount calculated at the rate of 0.30 per cent of the cost of construction.

Collection of Cess:

When compared to the State of Kerala, the cess collection is very effective and scientific in Tamil Nadu. The person who under takes the construction work shall remit the cess under Section- 8A (b), to the secretary of the Board within 30 days from the date of commencement of the construction by means of a demand draft. The local authorities do this collection of cess at the time of giving permission for construction.

The cess collection is not so effective in Kerala and the procedure for collection of cess will be started only after the completion of construction work. The responsibility for collection is given to the Labour Department in Kerala, which is already overburdened with other activities.

Coverage of workers¹:

Reliable statistics are not available in Kerala and Tamil Nadu regarding the exact number of workers in the construction sector. In Tamil Nadu, it is estimated that more than 20 lakhs of people are engaged and out of these more than 16,84,714 are registered with the Board. Only 84.24 per cent of workers in the sector are enrolled to the Board in Tamil Nadu, and in Kerala this coverage is 87.79 per cent.

A general comparison of the two Boards is given in Table 2.

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¹. As on 31st March 2008.

Table 2: General Comparison of Kerala and Tamil Nadu Welfare Fund Boards

Sl No	Particulars	Kerala Board	Tamil Nadu Board
1	Year of Establishment	1989	1994
2	Central Act (BOCW-Act) 1996	Following the Central Act	Not following the Central Act
3	Age at entry	18 years	15 years
4	Maximum Age	60 years	60 years
5	Cess	1% of cost of construction	0.30% of cost of construction
6	Exemption from cess	If the cost of construction is less than 10 lakh	No exemption
7	Authority for collection of cess	Labour department	Local authorities
8	Time of collection	Completion of construction	At the time of approving the plan & estimate
9	District offices	14	30
10	Registration Fee	Rs 25/-	Nil
11	Monthly contribution	Rs 20/- per month	Nil
12	Category of employees	26	38
13	Strength of staff	190	227
14	Registration authority	District Executive Officers	Assistant Inspectors of Labour and District Superintendents
15	Chairman	Appointed by the Government	Labour Commissioner
16	Eligibility for pension	One year membership	5 years membership
17	No of members enrolled	14,04,683	16,84,714
18	Coverage Ratio	87.79 %	84.24 %

Source: Annual Reports of KBOCWWFB & TNCWWFB various years

Welfare Measures:

Compared to Tamil Nadu Board, Kerala Board provides maximum number of benefits to the members. The Tamil Nadu Board provides the following benefits:

- 1. Crèches.
- 2. Group Personal Accident Insurance Scheme.
- 3. Provident Fund and Employee's Insurance Scheme.
- 4. Pension Scheme.
- 5. Assistance for the funeral expenses on the death of a registered manual worker.
- 6. Assistance for the education of the son or daughter of registered manual worker.
- 7. Assistance for marriage of self and the son/daughter of a registered manual worker.
- 8. Assistance for the delivery of a child or for the miscarriage of pregnancy or for the termination of pregnancy, by a registered woman manual worker.
- 9. Assistance for the natural death of a registered manual worker.
- 10. Spectacles.

The Kerala Board provides family pension, invalid pension, medical benefit, and assistance for treatment of fatal diseases, assistance for entrance examinations to the children of the members, tool advance, house-building advance, *etc*.

In Kerala there are no Crèches under the Board, but there is a 'Sneha Sadan' (old age home) as a resort to the aged construction workers. As mentioned elsewhere, it has also set up an Advanced Building Technology Institute at Thiruvananthapuram, to train the members and their children in the latest developments in Building Technology.

Type and Amount of Benefit: (i) Pension Scheme:

The Board in Kerala gives three types of pensions, *viz*, pension on superannuation, invalid pension and family pension. On attaining the age of 60, a member is eligible for superannuation pension, if he had a membership of at least one year. Invalid pension is normally given when the member becomes incapable of doing the work due to accident or other reasons and family pension is given to the wife of the member on his death. But the Board in Tamil Nadu provides only superannuation pension. As can be seen from Table 3 the amount distributed under the scheme by the Tamil Nadu Board so far is Rs 2,54,24,678/-.

