

CHAPTER VI

VIABILITY OF THE SOCIAL SECURITY SCHEMES:

VIABILITY OF THE SOCIAL SECURITY

SCHEMES:

396-464

6.1	Interpretations and Analysis of Collected Data	400
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(Table No 6.02 to 6.50)

Viability of the Social Security Scheme

The Stratified Sampling Technique was adopted for sampling which included the employees, employers, executives, officers of Trade Unions, and professional, in the district of Vadodara. Beyond the district of Vadodara, some professionals and officials from the related field, were also consulted with. A Sample size of 400 consists of 100 working employees (including 25 female workers), 50 officers of the trade unions, 50 Employers, 100 Executive and 100 professionals in the related fields are selected from the industrial dominated towns in organized sector in Vadodara district of Gujarat State. The selected sample size of 100 workers is designed to include the skilled labour, semi-skilled, and unskilled labourers employed in the industries and other commercial organizations.

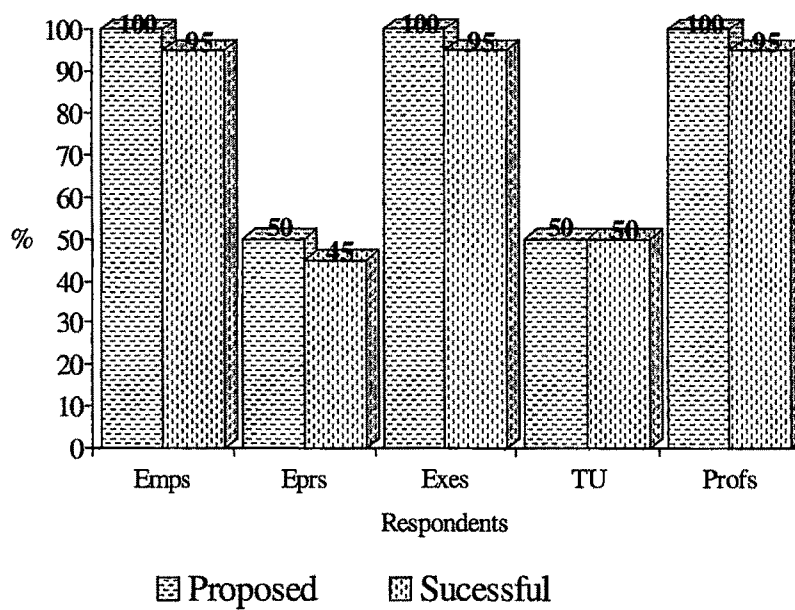
The Empirical study was conducted in the industrial significant towns/sub towns of the Vadodara District from 10 am to 05 pm between the periods of 01 Feb 2006 to 10 March 2006. The respondents with different age, sex, social, economic and educational backgrounds were contacted for opinion survey based on questionnaires. Before conducting the interview schedule the respondents were briefed about the purpose of the study and the contents of the questionnaires in Hindi as well as in English as the case may be. The researcher has adopted the **Structured Interview Technique** for the empirical study. The researcher contacted the respondents in the places like Makarpura, Halol, Waghodia, Nandeseri, Savli, Padra, Gorwa, Gotri, Ranoli, Por, and recorded their opinions on relevant questionnaires in their presence with authentication. The researcher included 10 respondents (each category) from big

industrial places like Makarpura, Waghodia, Padra, Notified Areas in Gorwa, and Gotri and 05 in the small industrial places.

The Hypothesis formulated was testified during the process of the empirical study. The empirical study under taken to collect the views of the respondents on the benefits, claims procedure, awareness, on the existing social security schemes and the proposed Comprehensive Social Security Scheme. The data collected during the study are analyzed in the form of tables and histograms, without any fabrication of information received from the respondents. In all 370 interviews were completed successfully. The following table shows the respondents proposed for the interview and completed successfully.

Table No. 6.01

Sl No.	Respondents	<u>Interview</u>	
		Proposed To Interview	Successful Completed
1.	Employees (%)	100(25Female) (25)	95(20 Female) (25)
2.	Employers (%)	50 (12.50)	45 (12)
3.	Executives (%)	100 (25)	95 (25)
4.	Officers of TU (%)	50 (12.50)	50 (13)
5.	Professionals (%)	100 (25)	95 (25)
	Total No. (Percentage)	400 (100)	370 (100)



Note: Abbreviation in Histograms

1. **Emps:** Employees
2. **Eprs:** Employers
3. **Exes:** Executives
4. **TU:** Officers/Office bears of the Trade Union
5. **Profs:** Professionals in related fields

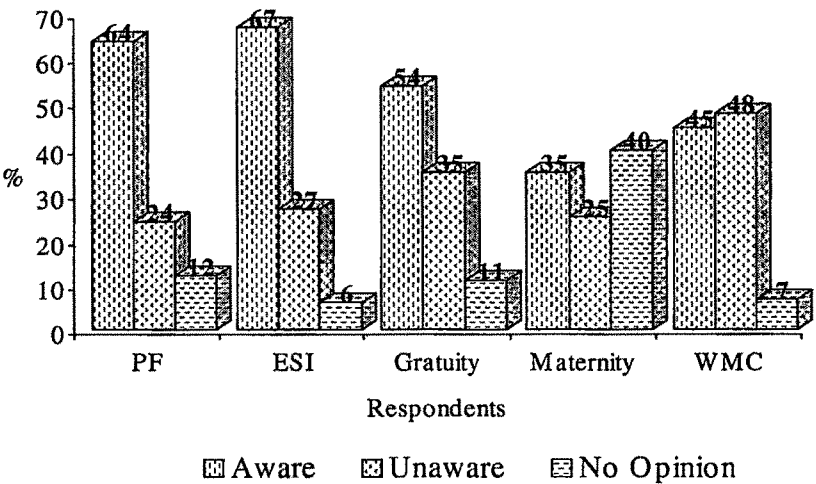
6.1 Interpretations and Analysis of Collected Data:

The Data collected through the Non- Doctrinal study from the employees, employers, executives, officers of Trade Union, and Professionals in the related fields are analyzed in tables along with histograms according to the key questions of the study. These include various aspects like benefits, awareness, claim procedure, practical viability of the existing Social Security Schemes, and the proposed Comprehensive Social Security Scheme. Further, the data are also

interpreted in percentage of the opinions from the each category of respondents.

Table No. 6.02
Respondents (Employees) Awareness About The Benefits Under The
Social Security Schemes

Sl. No	Schemes (95)	Aware	Unaware	No Opinion
1.	Provident Fund Scheme (%)	61 (64)	23 (24)	11 (12)
2	ESI Scheme (%)	64 (67)	26 (27)	05 (06)
3.	Gratuity Scheme (%)	51 (54)	33 (35)	11 (11)
4.	Maternity Benefits (20) (%)	07 (35)	05 (25)	08 (40)
5.	WMC Scheme (%)	43 (45)	46 (48)	06 (07)



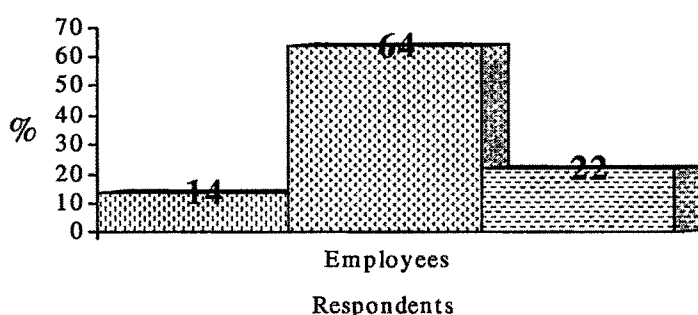
It is observed from the Table No 6.02 that the awareness of the employees about the existing social security schemes is satisfactory in the PF Schemes, Gratuity Scheme and ESI scheme, where 64%, 54% and 67%

respectively, respondents knew the benefits of these schemes. The awareness about other schemes is not satisfactory. About 35% in Maternity Benefits and 45% in WMC Scheme have the knowledge of these schemes. 24% employees in PF scheme, 26% in ESI Scheme 33% in Gratuity, 20% Maternity Benefits, and 46 % in WMC Scheme respondents are unaware about these schemes. Where as 11% in PF, 05% in ESI, 12% in Gratuity, 40% in Maternity Benefits and 06 % did not express any view on the subject. But the position in rural area is far from satisfaction level. It is mainly due to ignorance and lack of wider publicity of the schemes. The employers also lack in educating the employees in the awareness of these schemes.

Table No. 6.03

Respondents (employees) Awareness About The All Benefits Under Existing Social Security Schemes

Sl No.	Respondents (370)	Aware	Unaware	No Opinion
1.	Employees (95) (%)	13 (14)	61 (64)	21 (22)



■ Aware ■ Unaware ■ No Opinion

The Table No. 6.03 shows the employee's awareness about all the benefits under all existing social security scheme. It is noticed that only 13% of the respondents are fully aware about the all the benefits, where as 61% employees were not aware about the same. 20% employees did not form

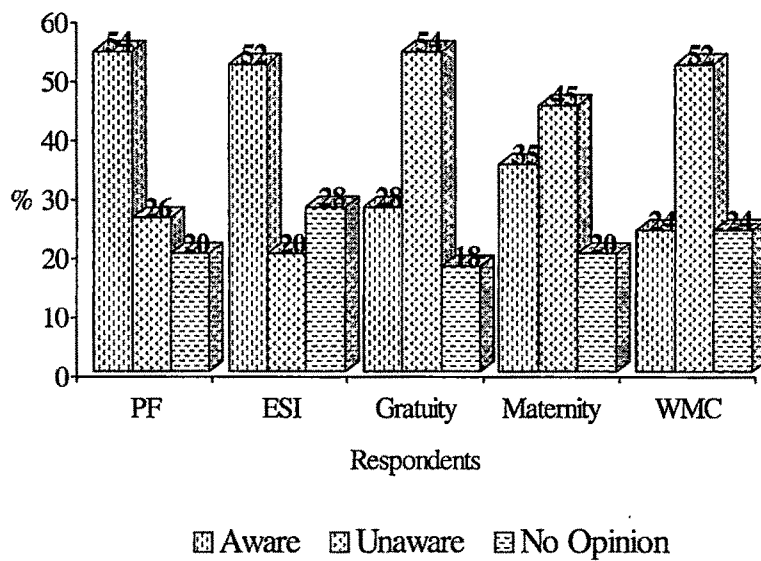
any opinion of the subject matter. This is because of the ignorance and lack of proper propagations of the schemes. The employers also lack in initiative to create such environment. Failure of the trade unions to enhance the knowledge of the employees on the subject also contributed towards this situation.

Table No 6.04

Respondents (Employees) Awareness About Claim Procedure Under Existing Social Security Schemes

Sl. No	Schemes (95)	Aware	Unaware	No Opinion
1.	Provident Fund Scheme (%)	51 (54)	25 (26)	19 (20)
2	ESI Scheme (%)	49 (52)	19 (20)	27 (28)
3	Gratuity Scheme (%)	27 (28)	51 (54)	17 (18)
4	Maternity Benefits (20) (%)	07 (35)	09 (45)	04 (20)
5	WMC Scheme (%)	23 (24)	49 (52)	23 (24)

The Table No 6.04 depicts the picture of awareness among the employees about the benefits claim procedures under different social security schemes. It is observed that the 54% in PF, 52% in ESI, 28 % in Gratuity, 35% in Maternity Benefits, and 24% in WMC Scheme knew the claim procedures. Contrary to that 25% in PF, 19% in ESI, 51% in Gratuity, 45% in Maternity Benefits, and 52% in WMC scheme did not aware the same. Employees as 20% in PF, 28% in ESI, 18% in Gratuity, 15% in Maternity Benefits and 24% in WMC Scheme did not express any opinion on the subject.

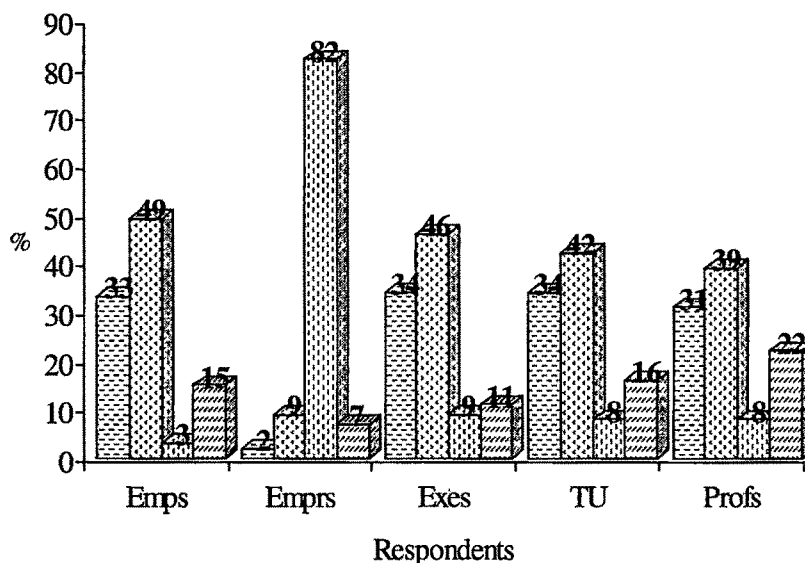


Majority of employees depends upon the administrative staff in filing any claim. Subsequently most of them are uneducated so they face lot of difficulties in claiming any benefit under these schemes

Table No. 6.05
Respondents Opinion About The Nature of Claim Procedure Under Existing ESI Scheme

Sl. No	Respondents (370)	Very Complex	Complex	Simple	No opinion
1.	Employees (95) (%)	31 (33)	47 (49)	03 (03)	14 (15)
2	Employers (45) (%)	01 (02)	04 (09)	37 (82)	03 (07)
3	Executives (95) (%)	32 (34)	44 (46)	09 (09)	10 (11)
4	Officers of TU (50) (%)	17 (34)	21 (42)	04 (08)	08 (16)
5	Professionals (95) (%)	29 (31)	37 (39)	08 (08)	21 (22)

The Table No 6.05 shows the respondents view on nature of claim procedure under ESI Scheme. It is evident from the table that 72% (33+49) employees, 11% (02+09) employers, 80% (34+46) executives, 76%(34+42) Officers of trade unions and 70% (31+39) professionals viewed that the claim procedure is complex.



Very Complex
 Complex
 Simple
 No Opinion

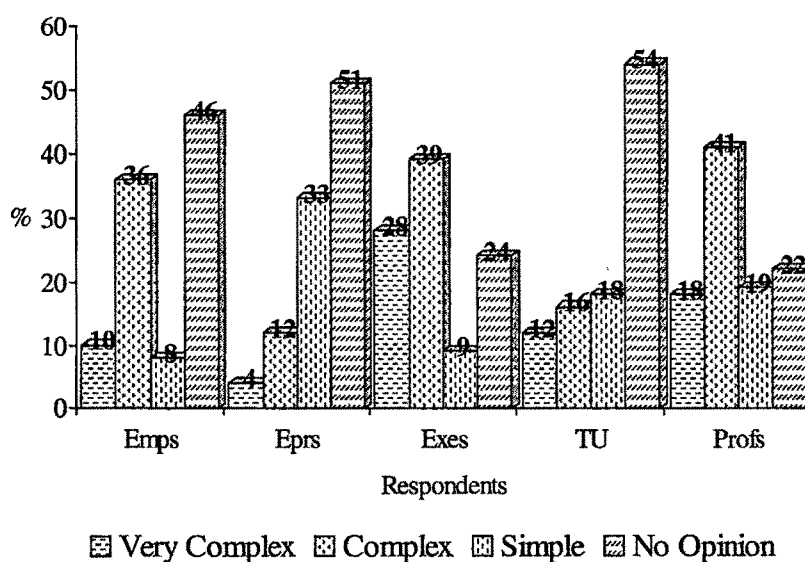
Where as 82% employers, 03% employees, 09% executives, 08% Officer of trade unions, and 08% professionals believed that it is simple. 14% employees, 07% employers, 11% executives 16% officer of trade unions, and 22% professionals did not comment on the issue.