Table 3: Details of welfare assistance sanctioned by Tamil Nadu board from 1995 to 31.01.2008

Sl. No.	Name of the Scheme		Number of beneficiaries	Amount paid (Rs)
1	Accident death & Funeral assistance		805	8,21,10,000
2	Disablement due to accidents		164	43,43,050
3	Natural death assistance	& Funeral	14,337	20,33,62,000
4	Marriage assi	stance	31,896	6,37,92,000
5	Maternity ass		3,114	1,15,67,000
	(girls) 11 th studying 5,854 (girls) 12 th studying (girls) 12 th studying (girls) 10 th pass 33,715 12 th pass 19,752 Higher	studying (girls)	8,655	86,65,000
		studying	5,854	58,54,000
6		6,526	97,89,000	
		10 th pass	33,715	3,37,15,000
		12 th pass	19,752	2,96,28,000
		_	17,857	2,91,08,493
7	Spectacle assistance		2,787	11,68,533
8	Pension & pension arrears		3,057	2,54,24,678
	•	Total	1,48,529	50,85,26,754

Source: TNCWWB

(ii) Eligibility for Pension:

In Tamil Nadu a member is eligible to get pension on attaining 60 years only when such member has

membership in the Board for a period of not less than 5 years except the cases of disability due to sickness and incapacitated from normal work.

However, in Kerala a registered worker with just one year of service (live membership with the Board) is entitled to a pension of Rs. 200/- per month plus an additional Rs. 20/- per year of service beyond 5 years. The maximum pension is Rs. 400/- per month.

(iii) Amount of Pension:

The minimum pension paid by the Board of Tamil Nadu is higher than that of Kerala. The pension amount is at a flat rate of Rs 400/- per month irrespective of years of membership in the Board. But in the case of Kerala, the minimum monthly pension is Rs 200/- per month. An amount of Rs 20/- per year of service beyond 5 years is added to the pension and the maximum amount of pension is limited to Rs 400/-per month.

(iv) Invalidity and Family Pension:

In addition to the above pension, in Kerala, there is provision for invalidity pension at the rate of Rs 150/per month and family pension at the rate of Rs 200/per month. But in Tamil Nadu, the Board pays only superannuation pension and that too only when there is a membership of at least 5 years.

Crèches:

In order to cater to the needs of the babies of women construction workers registered in the Board of Tamil Nadu, crèches are functioning in Chennai, Coimbatore, Madurai, Thirunelveli and Salem. In Kerala, there are no crèches run by the Board. The number of women workers working in the construction sector is less in Kerala when compared to the Tamil Nadu may be one reason for this.

Sneha Sadan (Old Age Homes):

The Welfare Fund Board in Kerala has established an old age home as a caring place for the members to stay when they become very old and no relatives to look after them. It is situated at Thiruvanathapuram and at present there are 18 inmates in this Sneha Sadan. In Tamil Nadu, there is no provision for old age home.

Training Institute:

The Kerala Board has started a training institute, Advanced Building Technology Training Institute at Thiruvanathapuram, to equip the members and their children to acquire knowledge about the latest developments in the construction sector. In Tamil Nadu, there is no such institute.

Group Personal Accident Insurance Scheme:

In Tamil Nadu, all registered construction workers have been insured under Group Personal Accident Insurance Scheme of ICICI Insurance Company and the Board pays the premium. In the event of death of a registered member in an accident, the insurance company makes a payment of Rs.1 lakh to the nominee of the deceased. For loss of limbs, eyes, *etc.* compensation is paid up to Rs.1 lakh depending upon the percentage of loss.

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The Group Personal Accident Insurance Scheme is found to be expensive in Kerala. The insurance premium payable by the Board is found to be much higher than the benefits derived there from. Therefore the Kerala Board does not undertake any Group Personal Accident Insurance Scheme.

The details of premium paid and compensation received by the Tamil Nadu Board are portrayed in Table 4.