The Table No 6.06 (below) shows the respondents opinion on the benefit claim procedure under the Gratuity Scheme. It is noticed from the data that 43% (09+34) employees, 20% (04+16) employers, 63% (26+27) executives, 14% (06+08) officers of TU, and 56% (13+39) professionals considered the claim procedure as complex. Contrary to that 33% employers, 08% employees, 09% executives, 18% officers of TU, and 18% professionals viewed it as simple. 46% employees, 51 % employers,

24% executives, 54% officers of TU, and 22% professionals did not express any opinion on the issue.

Table No 6.06
Respondents Opinion About The Nature of Claim Procedure Under
Existing Gratuity Scheme

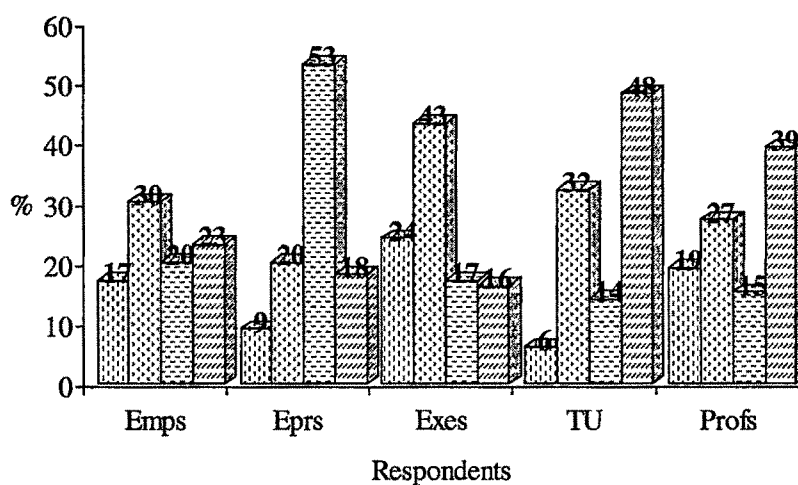
Sl. No	Respondents (370)	Very Complex	Complex	Simple	No opinion
1.	Employees (95) (%)	09 (10)	34 (36)	08 (08)	44 (46)
2	Employers (45) (%)	02 (04)	05 (12)	15 (33)	23 (51)
3	Executives (95) (%)	26 (28)	37 (39)	09 (09)	23 (24)
4	Officers of TU (50) (%)	06 (12)	08 (16)	09 (18)	27 (54)
5	Professionals (95) (%)	17 (18)	39 (41)	18 (19)	21 (22)



It is clearly seen that the majority of the employees does not know the procedure and other considered it complex.

Table No. 6.07
Respondents Opinion About The Nature of Claim Procedure Under
Existing Provident Fund Schemes

Sl. No	Respondents (370)	Very Complex	Complex	Simple	No opinion
1.	Employees (95) (%)	16 (17)	28 (30)	19 (20)	22 (23)
2	Employers (45) (%)	04 (09)	09 (20)	24 (53)	08 (18)
3	Executives (95) (%)	23 (24)	41 (43)	16 (17)	15 (16)
4	Officers of TU (50)(%)	03 (06)	16 (32)	07 (14)	24 (48)
5	Professionals (95)(%)	18 (19)	26 (27)	14 (15)	37 (39)



Very Complex
 Complex
 Simple
 No Opinion

The Table No. 6.07 indicates the opinion of the respondents on the nature of the claim procedure under the PF Scheme. It reflects that the 47%(16+28)

employees, 29% (09+20) employers, 67%(24+43) executives, 38% (06+32) officers of TU, and 46% (19 +27) professionals considered the said procedure as complex. 20% employees, 53% employers, 17% executives, 14% officers of TU, and 15% professionals found the procedure as simple. The 23% employees, 18% employers, 16% executives, 48% officers of TU, and 39% professionals expressed no opinions. Majority of the respondents felt the said procedure as complex and need to be simplified.

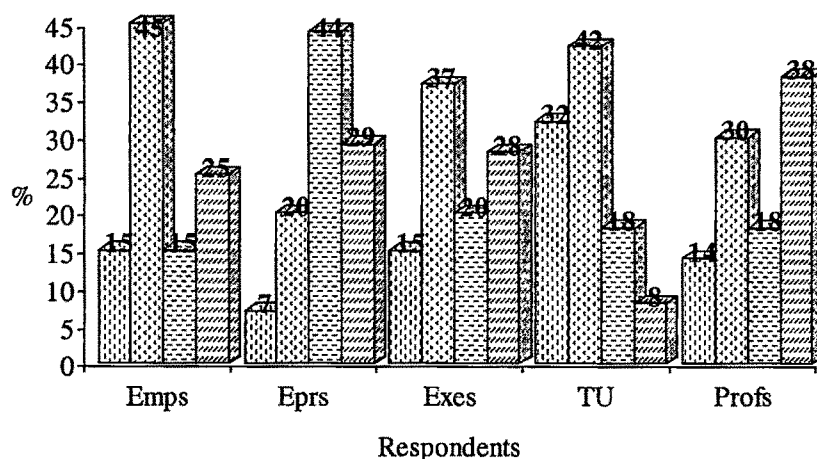
Table No. 6.08

Respondents Opinion About The Nature of Claim Procedure Under Existing Maternity Benefits Scheme

Sl. No	Respondents (295)	Very Complex	Complex	Simple	No opinion
1.	Employees (20) (%)	03 (15)	09 (45)	03 (15)	05 (25)
2	Employers (45) (%)	03 (07)	09 (20)	20 (44)	13 (29)
3	Executives (95) (%)	14 (15)	35 (37)	19 (20)	27 (28)
4	Officers of TU (50) (%)	16 (32)	21 (42)	09 (18)	04 (08)
5	Professionals (95) (%)	13 (14)	29 (30)	17 (18)	36 (38)

The Table No 6.08 shows the views of the respondents on the benefits claim procedure under the Maternity Benefits Scheme. The sample size of 20 female workers was interviewed on the subject. The observations of 60% (15+45) employees, 27% (07+20) employers, 52%(13+37) executives, 74% (32+42) officers of TU, and 44% (14 +30) professionals declared that the said procedure as complex. 15% employees, 44%

employers, 20% executives, 18% officers of TU, and 18% professionals found the procedure as simple.



Very Complex Complex Simple No Opinion

The 25% employees, 29% employers, 28% executives, 08% officers of TU, and 38% professionals expressed no opinions. The no opinion option in this case appears to be result of the ignorance in case of employees and officers of trade union and otherwise the hesitation to disclosure of the information under impression of exposition of reality.

It is evident from the Table No. 6.09 that 75% (35+40) employees, 25% (05+20) employers, 73%(33+44) executives, 72% (34+38) officers of TU, and 94% (41 +51) professionals declared that the said procedure as complex. Contrary to that the 16% employees, 40% employers, 13% executives, 12% officers of TU, and 02% professionals found the procedure as simple. The 09% employees, 35% employers, 10% executives, 16% officers of TU, and 06% professionals did not express any opinion.

It is inferred that there is much of paper works is required for the claim of benefits. It is desirable to be simplified and payment of the benefits should be paid within one month.

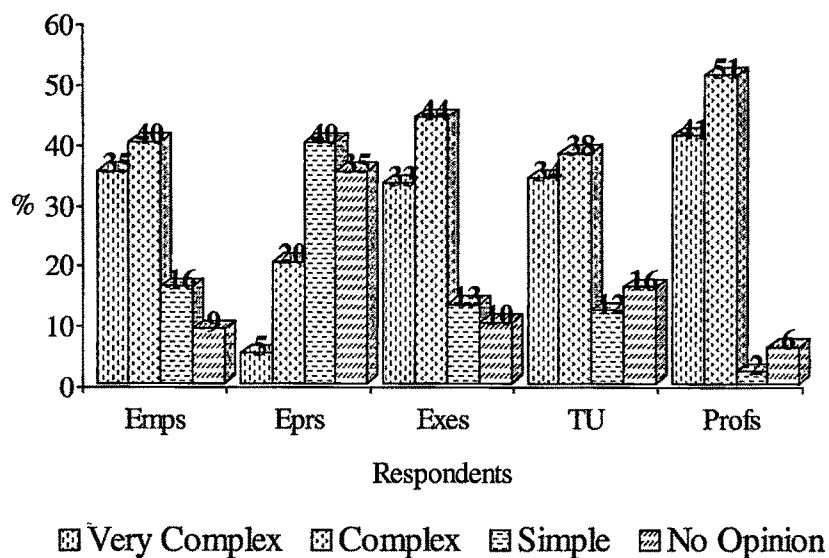


Table No. 6.09
Respondents Opinion About The Nature of Claim Procedure Under
Existing WMC Scheme

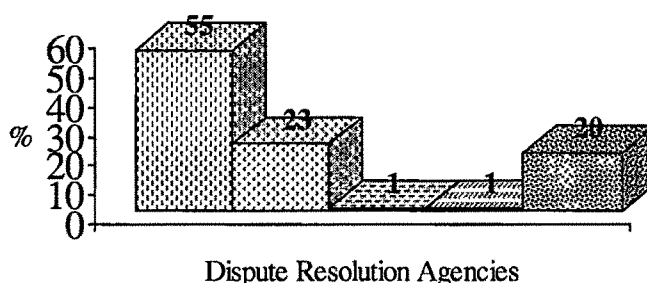
Sl. No	Respondents (370)	Very Complex	Complex	Simple	No opinion
1.	Employees (95) (%)	33 (35)	38 (40)	15 (16)	09 (09)
2	Employers (45) (%)	02 (05)	09 (20)	18 (40)	16 (35)
3	Executives (95) (%)	31 (33)	42 (44)	12 (13)	10 (10)
4	Officers of TU (50) (%)	17 (34)	19 (38)	06 (12)	08 (16)
5	Professionals (95) (%)	39 (41)	48 (51)	02 (02)	06 (06)

Table No. 6.10

**Employees Opinion About The Agency Used For Dispute Resolutions
Of Disputes Under Existing Social Security Schemes**

Sl. No	Respondents	Labour Court	Trade Union	Police	Political Leader	NGO	No Opinion
1.	Employees (95) (%)	52 (55)	22 (23)	01 (01)	01 (01)	00 (00)	19 (20)

The Table No 6.10 depicts the opinions of the employees on the agency used for the disputes resolution under the social security scheme. It is observed that the 55% respondents utilized Labour Courts, 22% Trade Unions, 01% Police, and 01% Political Leader. 20percentage of the employees did not comment anything.

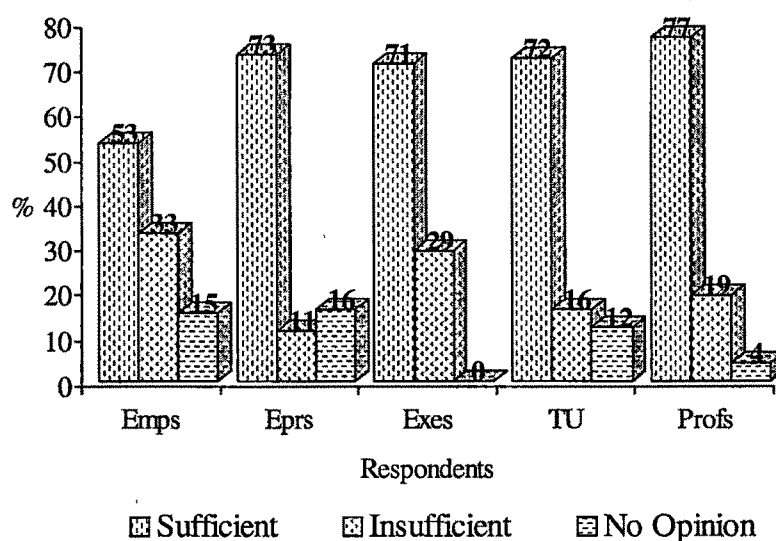


■ Labour Court ■ TU ■ Pol Leader ■ Police ■ No Opinion

It is noticed that majority of the respondents have been reporting their disputes to the Labour Courts. It is mainly due to the lack of faith or confidence in the enforcement machineries under the social security. Moreover the concept of the Labour Courts is very popular as compare to other enforcement system under the scheme. There are different agencies for the different schemes and these agencies are incompetent to enforce it own decisions. So the workers have no other option but to move to the Labour courts in any dispute.

Table No. 6.11
Respondents Opinion About The Legislative Provisions Under ESI
Scheme In India

Medical Benefit				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	50 (53)	31 (33)	14 (15)
2	Employers (45) (%)	33 (73)	05 (11)	07 (16)
3	Executives (95) (%)	67 (71)	28 (29)	00 (00)
4	Officers of TU (50) (%)	36 (72)	08 (16)	06 (12)
5	Professionals (95) (%)	73 (77)	18 (19)	04 (04)



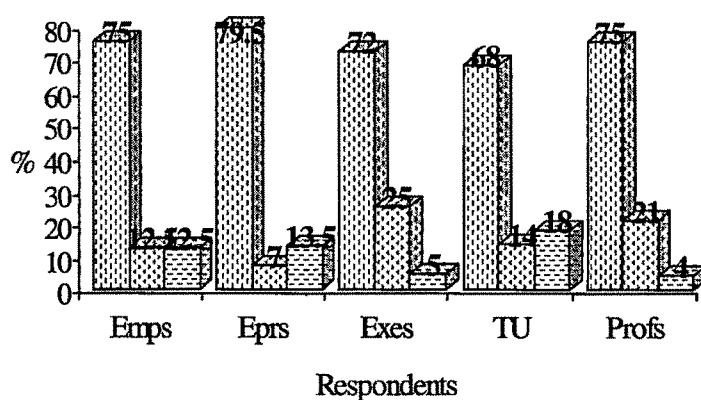
The Table No 6.11 shows the view of the respondents on the adequacy of the medical benefit provisions under the ESI Scheme in India. It is evident from the table that the 53% employees, 73% employers, 71%

executives, 72% officers of TU, and 96% professionals declared that these provisions are sufficient in the nation, where as 33% employees, 11% employers, 29% executives, 16% officers of TU, and 19% professionals found these provisions are insufficient. The 15% employees, 16% employers, 12% officers of TU, and 04% professionals expressed no opinions. Majority of the respondents believed that the Medical Provisions are adequate, but lacks in the implementation part.

The Table No 6.12 depicts the opinions of the respondents on the adequacy of the Sickness benefit provisions under the ESI Scheme in India. It is observed that the 75% employees, 79.5% employers, 72% executives, 68% officers of TU, and 75% professionals declared that these provisions are sufficient.

Table No. 6 .12
Respondents Opinion About The Legislative Provisions Under ESI
Scheme In India

Sickness Benefit				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	71 (75)	12 (12.5)	12 (12.5)
2	Employers (45) (%)	36 (79.5)	03 (07)	06 (13.5)
3	Executives (95) (%)	68 (72)	22 (23)	05 (05)
4	Officers of TU (50) (%)	34 (68)	07 (14)	09 (18)
5	Professionals (95) (%)	71 (75)	20 (21)	04 (04)

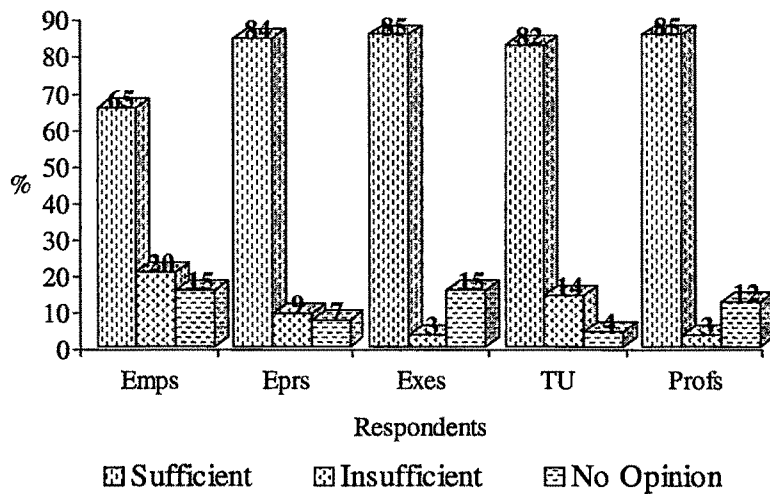


■ Sufficient ■ Insufficient ■ No Opinion

Contrary to that the 12.5% employees, 07% employers, 23% executives, 14% officers of TU, and 21% professionals found these provisions are insufficient. The 12.5% employees, 13.5% employers, 05% executives, 18% officers of TU, and 04% professionals did not express any opinion.

Table No 6.13
Respondents Opinion About The Legislative Provisions Under ESI
Scheme In India

Maternity Benefit				
Sl No	Respondents (295)	Sufficient	Insufficient	No Opinion
1.	Employees (20) (%)	13 (65)	04 (20)	03 (15)
2	Employers (45) (%)	38 (84)	04 (09)	03 (07)
3	Executives (95) (%)	81 (85)	03 (03)	11 (12)
4	Officers of TU (50) (%)	41 (82)	07 (14)	02 (4)
5	Professionals (95) (%)	81 (85)	03 (03)	11 (12)

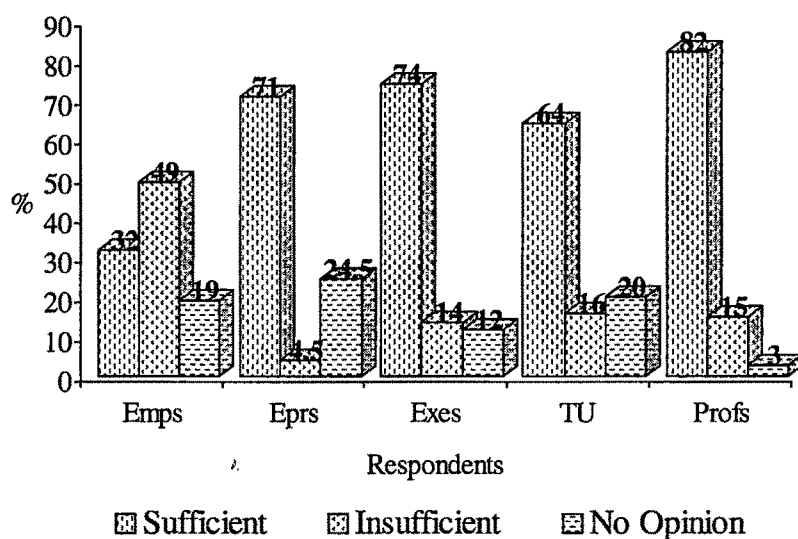


The Table No 6.13 indicates the view of the respondents (including 20 female workers) on the adequacy of the Maternity benefit provisions under the ESI Scheme in India. It is evident from the table that the 65% female employees, 84% employers, 85% executives, 82% officers of TU, and 85% professionals considered these provisions as sufficient. The survey further resulted that the 20% female employees, 09% employers, 03% executives, 14% officers of TU, and 03% professionals felt that these provisions are insufficient. The 15% employees, 07% employers, 12% executives, 12% officers of TU, and 12% professionals expressed no opinion on the subject matter.

The Table No. 6.14 reflects the views of the respondents as regards to adequacy of the disablement benefit provisions under the ESI Scheme. It is observed from the data that the 32% employees, 71% employers, 74% executives, 64% officers of TU, and 82% professionals declared these provisions as sufficient. Contrary to that the 49% employees, 4.5% employers, 14% executives, 16% officers of TU, and 15% professionals felt that these provisions are insufficient.

Table No. 6.14
Respondents Opinion About The Legislative Provisions Under ESI
Scheme In India

Disablement Benefit				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	30 (32)	47 (49)	18 (19)
2	Employers (45) (%)	32 (71)	02 (04.5)	11 (24.5)
3	Executives (95) (%)	70 (74)	13 (14)	12 (12)
4	Officers of TU (50) (%)	32 (64)	08 (16)	10 (20)
5	Professionals (95) (%)	78 (82)	14 (15)	03 (03)

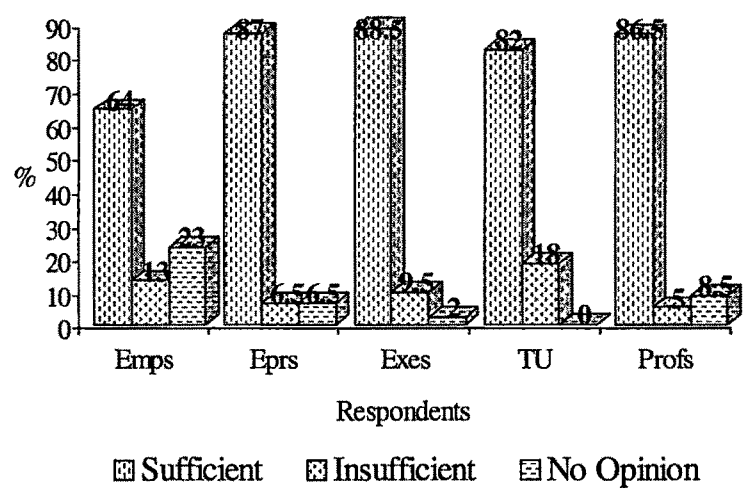


The 19% employees, 24.5% employers, 12% executives, 20% officers of TU, and 03% professionals did not express any opinion on the subject matter. Majority of the employees felt that the rate of compensation in

case of temporary and permanent disablement is very low and the attitude of the employers towards the scheme is not positive.

Table No. 6.15
Respondents Opinion About The Legislative Provisions Under ESI
Scheme In India

Funeral Benefit				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	61 (64)	12 (13)	22 (23)
2	Employers (45) (%)	39 (87)	03 (06.5)	03 (06.5)
3	Executives (95) (%)	84 (88.5)	09 (09.5)	02 (02)
4	Officers of TU (50) (%)	41 (82)	09 (18)	00 (00)
5	Professionals (95) (%)	82 (86.5)	05 (05)	08 (8.5)



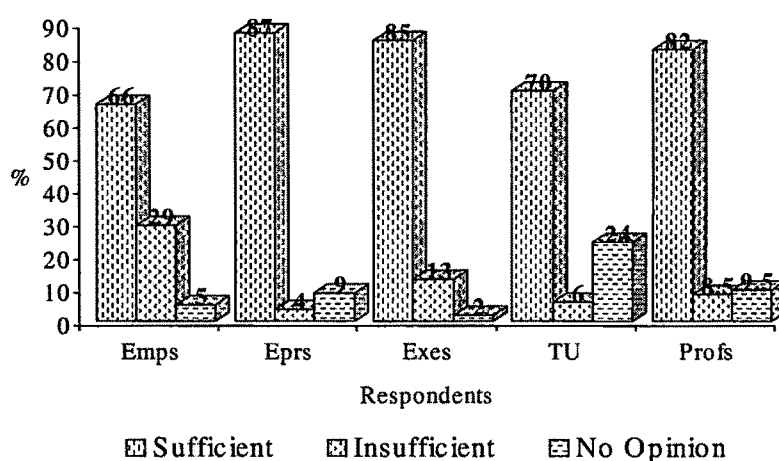
The Table No 6.15 shows the opinions of the respondents on the adequacy

of the Funeral benefit provisions under the ESI Scheme in India. It is evident from the table that the majority of the respondents like 64% employees, 87% employers, 88.5% executives, 82% officers of TU, and 86.5% professionals considered these provisions as sufficient. The survey further resulted that the 12% employee, 07% employers, 9.5% executives, 18% officers of TU, and 05% professionals felt that these provisions are insufficient. The 05% employees, 02% employers, 09% executives, 00% officers of TU, and 8.5% professionals did not form any view on the issue.

Table No. 6.16
Respondents Opinion About The Legislative Provisions Under ESI
Scheme In India

Dependent Benefits				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	62 (66)	28 (29)	05 (05)
2	Employers (45) (%)	39 (87)	02 (04)	04 (09)
3	Executives (95) (%)	81 (85)	12 (13)	02 (02)
4	Officers of TU (50) (%)	35 (70)	03 (06)	12 (24)
5	Professionals (95) (%)	78 (82)	08 (08.5)	09 (9.5)

The Table No 6.16 indicates the view of the respondents on the adequacy of the dependent benefit provisions under the ESI Scheme in India. The survey found that the 66% employees, 87% employers, 85% executives, 70% officers of TU, and 82% professionals considered these provisions as sufficient.

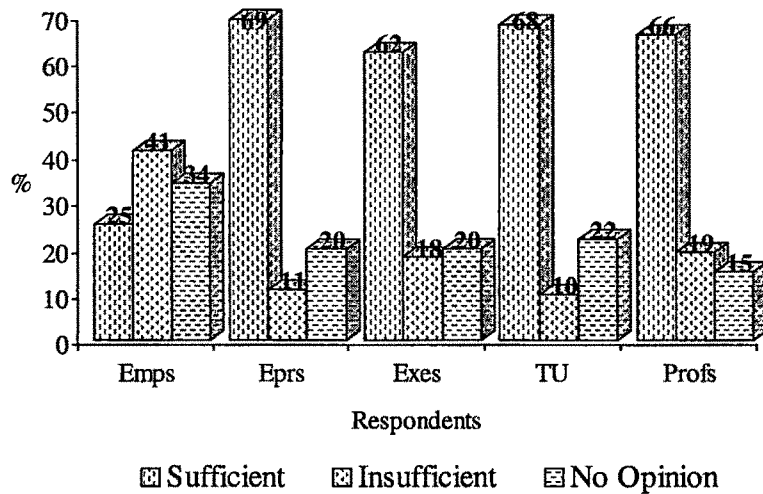


Contrary to that the 29% employees, 04% employers, 13% executives, 06% officers of TU, and 8.5% professionals felt that these provisions are inadequate. The 05% employees, 09% employers, 02% executives, 24% officers of TU, and 9.5% professionals expressed no opinion on the subject matter. Overall dependent benefit provision may be considered as adequate.

Table No. 6.17
Respondents Opinion About The Legislative Provisions Under
Gratuity Scheme In India

Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	24 (25)	39 (41)	32 (34)
2	Employers (45) (%)	31 (69)	05 (11)	09 (20)
3	Executives (95) (%)	59 (62)	17 (18)	19 (20)
4	Officers of TU (50) (%)	34 (68)	05 (10)	11 (22)
5	Professionals (95) (%)	62 (65)	18 (19)	15 (16)

The Table No 6.17 shows the views of the respondents on the adequacy of the Gratuity Scheme in India. It is observed that the 25% employees, 69% employers, 62% executives, 68% officers of TU, and 65% professionals declared these provisions as sufficient.



The 41% employees, 11% employers, 18% executives, 10% officers of TU, and 19% professionals felt that these provisions are insufficient. The 34% employees, 20% employers, 20% executives, 11% officers of TU, and 16% professionals did not comment on the subject matter.

The Table No 6.18 depicts the 66% employees, 87% employers, 85% executives, 70% officers of TU, and 82% professionals considered these provisions as sufficient. Contrary to that the 29% employees, 04% employers, 13% executives, 06% officers of TU, and 8.5% professionals felt that these provisions are inadequate. The 05% employees, 09% employers, 02% executives, 24% officers of TU, and 9.5% professionals expressed no opinion on the subject matter.

Table No. 6.18
Respondents Opinion About The Legislative Provisions Under
Provident Fund Schemes In India

Provident Fund Scheme				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	62 (65)	18 (19)	15 (16)
2	Employers (45) (%)	37 (82)	05 (11)	03 (07)
3	Executives (95) (%)	61 (64)	23 (24)	11 (12)
4	Officers of TU (50) (%)	32 (64)	07 (14)	11 (22)
5	Professionals (95) (%)	63 (66)	18 (19)	14 (15)

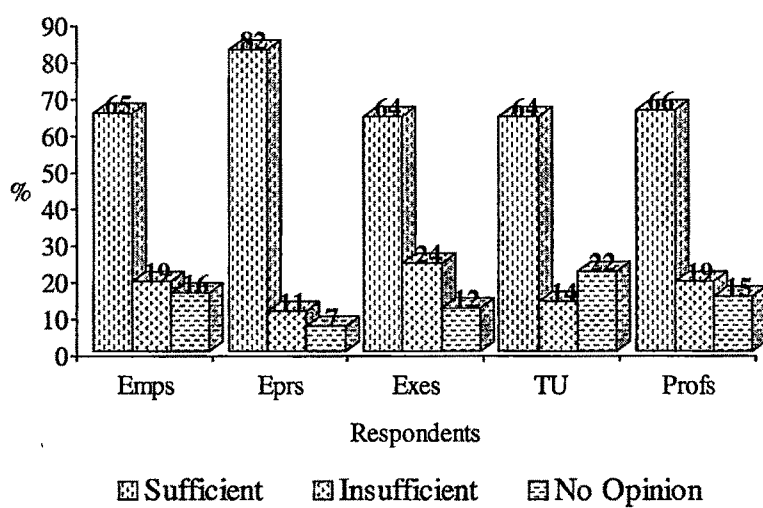
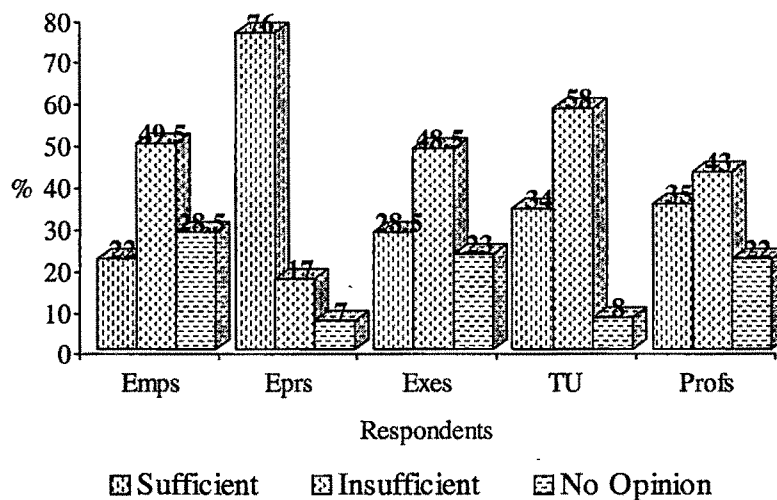


Table No. 6.19
Respondents Opinion About The Legislative Provisions Under
Provident Fund Schemes In India

Pension Scheme				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	21 (22)	47 (49.5)	27 (28.5)
2	Employers (45) (%)	34 (76)	08 (17)	03 (07)
3	Executives (95) (%)	27 (28.5)	46 (48.5)	22 (23)
4	Officers of TU (50) (%)	17 (34)	29 (58)	04 (08)
5	Professionals (95) (%)	33 (35)	41 (43)	21 (22)

The Table No 6.19 shows the views of the respondents as regard to adequacy of the Pension Scheme the under PF Schemes.



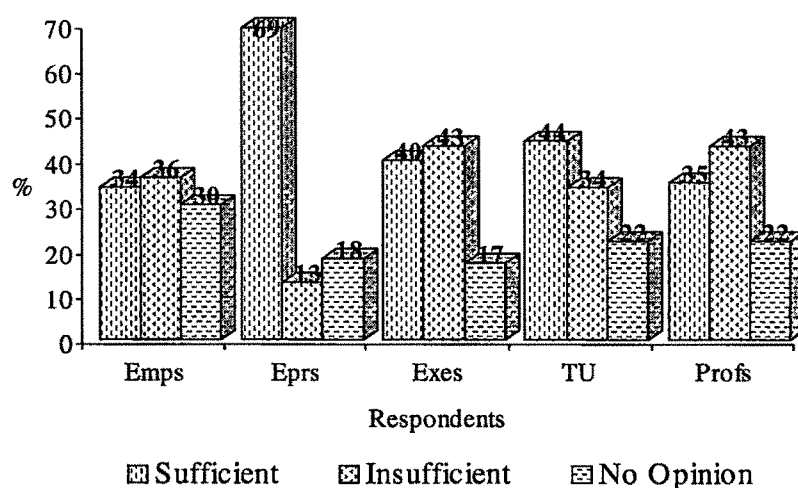
It is evident from the data that 22% employees, 76% employers, 28.5% executives, 34% officers of TU, and 35% professionals considered these

provisions as sufficient. 49.5% employees, 17% employers, 48.5% executives, 58% officers of TU, and 43% professionals felt that these provisions are inadequate. The 28.5% employees, 07% employers, 23% executives, 08% officers of TU, and 22% professionals did not form any opinion on the subject matter. Majority of the beneficiaries felt the scheme is not sufficient due to inadequate amount of pension and high age eligibility.