Table 4: Comparison of premium paid and compensation received by TNCWWFB under GPAIS

Year	Premium Paid in Rs	Compensation received in Rs
1995-1996	5,48,650	77,500
1996-1997	6,56,450	2,07,000
1997-1998	8,01,552	4,03,750
1998-1999	35,20,650	9,37,500
1999-2000	52,97,550	26,00,000
2000-2001	74,31,400	72,60,000
Total	1,92,56,252	1,09,45,000

Source: Annual Reports of TNCWWFB.

Table 4 shows that the total premium paid by the Board in Tamil Nadu are much higher than the total benefits received under the scheme. Realising this fact Kerala has not implemented this scheme till now. The benefits, which may arise due to accidents, are paid from the Board's resources directly. In Kerala, the Board gives an amount of Rs 2 lakhs in case of the accidental death of the member and Rs 1 lakh for permanent disability.

Educational Assistance:

There are different scholarship schemes under both the Boards. Table 5 gives a picture of the assistance for the education of children of a registered construction worker given by the Construction Workers Welfare Fund Boards in Kerala and Tamil Nadu.

Table 5: Educational Assistance Provided By Tamil Nadu Board and Kerala Board – A Comparison

Sl.		Tamil Nadu Board		Kerala
No.	Class	Day Schola r Rs.	Hoste ller Rs.	Board Rs
1	10 th pass	1,000	1,000	250
2	12 th pass	1,500	1,500	600
3	Bachelor of Arts, Science and Law	1,500	1,750	840
4	Engineering, Medical, Law, Veterinary Science and Allied Courses	2,000	4,000	2,400
5	Industrial and Technical Course	1,000	1,200	720
6	Post-Graduate Courses	2,000	3,000	1,200
7	Professional Post- Graduation	4,000	6,000	2,400

Source: Policy Note on Labour, Factories, Employment and Training Demand No. 31(2002 - 2003) Chapter – V-Activities of Welfare Boards – Tamil Nadu

In Tamil Nadu the amount of educational assistance is different for day scholars and hostellers. On the other hand, in Kerala the same amount of assistance is given to both day scholars and hostellers. From Table 5, it can be seen that the assistance given by the Kerala Board is comparatively less than that of the assistance given by the Tamil Nadu Board. Assistance given for the high school (S.S.L.C) education in Tamil Nadu is four times than that of the assistance given in Kerala.

The number of children of the members, to whom the educational assistance was distributed, is also more in Tamil Nadu. About 92369 children received this benefit and the amount of assistance disbursed to them comes to Rs 11,67,59,493/-. In Kerala only 49678 children received this assistance and the amount of assistance received by them is only Rs 3,00,63,670/-.

Marriage Assistance:

The Tamil Nadu Board gives an assistance of a sum of Rs. 2,000/- to meet the marriage expense of son or daughter of a registered construction worker and also to the marriage of registered construction worker. This assistance is given only twice for the family. In Kerala a member is eligible for marriage benefit for himself/herself and for his/her sons and daughters. Women workers and daughters of members receive Rs. 3,000/-, while male members and sons of members receive only Rs. 2,000/- under this scheme. In both cases, these benefits are limited to the marriage of two children only.

Maternity Assistance:

For delivery, a registered woman construction worker in Tamil Nadu gets an amount of Rs 1,000/-per month for 6 months. Thus, the total assistance comes to Rs 6,000/-. In the case of miscarriage/termination, the assistance is Rs 3,000/-. The amount of this assistance in Kerala is less as the female worker in Kerala gets only Rs 2,500/- per delivery subject to a maximum of two deliveries.

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Natural Death:

In case of natural death, there is no difference in the assistance given by the Boards of Kerala and Tamil Nadu. In the event of natural death a sum of Rs.15,000/- is paid as assistance to the nominee of a registered construction worker under both the Boards.

Funeral Assistance:

The funeral assistance given by the Boards in Tamil Nadu and Kerala are the same. In the event of death (either natural or accident) of a registered construction worker the nominee get a sum of Rs 2,000/- to meet the funeral expenses.

Assistance in case of Accidental Death:

The Board in Kerala provides maximum assistance in case of death due to accident. An amount of Rs 2 lakhs is given to the legal heirs. In Tamil Nadu, the maximum assistance is only Rs 1 lakh in the case of accidental death.