Table No. 6.20
Respondents Opinion About The Legislative Provisions Under
Provident Fund Schemes In India

Deposit Linked Insurance Scheme				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	32 (34)	34 (36)	29 (30)
2	Employers (45) (%)	31 (69)	06 (13)	08 (18)
3	Executives (95) (%)	38 (40)	41 (43)	16 (17)
4	Officers of TU (50) (%)	22 (44)	17 (34)	11 (22)
5	Professionals (95) (%)	33 (35)	41 (43)	21 (22)

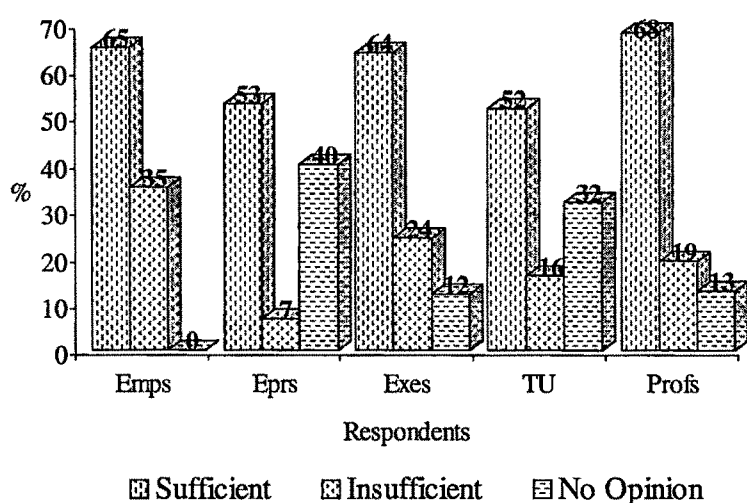
It is observed from the Table No 6.20 that 34% employees, 69% employers, 40% executives, 44% officers of TU, and 35% professionals found Deposit Link Insurance Scheme provisions as sufficient. Contrary to that as 36% employees, 13% employers, 43% executives, 34% officers of TU, and 43% professionals felt that these provisions are inadequate. The 30% employees, 18% employers, 17% executives, 22% officers of TU, and 22% professionals did not form any opinion on the issue.



It is evident that majority of the effected employees, executive and the professionals were unsatisfied with the existing Scheme.

Table No. 6.21
Respondents Opinion About The Legislative Provisions Under
Maternity Benefits Scheme In India

Maternity Leave				
Sl No	Respondents (295)	Sufficient	Insufficient	No Opinion
1.	Employees (20) (%)	13 (65)	07 (35)	00 (00)
2	Employers (45) (%)	24 (53)	03 (07)	18 (40)
3	Executives (95) (%)	61 (64)	23 (24)	11 (12)
4	Officers of TU (50) (%)	26 (52)	08 (16)	16 (32)
5	Professionals (95) (%)	65 (68)	18 (19)	12 (13)

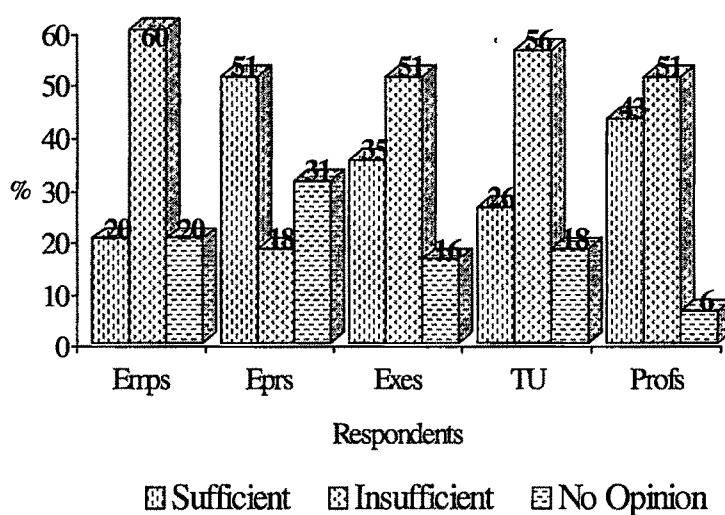


The Table No 6.21 includes the opinion of the respondents on the Maternity Leave under Maternity Benefit Scheme. The sample size of 20 female workers along with other respondents was interviewed on the subject. The observations of 65% female employees, 53% employers, 64% executives, 52% officers of TU, and 68% professionals declared that these benefit are sufficient. Where as 35% employees 07% employers, 24% executives, 16% officers of TU, and 19% professionals found these benefit as inadequate. The 40% employers, 12% executives, 32% officers of TU, and 13% professionals expressed no opinions. It is concluded that female employees satisfied with the existing provisions.

The Table No 6.22 shows the respondents views on the Maternity Bonus under the Maternity Benefits Scheme. It is observed that the 20% female employees, 51% employers, 36% executives, 26% officers of TU, and 43% professionals felt the existing provisions are sufficient. 60% employees, 18% employers, 51% executives, 66% officers of TU, and 51% professionals considered it insufficient.

Table No. 6.22
Respondents Opinion About The Legislative Provisions Under
Maternity Benefits Scheme In India

Maternity Bonus				
Sl No	Respondents (295)	Sufficient	Insufficient	No Opinion
1.	Employees (20) (%)	04 (20)	12 (60)	04 (20)
2	Employers (45) (%)	23 (51)	08 (18)	14 (31)
3	Executives (95) (%)	34 (36)	49 (51)	12 (13)
4	Officers of TU (50) (%)	13 (26)	28 (56)	09 (18)
5	Professionals (95) (%)	41 (43)	48 (51)	06 (06)

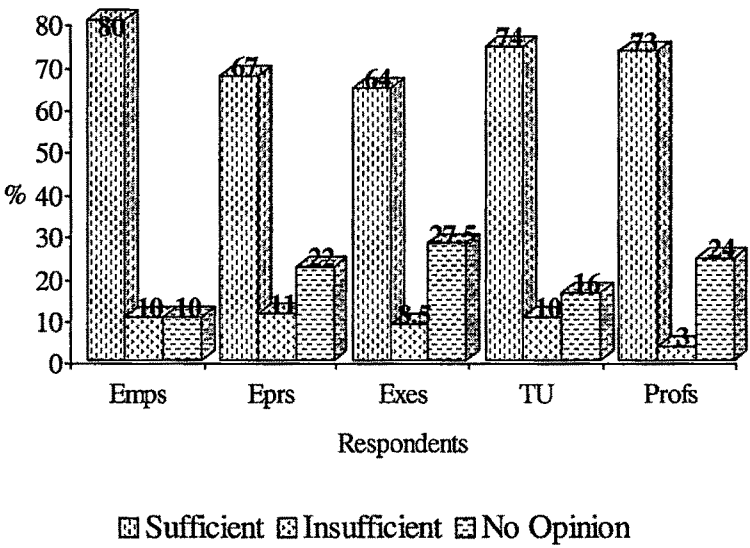


The 20% employees, 31% employers, 13% executives, 18% officers of TU, and 06% professionals did not formulate any opinion on

the issue. It is seen that Majority of the beneficiaries are not considered the provision sufficient.

Table No. 6.23
Respondents Opinion About The Legislative Provisions Under
Maternity Benefits Scheme In India

Family Planning Benefit				
Sl No	Respondents (295)	Sufficient	Insufficient	No Opinion
1.	Employees (20)	16	02	02
	(%)	(80)	(10)	(10)
2	Employers (45)	30	05	10
	(%)	(67)	(11)	(22)
3	Executives (95)	61	08	26
	(%)	(64)	(08.5)	(27.5)
4	Officers of TU (50)	37	05	08
	(%)	(74)	(10)	(16)
5	Professionals (95)	69	03	23
	(%)	(73)	(03)	(24)



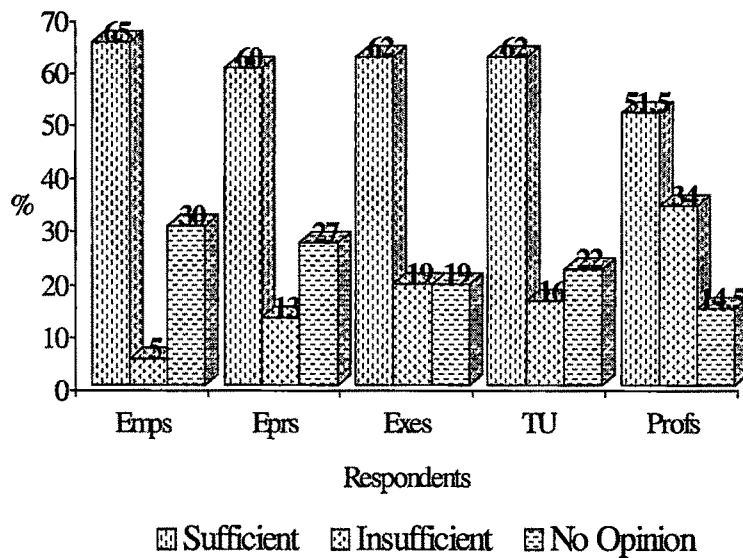
It is evident from the data of the Table No 6.23 that majority of the respondents like 80% employees, 67% employers, 64% executives, 74% officers of TU, and 73 % professionals considered the Family Planning Benefits under the Maternity Benefits Scheme. Contrary to that 10% employees, 11% employers, 08.5% executives, 10 officers of TU, and 03% professionals held different view. The 10% employees, 22% employers, 27.5% executives, 16% officers of TU, and 24% professionals did not formulate any views on the issues.

Table No. 6.24
Respondents Opinion About The Legislative Provisions Under
Maternity Benefits Scheme In India

Maternity Sick Leave				
Sl No	Respondents (295)	Sufficient	Insufficient	No Opinion
1.	Employees (20) (%)	13 (65)	01 (05)	06 (30)
2	Employers (45) (%)	27 (60)	06 (13)	12 (27)
3	Executives (95) (%)	59 (62)	18 (19)	18 (19)
4	Officers of TU (50) (%)	31 (62)	08 (16)	11 (22)
5	Professionals (95) (%)	49 (51.5)	32 (34)	14 (14.5)

The Table No 6.24 indicates the views of the respondents on the Maternity Sick leave provision under the Maternity Benefits Scheme. It is observed that above average respondents like 65 employees, 60 employers, 62% executives, 62% officers of TU, and 51.5 % professionals found these

benefits as sufficient. 05% employees, 13% employers, 19% executives, 16% officers of TU, and 34% professionals held different view.



The 30% employees, 27% employers, 19% executives, 22% officers of TU, and 14.5% professionals did not form any views on the issues. It is seen that these respondents held that the Maternity Sick Leave provisions are adequate and require the implementation part to be intensified on the practical aspect.

The Table No 6.25 includes the opinions of the respondents on the death compensation under the WMC Scheme It is evident from data that 43%employees, 60% employers, 62% executives, 68% officers of TU, and 66 % professionals considered these benefits under the WMC Scheme is adequate. Contrary to that 30% employees, 13% employers, 18% executives, 10% officers of TU, and 19% professionals held different view. The 27% employees, 27% employers, 20% executives, 22% officers of TU, and 11% professionals did not formulate any views on the issues.

Table No. 6.25
Respondents Opinion About The Legislative Provisions Under WMC
Scheme In India

Death Compensation				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	41 (43)	28 (30)	26 (27)
2	Employers (45) (%)	27 (60)	06 (13)	12 (27)
3	Executives (95) (%)	59 (62)	17 (18)	19 (20)
4	Officers of TU (50) (%)	34 (68)	05 (10)	11 (22)
5	Professionals (95) (%)	62 (66)	18 (19)	15 (15)

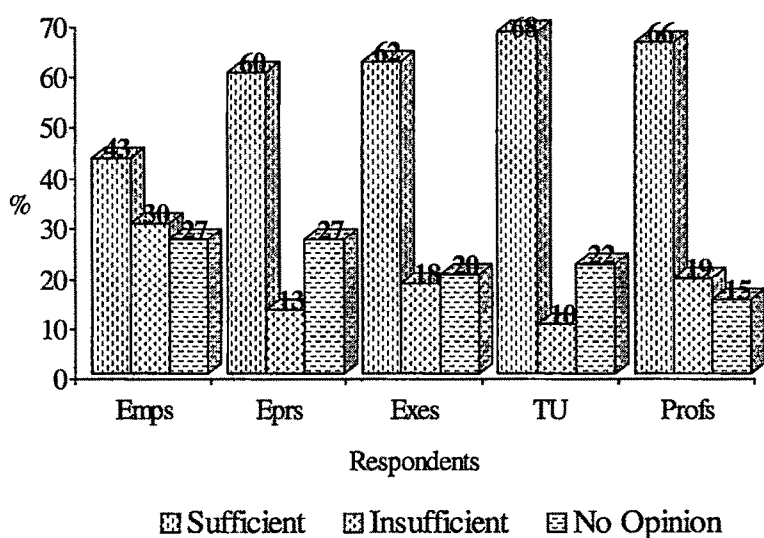
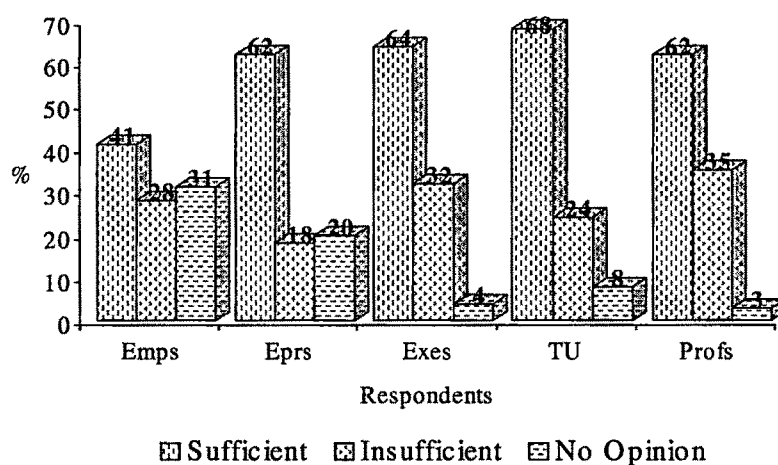


Table No. 6.26
Respondents Opinion About The Legislative Provisions Under WMC
Scheme In India

Permanent Disablement Compensation				
SI No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	39 (41)	27 (28)	29 (31)
2	Employers (45) (%)	28 (62)	08 (18)	09 (20)
3	Executives (95) (%)	61 (64)	30 (32)	04 (04)
4	Officers of TU (50) (%)	34 (68)	12 (24)	04 (08)
5	Professionals (95) (%)	59 (62)	33 (35)	03 (03)



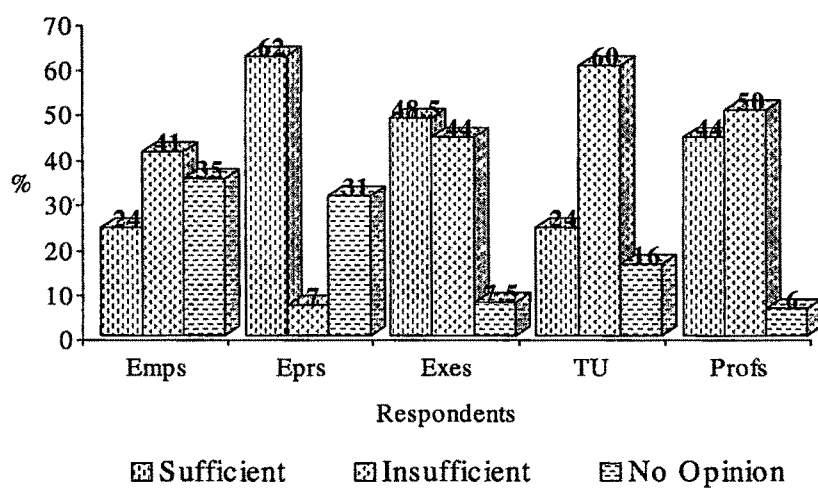
The Table No 6.26 shows the view of the respondents on the Permanent Disablement Compensation provision under the WMC Scheme. It is noticed that 41%employees, 62% employers, 64% executives, 68% officers of TU, and 62 % professionals considered these benefits under the Scheme is adequate. Where as 28% employees, 18% employers, 32%

executives, 24% officers of TU, and 35% professionals found the benefits are insufficient. The 31% employees, 20% employers, 04% executives, 08% officers of TU, and 03% professionals did not form any views on the issues. It appears that beneficiaries (employees) are not satisfied with the provisions of the benefits as large number of unwillingness to comment and 28% held negative.

Table No. 6.27
Respondents Opinion About The Legislative Provisions Under WMC
Scheme In India

Temporary Disablement Compensation				
Sl No	Respondents (370)	Sufficient	Insufficient	No Opinion
1.	Employees (95) (%)	23 (24)	39 (41)	33 (35)
2	Employers (45) (%)	28 (62)	03 (07)	14 (31)
3	Executives (95) (%)	46 (48.5)	42 (44)	07 (7.5)
4	Officers of TU (50) (%)	12 (24)	30 (60)	08 (16)
5	Professionals (95) (%)	42 (44)	47 (50)	06 (06)

It is evident from the Table No 6.27 that Majority of the employees (41%), Officers of TU (60%), and professionals (50%) held that the Temporary Disablement Benefit under the WMC Scheme is inadequate. Contrary to that 62% employer, and 48.5% executive found the benefit provision is sufficient. The 35% employees, 31% employers, 7.5% executive, 16% officers of TU, and 06% professionals did not express any view on the issue.

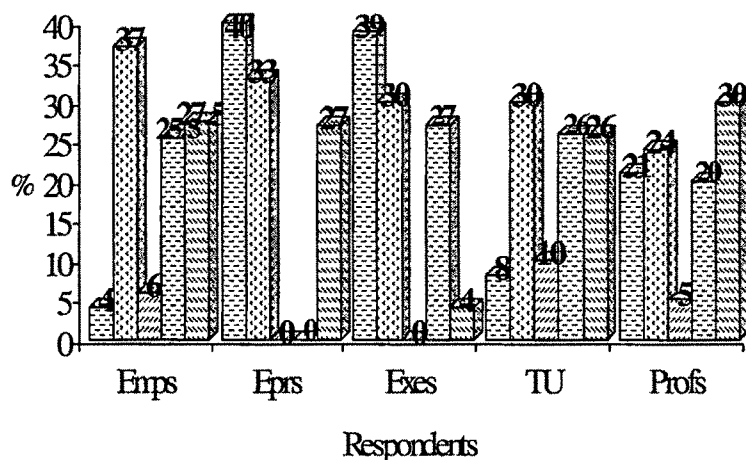


This benefit provision is not sufficient from the viewpoint of the beneficiaries, and considered the low amount of compensation as compare to the sufferings.

Table No. 6.28
Respondents Opinion About The Practical Position Of The Benefits
Under The ESI Scheme

Medical Benefits						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	04 (04)	35 (37)	06 (06)	24 (25.5)	26 (27.5)
2	Employers (45) (%)	18 (40)	15 (33)	00 (00)	00 (00)	12 (27)
3	Executives (95) (%)	37 (39)	28 (30)	00 (00)	26 (27)	04 (04)
4	Officers of TU (50) (%)	04 (08)	15 (30)	05 (10)	13 (26)	13 (26)
5	Professionals (95) (%)	20 (21)	23 (24)	05 (05)	19 (20)	28 (30)

The Table No 6.28 indicates the respondents view on the practical position of the Medical Benefits under the ESI Scheme. It is observed that the 31.5%(06+25.5) employees, 27% executives, 36%(10+26) officers of TU, and 25% (05+20) professionals considered the benefit as bad. Whereas 41%(04+37) employees, 73%(40+33) employers, 69%(39+30) executives, 38%(08+30) officers of TU, and 45% (21+24) professionals considered it satisfactory. The 27.5% employees, 27% employers, 04% executive, 26% officers of TU, and 30% professionals did not comment on the subject matter.



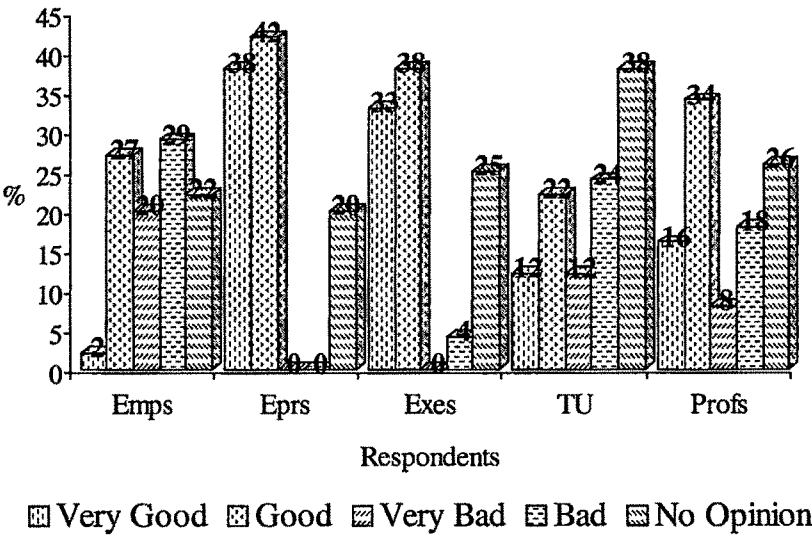
Very Good Good Very Bad Bad No Opinion

The majority of the employees held that medical treatment, availability of medicines, facilities, and staff are not at all satisfactory. Some of the executives and professionals opined that the administration of the ESI hospitals, clinics, and dispensaries is with the ESI Corporation, and the provisions of medical facilities is assigned to the state governments. This creates problem in effective administration and control of the scheme. There is lack of cooperation and coordination between these agencies. Consequently the employees suffer. Moreover there are acute shortage of

latest medical instruments and lack of facilities to meet the emergency cases.

Table No. 6.29
Respondents Opinion About The Practical Position Of The Benefits
Under The ESI Scheme

Sickness Benefit						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	02 (02)	26 (27)	19 (20)	27 (29)	21 (22)
2	Employers (45) (%)	17 (38)	19 (42)	00 (00)	00 (00)	09 (20)
3	Executives (95) (%)	31 (33)	36 (38)	00 (00)	04 (04)	24 (25)
4	Officers of TU (50) (%)	06 (12)	11 (22)	06 (12)	12 (24)	19 (38)
5	Professionals (95) (%)	15 (16)	32 (34)	08 (08)	17 (18)	23 (24)



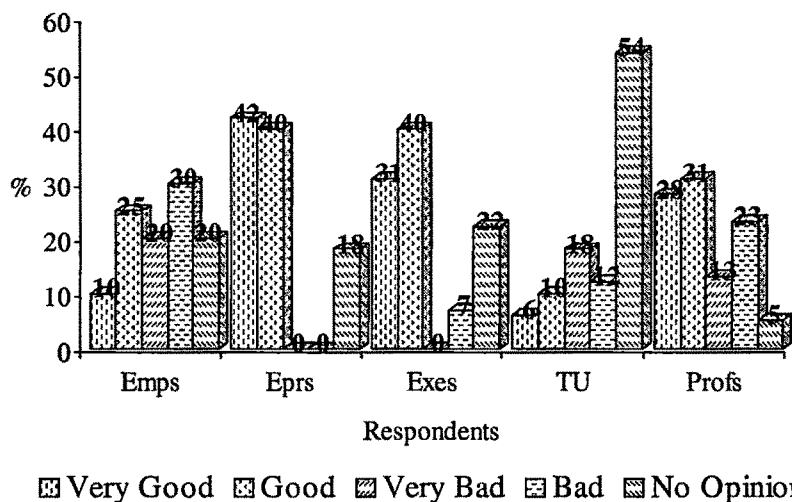
The Table No 6.29 shows that the respondents opinion on the practical position of the Sickness Benefits under the ESI Scheme. It is evident from the table data that the 29%(09+27) employees, 80%(38+42) employers, 71%(33+38) executives, 33%(12+22) officers of TU, and 50% (16+34) professionals considered the benefit as in good position. Contrary to that 49%(20+29) employees, 00% employers, 27% executives, 36%(12+24) officers of TU, and 26% (08+18) professionals considered the benefit unsatisfactory. The 22% employees, 20% employers, 25% executive, 38% officers of TU, and 24% professionals did not comment on the issue. It is noticed that majority of the beneficiaries are not satisfied with the benefit, because of its complex claim procedure and the low amount of the benefits.

Table No. 6.30
Respondents Opinion About The Practical Position Of The Benefits
Under The ESI Scheme

Maternity Benefits						
Sl No	Respondents (295)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (20) (%)	02 (10)	05 (25)	04 (20)	06 (30)	04 (20)
2	Employers (45) (%)	19 (42)	18 (40)	00 (00)	00 (00)	08 (18)
3	Executives (95) (%)	29 (31)	38 (40)	00 (00)	07 (07)	21 (22)
4	Officers of TU (50) (%)	03 (06)	05 (10)	09 (18)	06 (12)	27 (54)
5	Professionals (95) (%)	27 (28)	29 (31)	12 (13)	22 (23)	05 (05)

The Table No 6.30 includes the views of the respondents as regard to the practical aspect of Maternity Benefits under the ESI Scheme in India. It is

observed from the data that the 50%(20+30) employees, 00% employers, 07% executives, 30%(18+12) officers of TU, and 36% (13+23) professionals did not find these benefits in good position. Where as 35%(10+25) employees, 82%(40+42) employers, 71%(31+40) executives, 16% (06+10) officers of TU, and 59% (28+31) professionals considered the benefits are in good condition. The 20% employees, 18% employers, 22% executive, 54% officers of TU, and 05% professionals did not comment on the subject matter. It is concluded that the Majority of the female beneficiaries considered the benefits as ineffective especially in small institutions.



Because of scheme is not encouraged by the employers and they avoid employment of female workers. They also manipulate the maternity benefit provisions.

The Table No 6.31 (below) depicts that the majority of the respondents like 65.5%(29.5+36) employees, 96%(60+36) employers, 62%(23+39) executives, 66%(12+22) officers of TU, and58% (18+40) professionals considered the benefit as in good position. Contrary to that 07 employees, 00% employers, 8.5% executives, 00% officers of TU, and 20% professionals considered the benefit unsatisfactory. The 27.5% employees,

04% employers, 29.5% executive, 34% officers of TU, and 22% professionals did not formulate any views on the issue

Table No. 6.31
Respondents Opinion About The Practical Position Of The Benefits
Under The ESI Scheme

Funeral Benefit						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	28 (29.5)	34 (36)	00 (00)	07 (07)	26 (27.5)
2	Employers (45) (%)	27 (60)	16 (36)	00 (00)	00 (00)	02 (04)
3	Executives (95) (%)	22 (23)	37 (39)	00 (00)	08 (08.5)	28 (29.5)
4	Officers of TU (50) (%)	12 (24)	21 (42)	00 (00)	00 (00)	17 (34)
5	Professionals (95) (%)	17 (18)	38 (40)	00 (00)	19 (20)	21 (22)

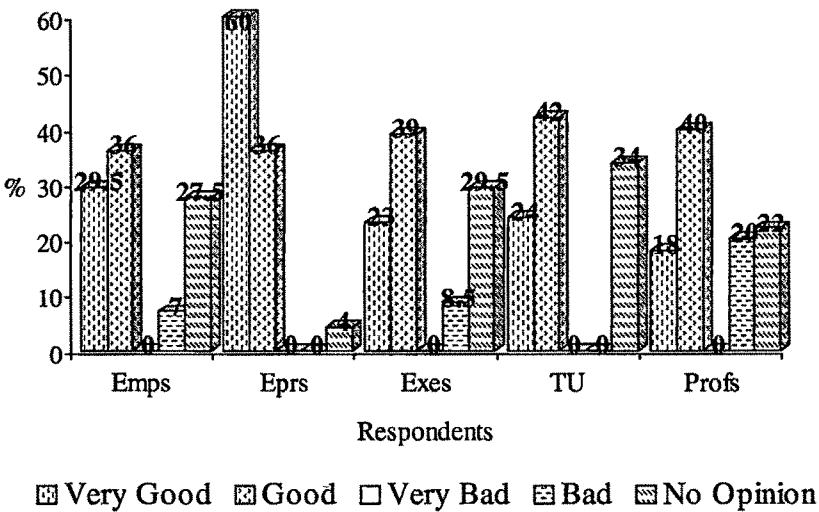
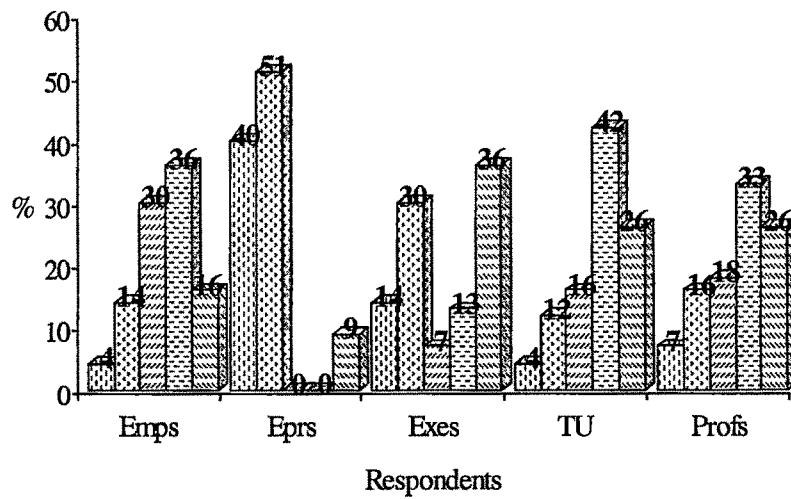


Table No. 6.32
Respondents Opinion About The Practical Position Of The Benefits
Under The ESI Scheme

Disablement Benefits						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	04 (04)	13 (14)	29 (30)	34 (36)	15 (16)
2	Employers (45) (%)	18 (40)	23 (51)	00 (00)	00 (00)	04 (09)
3	Executives (95) (%)	13 (14)	29 (30)	07 (07)	12 (13)	34 (36)
4	Officers of TU (50) (%)	02 (04)	06 (12)	08 (16)	21 (42)	13 (26)
5	Professionals (95) (%)	07 (07)	15 (16)	17 (18)	31 (33)	25 (26)



Very Good
 Good
 Very Bad
 Bad
 No Opinion

The Table No 6.32 includes the opinion of the respondents on practical position of the Disablement Benefits under the ESI Scheme. It is evident

from the data that the 66%(30+36) employees, 00% employers, 07% executives, 30%(18+12) officers of TU, and 36% (13+23) professionals felt that the benefits are not in good position. The 18(04+14) employees, 91%(41+50) employers, 44%(14+30) executives, 16%(04+12) officers of TU, and 22%(07+15) professionals considered these benefits are in good condition. The 16% employees, 09% employers, 36% executive, 26% officers of TU, and 26 professionals did not form any views on the issue. It is seen that majority of the beneficiaries, professionals and executives felt these benefits are below satisfaction level. Because of its complex claim procedure and inadequate compensation.