Provident Fund and Employee's Insurance Scheme:

The legislation framed for the unorganised construction workers in Tamil Nadu contains provision, which empowers the Board, with the prior approval of the State Government, to formulate appropriate Schemes for providing Contributory Provident Fund and Employees' State Insurance benefits for registered construction workers. In the case of Kerala, the scheme does not contain any such provision for provident fund or employees' insurance scheme.

Spectacles:

As a part of the campaigning programmes of the Board, in Kerala spectacles are distributed by conducting medical camps and eye testing camps. In Tamil Nadu this assistance given to 2000 workers in every year and the maximum amount given to each member is up to Rs 500/-.

A general comparison of the various schemes and the criteria under the schemes are furnished in Table 6.

Table 6: General Comparison of the Benefits of Kerala and Tamil Nadu Boards

Normal death at work site Normal death at work site Normal death at work site Normal death assistance in case of accidental death at work site Normal death Rs 1,00,000/- Rs 1,000/- Rs 2,000/- Rs 2,	S	S D G V D D Tamil Nadu				
Pension		Benefits				
pension Rs 130/- per month No provision Family Pension Rs 200/- per month No provision	1		year in excess of 5 years;	Rs 400/ p. m		
Financial assistance in case of accidents Rs 500/- per day for first 5 days + Rs 70/- for additional days in excess of 5, subject to a maximum Rs 20,000/- Refund of contribution Maternity Assistance Rs 3,000/- Rs 1,000/- For 6 months, Rs 6,000/- Rs 1,000/- For 6 months, Rs 1,000/- Rs 1,000/- For 6 months, Rs 1,000/- Rs 1,000/- Rs 1,000/- Rs 1,000/- Rs 1,000/- Rs 1,00,000/- Rs 1,00,000/- Rs 1,00,000/- Rs 1,00,000/- Rs 2,000/- Rs 2,000/- No provision No provision Rs 2,000/- Rs 2,000/- Rs 2,000/- No provision No provision Rs 2,000/- Distributed by conducting eye-testing camps. Up to Rs 500/- for 2,000 workers per	2	pension	Rs 150/- per month	No provision		
A	3		•	No provision		
5 Retund of contribution members together with interest are refunded. No contribution contribution 6 Maternity Assistance Rs 3,000/- Rs 1,000/- For 6 months, Rs 6,000/- 7 Miscarriage / Termination Nil Rs 3,000/- 8 Normal death Rs 15,000/- Rs 15,000/- 9 Accidental death at work site Rs 2,00,000/- Rs 1,00,000/- 10 Permanent disability Rs 1,00,000/- Rs 1,00,000/- 11 Assistance in case of accidental death Rs 2,000/- Rs 2,000/- 12 Assistance in case of accidental death Rs 2,000/- Rs 1,00,000/- 13 Marriage Assistance Rs 2,000/- Rs 1,00,000/- 14 Tool Advance Rs 10,000/- No provision 15 Medical camps Conducted occasionally No 16 Cash award and and and and and and and scholarships Rs 2,000/- No provision 17 Assistance for entrance coaching for the children of members Rs 2,000/- No provision 18 Mulgian Rs 1,00,000/- No provision <	4	assistance in case of	5 days + Rs 70/- for additional days in excess of 5, subject to a maximum Rs 20,000/-	No provision		
6 Maternity Assistance Rs 3,000/- 6 months, Rs 6,000/- 7 / Termination Nil Rs 3,000/- 8 Normal death Rs 15,000/- Rs 15,000/- 9 Accidental death at work site Rs 2,00,000/- Rs 1,00,000/- 10 Permanent disability Rs 1,00,000/- Rs 1,00,000/- 11 Funeral assistance Rs 2,000/- Rs 2,000/- 12 Assistance in case of accidental death Women members & daughters of members & sons of members Rs 3000/- Rs 1,00,000/- 13 Marriage Assistance Rs 10,000/- No provision 14 Tool Advance Rs 10,000/- No provision 15 Medical camps Conducted occasionally No 16 Coashing for the children of members Rs 5,000/- No provision 17 Cash award and seholital benefit Rs 1,00,000/- No provision 19 Medical benefit Rs 400/- per day for first 5 days + Rs 70/- for additional days over 5 subject to maximum of Rs 5,000/- for 2,000 workers per No provision	5		members together with	contribution		
Termination	6	Assistance	Rs 3,000/-	6 months, Rs		
Accidental death at work site Rs 1,00,000/- Rs 1,00,000/- 10	7	/	Nil	Rs 3,000/-		
9 death at work site Rs 2,00,000/- Rs 1,00,000/- 10 Permanent disability Rs 1,00,000/- Rs 1,00,000/- 11 Funeral assistance Rs 2,000/- Rs 2,000/- 12 Assistance in case of accidental death Rs 2,00,000/- Rs 1,00,000/- 13 Marriage Assistance Women members & daughters of members Rs 3000/- Rs 3000/- Rs 2,000/- 14 Tool Advance Rs 10,000/- No provision 15 Medical camps Conducted occasionally No Assistance for entrance coaching for the children of members Rs 5,000/- No provision 16 Cash award and scholarships Rs 250/- to Rs 2,400/- 1,000/- to 6,000/- 18 House building advance Rs 400/- per day for first 5 days + Rs 70/- for additional days over 5 subject to maximum of Rs 5,000/- No provision 20 Spectacle assistance Distributed by conducting eye-testing camps. Up to Rs 500/- for 2,000 workers per	8	death	Rs 15,000/-	Rs 15,000/-		
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Assistance Rs 2,000/- Rs 2,000/-	10	disability	Rs 1,00,000/-	Rs 1,00,000/-		
12 in case of accidental death Rs 2,00,000/- Rs 1,00,000/- 13 Marriage Assistance Women members & daughters of members Rs 3000/- Male members & sons of members Rs 2,500/- 14 Tool Advance Rs 10,000/- No provision 15 Medical camps Conducted occasionally No 16 Assistance for entrance coaching for the children of members 16 Cash award and scholarships Rs 250/- to Rs 2,400/- 17 Assistance for entrance Rs 5,000/- 18 House building advance Rs 400/- per day for first 5 days + Rs 70/- for additional days over 5 subject to maximum of Rs 5,000/- 19 Medical benefit Distributed by conducting eye-testing camps. 20 Spectacle assistance Spectacle asp	11	assistance	Rs 2,000/-	Rs 2,000/-		
Marriage Assistance Assistance Rs 3000/- Male members & sons of members Rs 2,500/- 14	12	in case of accidental		Rs 1,00,000/-		
Tool Advance Rs 10,000/- No provision Medical camps Conducted occasionally No Assistance for entrance coaching for the children of members Cash award and scholarships House building advance Medical benefit Rs 250/- to Rs 2,400/- No provision Rs 400/- per day for first 5 days + Rs 70/- for additional days over 5 subject to maximum of Rs 5,000/- Spectacle assistance Spectacle assistance Distributed by conducting eye-testing camps.	13		daughters of members Rs 3000/- Male members & sons of	Rs 2,000/-		
Medical camps Conducted occasionally No	14			No provision		
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19 Medical benefit Spectacle assistance Rs 1,00,000/- Rs 400/- per day for first 5 days + Rs 70/- for additional days over 5 subject to maximum of Rs 5,000/- Distributed by conducting eye-testing camps. No provision No provision Vup to Rs 500/- for 2,000 workers per	17	and	Rs 250/- to Rs 2,400/-			
19 Medical benefit 5 days + Rs 70/- for additional days over 5 subject to maximum of Rs 5,000/- 20 Spectacle assistance Distributed by conducting eye-testing camps. Up to Rs 500/- for 2,000 workers per	18	House building	Rs 1,00,000/-	No provision		
Spectacle assistance Conducting eye-testing camps.	19		5 days + Rs 70/- for additional days over 5 subject to maximum of			
	20		conducting eye-testing	for 2,000		

Source: Annual Reports of Kerala Board & Tamil Nadu Board.

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