Table No. 6.33
Respondents Opinion About The Practical Position Of The Benefits
Under The ESI Scheme

Dependents Benefits						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	14 (15)	31 (32.5)	03 (03)	17 (18)	30 (31.5)
2	Employers (45) (%)	28 (62)	13 (29)	00 (00)	00 (00)	04 (09)
3	Executives (95) (%)	39 (41)	35 (37)	00 (00)	08 (08)	13 (14)
4	Officers of TU (50) (%)	17 (34)	18 (36)	00 (00)	08 (16)	07 (14)
5	Professionals (95) (%)	09 (09.5)	36 (38)	06 (06)	27 (28.5)	17 (18)

It is evident from the Table No 6.33 that the majority of the respondents like 47.5%(15+32.5) employees, 91%(62+29) employers, 78%(41+37) executives, 70%(34+36) officers of TU, and 47.5% (09.5+38)

professionals considered the benefit as in good position. Contrary to that the 21% (03+18) employees, 00% employers, 8% executives, 16% officers of TU, and 34.5%(06+28.5) professionals found these benefits unsatisfactory. The 31.5% employees, 09% employers, 14% executive, 14% officers of TU, and 18% professionals did not express any views on the issue.

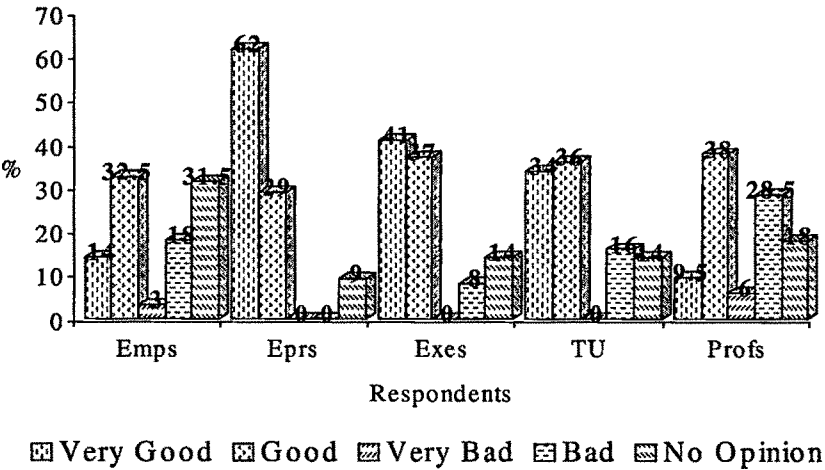
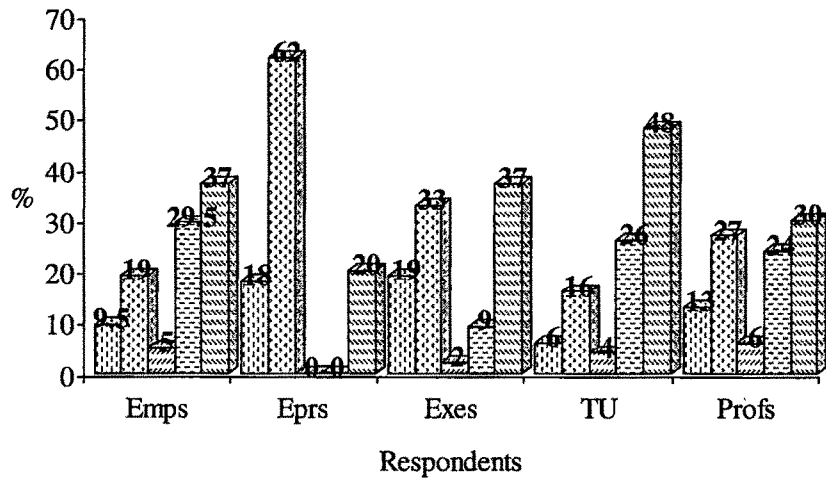


Table No. 6.34
Respondents Opinion About The Practical Position Of The Benefits
Under The Gratuity Scheme

Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	09 (09.5)	18 (19)	05 (05)	28 (29.5)	35 (37)
2	Employers (45) (%)	08 (18)	28 (62)	00 (00)	00 (00)	09 (20)
3	Executives (95) (%)	18 (19)	31 (33)	02 (02)	09 (09)	35 (37)
4	Officers of TU (50) (%)	03 (06)	08 (16)	02 (04)	13 (26)	24 (48)
5	Professionals (95) (%)	12 (13)	26 (27)	06 (06)	23 (24)	28 (30)

The Table No 6.34 shows the respondents view on practical position of the payment of the gratuity under the Gratuity Scheme. It is clear from the data that the position is below satisfaction level as expressed by 34.5% (05+29.5) employees with 37% abstain from comments, officers of TU 30% (04+26) with 48% no opinions, and 30%(06+24) professionals with 30% abstain from comments.

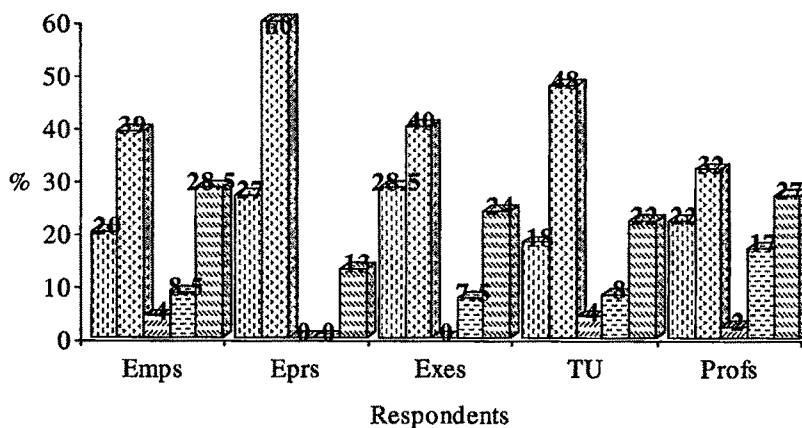


Very Good
 Good
 Very Bad
 Bad
 No Opinion

Where as the 80%(18+62) employers along with 20% no opinion, and 52% (19+33) executives long with 30% no views, felt that the scheme is in good position. The large numbers of no views may be due to ignorance in case of employees and otherwise to hide the practical facts from the exposition. Overall the scheme is not satisfactory and the situation is very bad in small organizations.

The Table No 6.35 includes the opinions of the respondents as regard to the practical aspect of the Provident Fund under the PF Schemes. It is observed that majority of the respondents like 595%(20+39) employees, 87%(27+60) employers, 68.5%(28.5+40) executives, 66%(18+48) officers of TU, and 54% (22+32) professionals found the benefit as in good position. Contrary to that 12.5% (04+8.5) employees, 00% employers,

7.5% executives, 12%(04+08) officers of TU, and 19%(02+17) professionals found these benefits as bad.



Very Good Good Very Bad Bad No Opinion

Table No 6.35

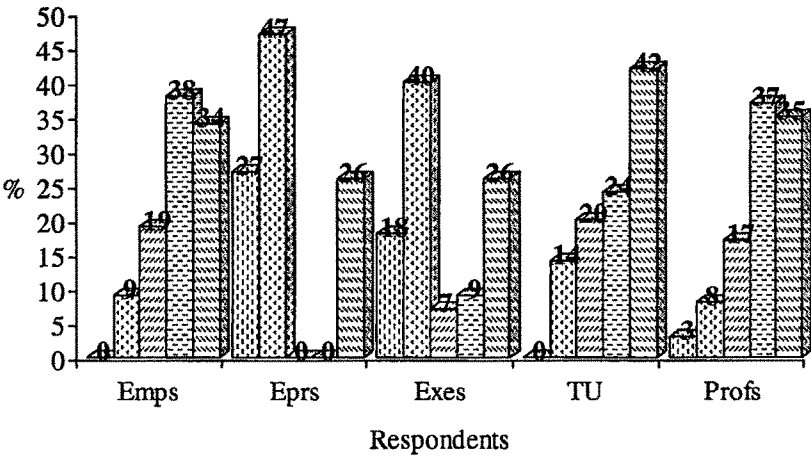
**Respondents Opinion About The Practical Position Of The Benefits
Under The Provident Fund Schemes**

Provident Fund Scheme						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	19 (20)	37 (39)	04 (04)	08 (08.5)	27 (28.5)
2	Employers (45) (%)	12 (27)	27 (60)	00 (00)	00 (00)	06 (13)
3	Executives (95) (%)	27 (28.5)	38 (40)	00 (00)	07 (07.5)	23 (24)
4	Officers of TU (50) (%)	09 (18)	24 (48)	02 (04)	04 (08)	11 (22)
5	Professionals (95) (%)	21 (22)	30 (32)	02 (02)	16 (17)	26 (27)

The 28.5% employees, 13% employers, 24% executive, 22% officers of TU, and 27% professionals did not express any views on the issue.

Table No. 6.36
Respondents Opinion About The Practical Position Of The Benefits
Under The Provident Fund Schemes

Pension Scheme						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	00 (00)	09 (09)	18 (19)	36 (38)	32 (34)
2	Employers (45) (%)	12 (27)	21 (47)	00 (00)	00 (00)	12 (26)
3	Executives (95) (%)	17 (18)	38 (40)	07 (07)	09 (09)	24 (26)
4	Officers of TU (50) (%)	00 (00)	07 (14)	10 (20)	12 (24)	21 (42)
5	Professionals (95) (%)	03 (03)	08 (08)	16 (17)	35 (37)	33 (35)



Very Good
 Good
 Very Bad
 Bad
 No Opinion

It is observed from the Table No 6.36 that the practical aspect of the

Pension Scheme under the PF Scheme is rated as bad by the 57%(19+38) employees, 44%(20+24) officers of TU with 42% no views, and 54% (17+37) professionals with 35% no opinions. Contrary to that 74% (27+47) employers with 26% no views, and 58%(18+40) executives with 26% no opinions, found these benefits are in good condition. The majority of the beneficiaries felt that the amount of the pension is inadequate and the eligibility age should be reduced. Moreover this scheme is effective in big organizations but adverse in small institutions.

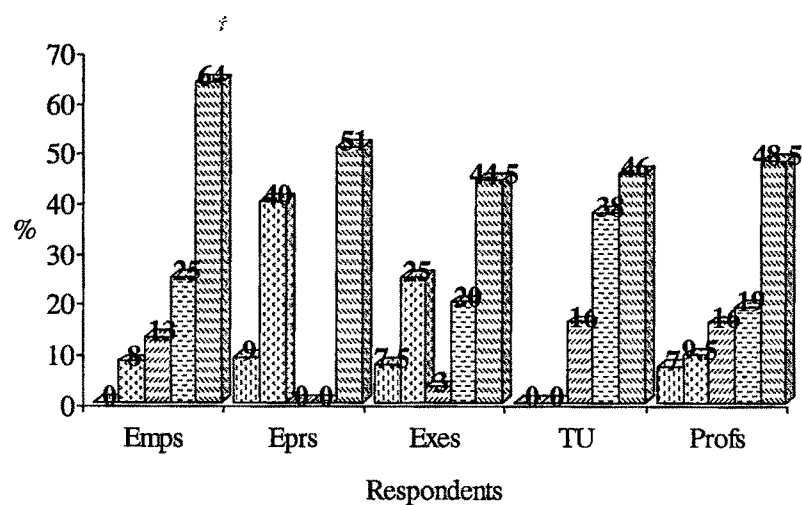
Table No. 6.37

**Respondents Opinion About The Practical Position Of The Benefits
Under The Provident Fund Schemes**

Deposit Linked Insurance Scheme						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	00 (00)	08 (08)	12 (13)	24 (25)	61 (64)
2	Employers (45) (%)	04 (09)	18 (40)	00 (00)	00 (00)	23 (51)
3	Executives (95) (%)	07 (07.5)	24 (25)	03 (03)	19 (20)	42 (44.5)
4	Officers of TU (50) (%)	00 (00)	00 (00)	08 (16)	19 (38)	23 (46)
5	Professionals (95) (%)	07 (07)	09 (09.5)	15 (16)	18 (19)	46 (48.5)

The Table No 6.37 shows the views of the respondents on the practical aspect of the Deposit Linked Insurance Scheme under the PF Schemes. It is evident that the 38%(13+25) employees, 23%(03+20) executives, 54%(16+38) officers of TU, and 35% (16+19) professionals considered the benefit as in bad position. Where as the 08% employees, 49%(09+40)

employers, 32.5%(7.5+25) executives, 00% officers of TU, and 16.5%(07+09.5) professionals found these benefits satisfactory.



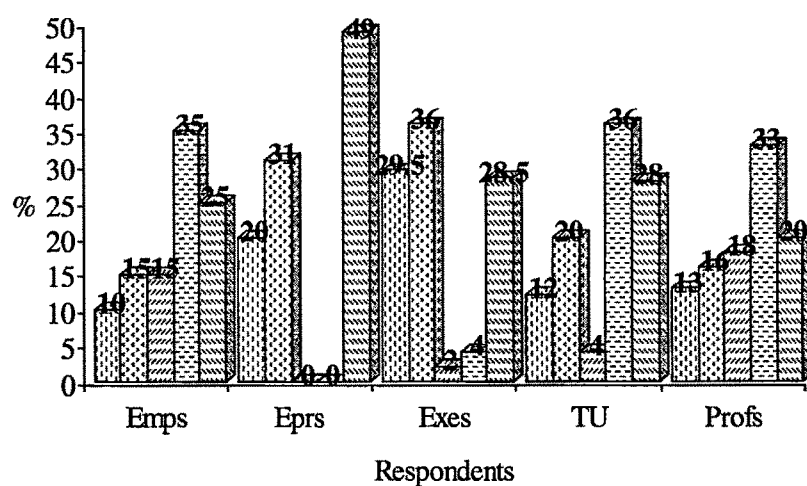
Very Good Good Very Bad Bad No Opinion

The 64% employees, 51% employers, 44.5% executive, 46% officers of TU, and 48.5% professionals did not express any views on the issue. The inference may be drawn that Scheme is not at all in good position and awareness level is very low among the respondents.

It is evident from the Table No 6.38 that 50%(15+35) female workers with 25% no views, 40%(04+36) officers of TU with 28% abstain from views, and 51%(18+33) professionals with 38% no views, found that the practical aspect of the Maternity Benefit under the Maternity Benefits Scheme is below satisfaction level, and considered as bad. Contrary to that 51%(20+31) employers with 49% no opinions and 65.5%(29.5+36) executives with 28.5% no views, felt that the scheme is in good condition. A large numbers of the respondents did not express any opinion on the issue, because of exposition of the reality and ignorance of the provisions.

Table No. 6.38
Respondents Opinion About The Practical Position Of The Benefits
Under The Maternity Benefits Scheme

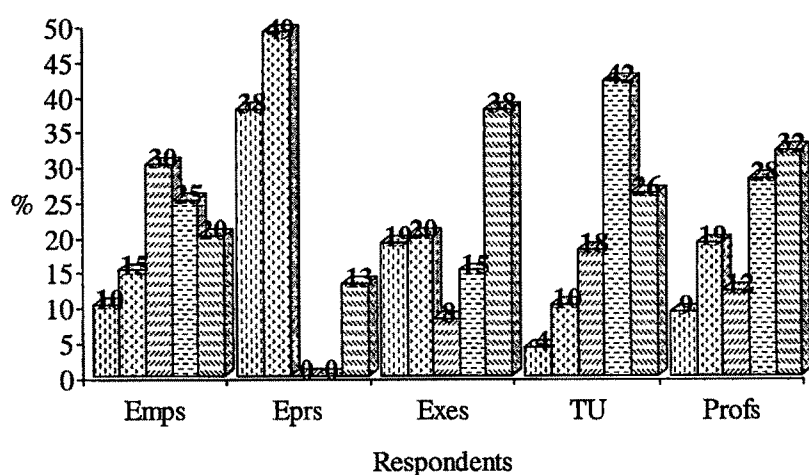
Maternity Leave						
Sl No	Respondents (295)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (20) (%)	02 (10)	03 (15)	03 (15)	07 (35)	05 (25)
2	Employers (45) (%)	09 (20)	14 (31)	00 (00)	00 (00)	22 (49)
3	Executives (95) (%)	28 (29.5)	34 (36)	02 (02)	04 (04)	27 (28.5)
4	Officers of TU (50) (%)	06 (12)	10 (20)	02 (04)	18 (36)	14 (28)
5	Professionals (95) (%)	12 (13)	15 (16)	18 (18)	31 (33)	19 (20)



Very Good
 Good
 Very Bad
 Bad
 No Opinion

Table No. 6.39
Respondents Opinion About The Practical Position of The Benefits
Under The Maternity Benefits Scheme

Maternity Bonus						
Sl No	Respondents (295)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (20) (%)	02 (10)	03 (15)	06 (30)	05 (25)	04 (20)
2	Employers (45) (%)	17 (38)	22 (49)	00 (00)	00 (00)	06 (13)
3	Executives (95) (%)	18 (19)	19 (20)	08 (08)	14 (15)	36 (38)
4	Officers of TU (50) (%)	02 (04)	05 (10)	09 (18)	21 (42)	13 (26)
5	Professionals (95) (%)	09 (09)	18 (19)	11 (12)	27 (28)	30 (32)



Very Good
 Good
 Very Bad
 Bad
 No Opinion

It is observed from the Table No 6.39 that the majority of the beneficiaries as 55%(30+25) employees, 60%(18+42) officers of TU, and 40% (12+28) professionals considered the benefit as in bad position. Contrary to that

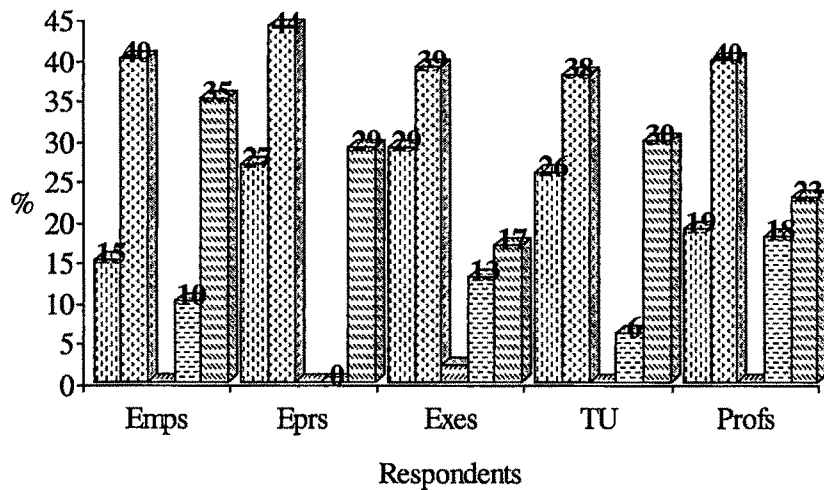
87%(38+49) employers and 39%(19+20) executives, found these benefits satisfactory. The 20% employees, 13% employers, 38% executive, 26% officers of TU, and 32% professionals did not express any view on the issue. It is evident that majority of the female respondents are not satisfied with the Medical Bonus, as considered very low in the present scenario. Maternity medical facilities are generally provided at selective places, and are inadequate. So these respondents compel to move to the private hospitals or clinics.

Table No. 6.40
Respondents Opinion About The Practical Position of The Benefits
Under The Maternity Benefits Scheme

Family Planning						
Sl No	Respondents (295)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (20) (%)	03 (15)	08 (40)	00 (00)	02 (10)	07 (35)
2	Employers (45) (%)	12 (27)	20 (44)	00 (00)	00 (00)	13 (29)
3	Executives (95) (%)	28 (29)	37 (39)	02 (02)	12 (13)	16 (17)
4	Officers of TU (50) (%)	13 (26)	19 (38)	00 (00)	03 (06)	15 (30)
5	Professionals (95) (%)	18 (19)	38 (40)	00 (00)	17 (18)	22 (23)

The Table No 6.40 includes the views of the respondents on practical position the Family Planning benefit under the Maternity Benefits Scheme. It is found that the majority of the respondents like 55%(15+40) employees, 71% (27+44) employers, 68%(29+39) executives,

64%(26+38) officers of TU, and 59% (19+40) professionals considered the benefit as in above average condition.



Very Good Good Very Bad Bad No Opinion

Some of the respondents like 10% employers15% (02+13) executives, 06% officers of TU, and 18% professionals held that these schemes are not good. The 35% employees, 29% employers, 17% executive, 30% officers of TU, and 23% professionals did not express any view on the issue. Majority of the beneficiaries did not specify any reason for the inadequacy of the benefit.

The Table No 6.41 provides the opinions of the respondents on the practical aspect of the Maternity Sick Leave under the Maternity Benefits Scheme. It is evident from the data that the 35%(15+20) female workers felt the benefits are not in good condition, supported by the other respondents like, 47.5%(19+28.5) executive, 53%(19+34) officers of TU, and 59% (20+39) professionals. Contrary to that 45%(10+35) employees, 71%(40+31) employers, 24%(07+17) executives, 10% (06+04) officers of TU, and 15.5%(8.5+07) professionals held the benefits are in good position.

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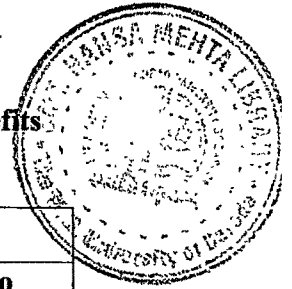
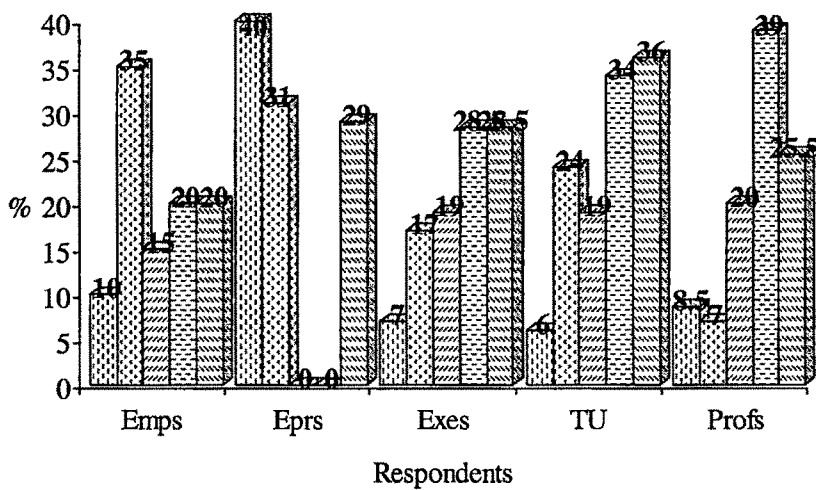


Table No. 6.41
Respondents Opinion About The Practical Position Of The Benefits
Under The Maternity Benefits Scheme

Maternity Sickness Leave						
Sl No	Respondents (295)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (20) (%)	02 (10)	07 (35)	03 (15)	04 (20)	04 (20)
2	Employers (45) (%)	18 (40)	14 (31)	00 (00)	00 (00)	13 (29)
3	Executives (95) (%)	07 (07)	16 (17)	18 (19)	27 (28.5)	27 (28.5)
4	Officers of TU (50) (%)	03 (06)	02 (04)	09 (19)	17 (34)	19 (36)
5	Professionals (95) (%)	08 (08.5)	07 (07)	19 (20)	37 (39)	24 (25.5)



Very Good
 Good
 Very Bad
 Bad
 No Opinion

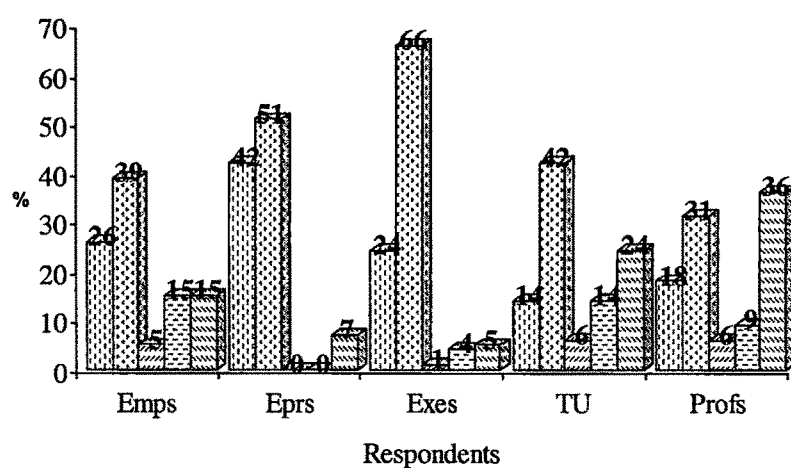
The 20% employees, 29% employers, 28.5% executive, 36% officers of TU, and 25.5% professionals did not express any view on the issue. The

no opinion option shows that most of the respondents reluctant to discuss on the issue due to ignorance and exposition of ground realities.

Table No. 6.42
Respondents Opinion About The Practical Position Of The Benefits
Under The WMC Scheme

Death Compensation						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	25 (26)	37 (39)	05 (05)	14 (15)	14 (15)
2	Employers (45) (%)	19 (42)	23 (51)	00 (00)	00 (00)	03 (07)
3	Executives (95) (%)	23 (24)	62 (66)	01 (01)	04 (04)	05 (05)
4	Officers of TU (50) (%)	07 (14)	21 (42)	03 (06)	07 (14)	12 (24)
5	Professionals (95) (%)	17 (18)	29 (31)	06 (06)	09 (09)	34 (36)

It is observed from the data of Table No 6.42 that the majority of the respondents like 65%(29+39) employees, 93%(42+51) employers, 70%(24+66) executives, 56%(14+42) officers of TU, and 49% (18+31) professionals considered the death compensation under the WMC Scheme as in good position. The 20%(05+15) employees, 05%(01+04) executives and 15%(06+09) professionals, found these benefits as unsatisfactory. The 15% employees, 07% employers, 05% executive, 24% officers of TU, and 36% professionals did not express any view on the issue.



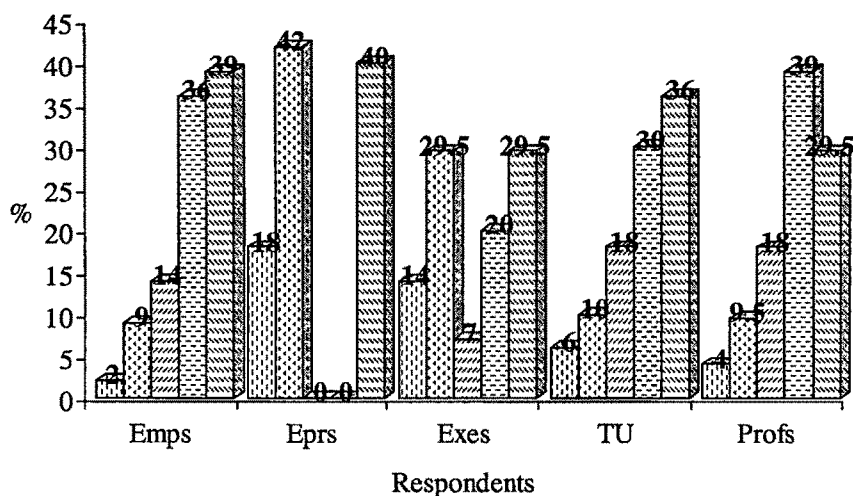
Very Good Good Very Bad Bad No Opinion

Some of the respondents felt that the amount should be paid in one-month period.

Table No. 6.43

**Respondents Opinion About The Practical Position Of The Benefits
Under The WMC Scheme**

Permanent Disablement Compensation						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	02 (02)	09 (09)	13 (14)	34 (36)	37 (39)
2	Employers (45) (%)	08 (18)	19 (42)	00 (00)	00 (00)	18 (40)
3	Executives (95) (%)	13 (14)	28 (29.5)	07 (07)	19 (20)	28 (29.5)
4	Officers of TU (50) (%)	03 (06)	05 (10)	09 (18)	15 (30)	18 (36)
5	Professionals (95) (%)	04 (04)	09 (09.5)	17 (18)	37 (39)	28 (29.5)



Very Good Good Very Bad Bad No Opinion

The Table No 6.43 shows the opinion of the respondents on the practical aspect of the Permanent Disablement Compensation under WMC Scheme. It is noticed that the 50%(14+36) employees, 48%(18+30) officers of TU, and 57% (18+37) professionals considered the benefit as in bad position. Contrary to that 60%(18+42) employers and 43.5%(14+29.5) executives, found these benefits satisfactory. The 39% employees, 40% employers, 29.5% executive, 36% officers of TU, and 29.5% professionals did not formulate any view on the issue. Majority of the respondents including beneficiaries found that the benefit claim procedure is complex and prolonged, which needed to be simplified.

It is evident from Table No. 6.44 that the 60%(27+33) employees, 07% employers, 16% (07+09.5) executives, 68%(26+42) officers of TU, and 69% (24+45) professionals considered the benefit as in bad position. Contrary to that the 03% employees, 73%(20+53) employers, 33.5%(8.5+25) executives, 10% officers of TU, and 16%(07.5+08.5) professionals found these benefits satisfactory. The 37% employees, 20%

employers, 50% executive, 22% officers of TU, and 25% professionals did not form any opinion on the subject matter.

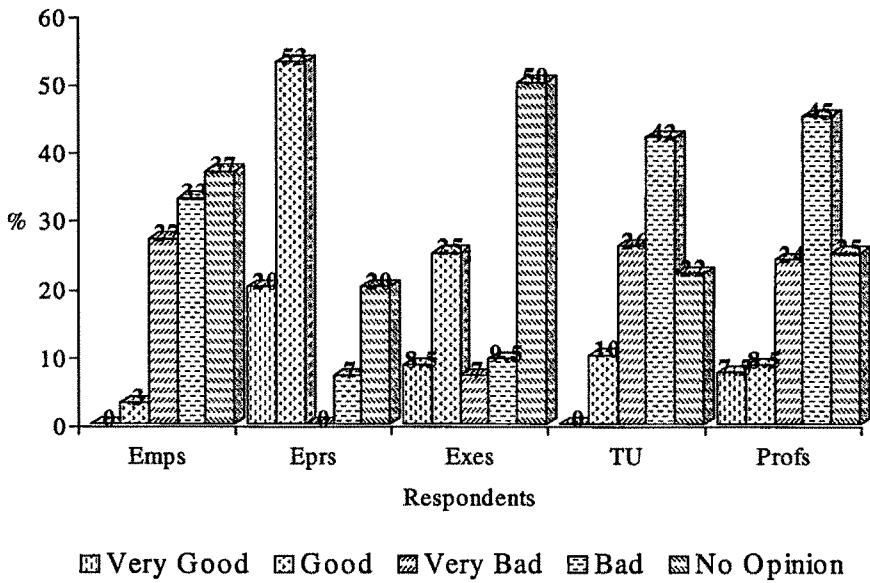


Table No. 6.44
Respondents Opinion About The Practical Position Of The Benefits
Under The WMC Scheme

Temporary Disablement Compensation						
Sl No	Respondents (370)	Very Good	Good	Very Bad	Bad	No Opinion
1.	Employees (95) (%)	00 (00)	03 (03)	26 (27)	31 (33)	35 (37)
2	Employers (45) (%)	09 (20)	24 (53)	00 (00)	03 (07)	09 (20)
3	Executives (95) (%)	08 (08.5)	24 (25)	07 (07)	09 (09.5)	47 (50)
4	Officers of TU (50) (%)	00 (00)	05 (10)	13 (26)	21 (42)	11 (22)
5	Professionals (95) (%)	07 (07.5)	08 (08.5)	23 (24)	43 (45)	24 (25)

Most of the respondents from employees, officers of TU, and professionals opined that the Temporary Disablement Compensation is rarely paid to the workers. It differs from small commercial institutions to big institutions. Subsequently the attitude of the employers is not satisfactory towards the benefit. The benefits claims procedure is complex and unknown to the majority of the beneficiaries.

Table No. 6.45
Respondents Opinion On The Attitude Of The Employers
Considering The Social Security Schemes as Financial Burden

Sl No.	Respondents (370)	Yes	No	No Opinion
1.	Employees (95) (%)	67 (71)	07 (07)	21 (22)
2.	Employers (45) (%)	00 (00)	29 (64)	16 (36)
3.	Executives (95) (%)	12 (13)	43 (45)	40 (42)
4.	Officers of TU (50) (%)	27 (54)	04 (08)	19 (38)
5.	Professionals (95) (%)	43 (45)	06 (06)	46 (49)

It is evident from data in Table No 6.45 that the 71% employees, 00% employers, 13% executives, 54% officers of TU, and 45% professionals considered the benefit as financial burden. Contrary to that the 07% employees, 64% employers, 45% executives, 08% officers of TU, and 06% professionals held the different opinions. The 22% employees, 36% employers, 42% executive, 38% officers of TU, and 49% professionals did not form any opinion on the issue

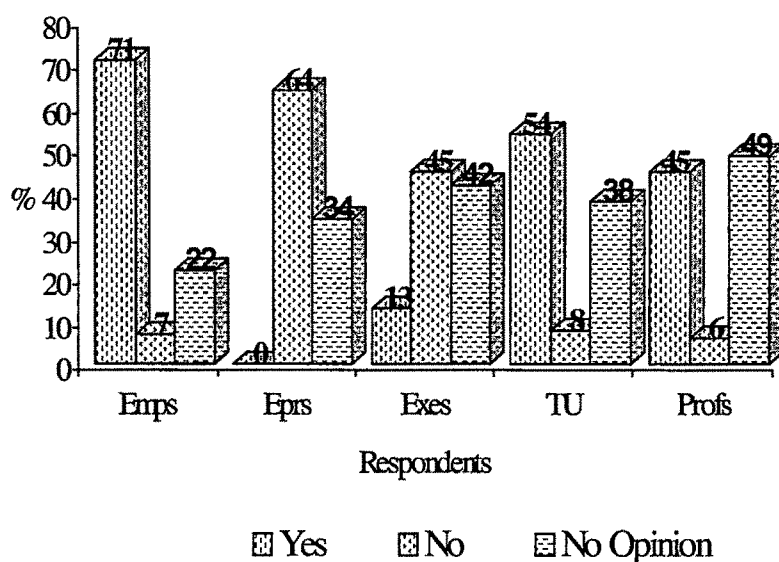
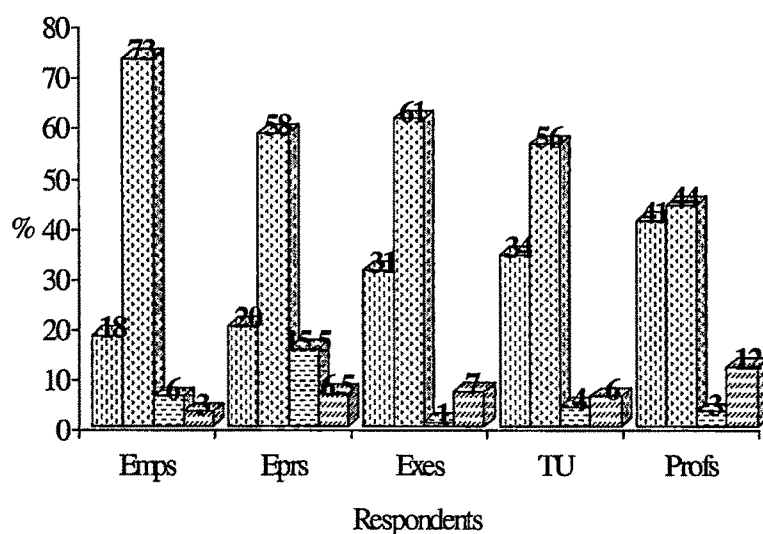


Table No. 6.46

**Respondents Opinion About The Setting Up The Employees Sureksha
Courts/ Employees Bench of High Courts In District/State Levels In India
Under The Comprehensive Social Security Scheme**

Sl No	Respondents (370)	Strongly Recommend	Recommend	Not Recommend	No Opinion
1.	Employees (95) (%)	17 (18)	69 (73)	06 (06)	03 (03)
2	Employers (45) (%)	09 (20)	26 (58)	07 (15.5)	03 (06.5)
3	Executives (95) (%)	29 (31)	58 (61)	01 (01)	07 (07)
4	Officers of TU (50) (%)	17 (34)	28 (56)	02 (04)	03 (06)
5	Professionals (95) (%)	39 (41)	42 (44)	03 (03)	11 (12)



■ Strongly Recds ■ Recommend ■ Not Recds ■ No Opinion

The Table No 6.46 shows the respondents opinion on setting up various employees Courts in district and State levels under the proposed Comprehensive Social Security Scheme. The respondents were explained about the concept of the Employees Suraksha Courts at District level, and Employees Bench at High Courts at State level with power to enforce its own decree and limitation of trail of any disputes, relating to the proposed Scheme. It is evident from above data that the 91%(18+73) employees, 78%(20+58) employers, 92% (31+61) executives, 90%(34+56) officers of TU, and 85% (41+44) professionals recommended the setting up of these courts. Contrary to that the 06% employees, 15.5% employers, 01% executives, 04% officers of TU, and 03% professionals did not recommend these Courts. The 03% employees, 06.5% employers, 07% executive, 06% officers of TU, and 12% professionals did not comment on the subject matter.

An overwhelming majority of the respondents wanted this kind of Courts to settle their disputes. These are well informed about the weaknesses of the present enforcement mechanism and conventional

courts. It would be very convenient and provide speedy and economical justice to the all concerned parties.

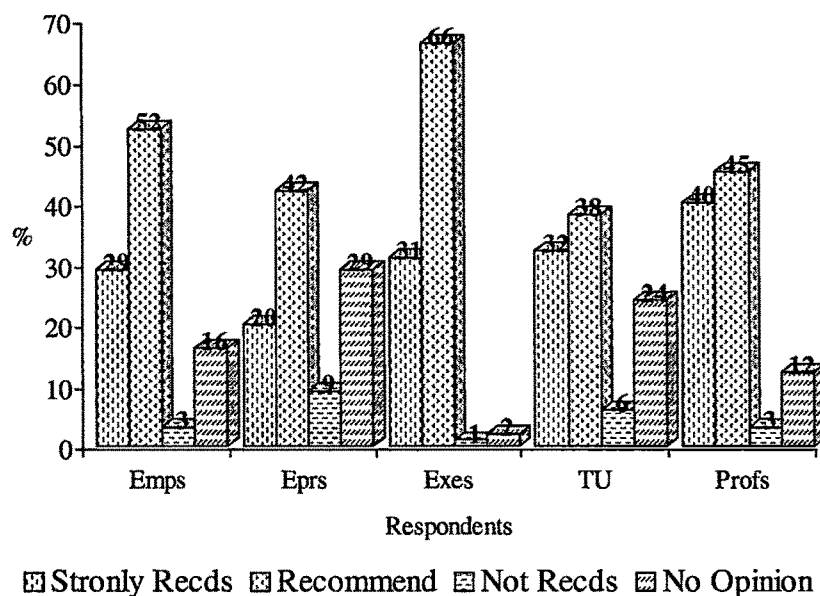
Table No. 6.47
Respondents Opinion About The Setting Up The Central Fund Under
The Comprehensive Social Security Scheme In India

Sl No	Respondents (370)	Strongly Recommend	Recom mend	Not Recommend	No Opinion
1.	Employees (95) (%)	28 (29)	49 (52)	03 (03)	15 (16)
2	Employers (45) (%)	09 (20)	19 (42)	04 (09)	13 (29)
3	Executives (95) (%)	29 (31)	63 (66)	01 (01)	02 (02)
4	Officers of TU (50) (%)	16 (32)	19 (38)	03 (06)	12 (24)
5	Professionals (95) (%)	38 (40)	43 (45)	03 (03)	11 (12)

The Table No 6.47 includes the views of the respondents as regard to setting up the Central fund under the Proposed Comprehensive Social Security Scheme. The respondents were briefly explained regarding the benefits of setting up of the Central Fund under the proposed Scheme. Where all the contributions from employers, employees pooled in one fund, which provides huge resources to serve better, with more benefits and effective control on income and expenditures. The Central as well as the State Governments will provides financial aids without interfering the administration of the Scheme.

It is observed from the data of the table that 81%(29+52) employees, 64% (20+42) employers, 97% (31+66) executives, 70%(32+38) officers of TU,

and 85% (40+45) professionals recommended the setting up of the fund.



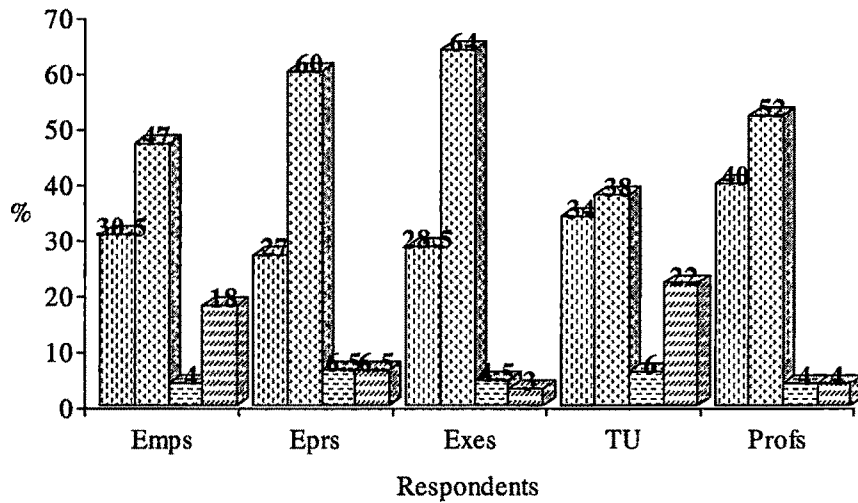
Contrary to this view 03% employees, 09% employers, 02% executives, 06% officers of TU, and 03% professionals did not favour recommendation of Central Fund. The 16 employees, 29% employers, 04% executives, 24% officers of TU, and 12% professionals did not formulate any view on the issue.

The Table No 6.48 includes the views of the respondents on the setting up simple claim procedure and payment of benefits with in 30 days through banks under the Proposed Scheme It is evident from the data that majority of the respondents like 78%(30.5+47.5) employees, 87% (27+60) employers, 92.5% (28.5+64) executives, 72%(34+38) officers of TU, and 92% (40+52) professionals recommended the setting up of such simple claim procedure. Contrary to this view 04% employees, 06.5% employers, 04.5% executives, 06% officers of TU, and 04% professionals did not recommend such procedure under the proposed scheme. The 18 employees, 06.5% employers, 03% executives, 22% officers of TU, and 04% professionals did not express any view on the issue.

Table No 6.48

**Respondents Opinion About The Setting Up The Simple Claim Procedure
And Payment Of The Benefits Through Banks With In 30 Days In India
Under The Comprehensive Social Security Scheme**

Sl No	Respondents (370)	Strongly Recommend	Recommend	Not Recommend	No Opinion
1.	Employees (95) (%)	29 (30.5)	45 (47.5)	04 (04)	17 (18)
2	Employers (45) (%)	12 (27)	27 (60)	03 (06.5)	03 (06.5)
3	Executives (95) (%)	27 (28.5)	61 (64)	04 (04.5)	03 (03)
4	Officers of TU (50) (%)	17 (34)	19 (38)	03 (06)	11 (22)
5	Professionals (95) (%)	38 (40)	49 (52)	04 (04)	04 (04)



▨ Strongly Recds ▨ Recommend ▨ Not Recds ▨ No Opinion

The Table No 6.49 depicts the views of the respondents on the minimizing of the hardship of the effected people by the proposed Comprehensive Social Security Scheme. All the respondents were explained about the whole scheme and its framework to eliminate the drawbacks in the existing social security schemes in India.

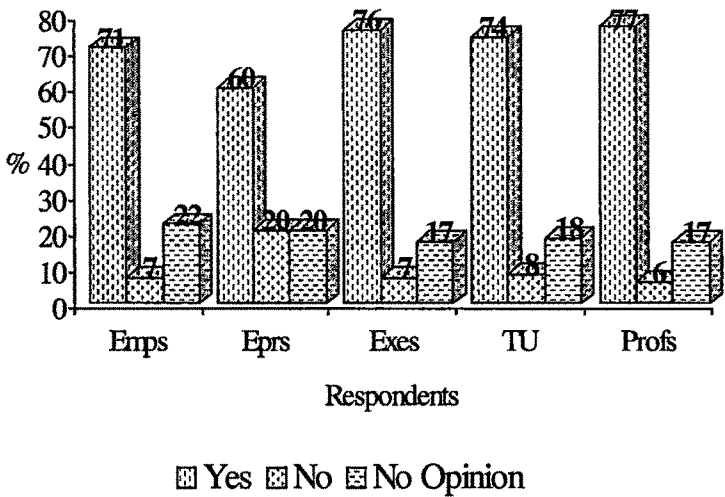


Table No. 6.49
Respondents Opinion About The Proposed Comprehensive Social Security Scheme In Minimizing The Hardship Of The Effected People

Sl No.	Respondents (370)	Yes	No	No Opinion
1.	Employees (95) (%)	67 (71)	07 (07)	21 (22)
2.	Employers (45) (%)	27 (60)	09 (20)	09 (20)
3.	Executives (95) (%)	72 (76)	07 (07)	16 (17)
4.	Officers of TU (50) (%)	37 (74)	04 (08)	09 (18)
5.	Professionals (95) (%)	73 (77)	06 (06)	16 (17)

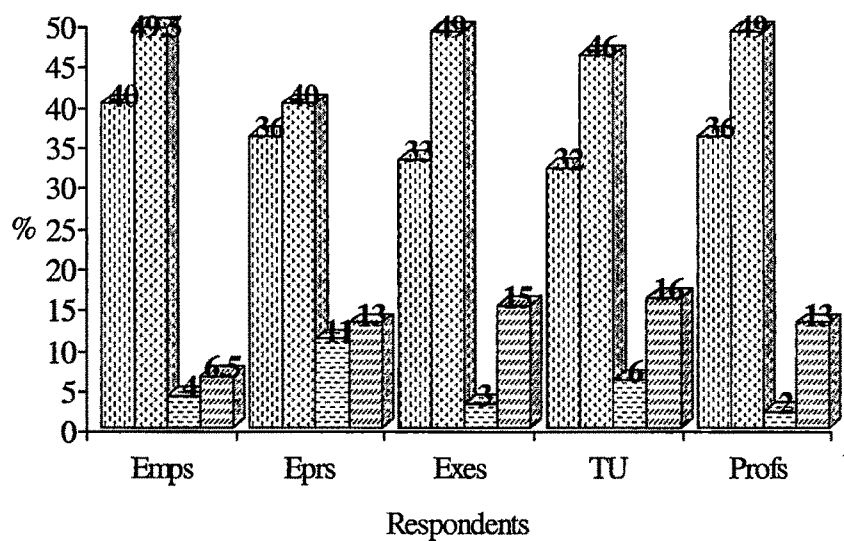
It is observed from the data collected that 71% employees, 60% employers, 76% executives, 74% officers of TU, and 77% professionals felt that the proposed scheme would certainly minimize the hardship of the concerned persons. But some respondents like, 07% employees, 20% employers, 07% executives, 08% officers of TU, and 06% professionals did not favour recommendation of Central Fund. The 16 employees, 29% employers, held the different opinions on the issue. The 22% executives, 20% employers, 17% executives, 18% officers of TU expressed, and 17% professionals did not formulate any comments on the issue.

Table No. 6.50
Respondents Opinion About The Setting Up The Comprehensive
Social Security Scheme In India

Sl No	Respondents (370)	Strongly Recommend	Recommend	Not Recommend	No Opinion
1.	Employees (95) (%)	38 (40)	47 (49.5)	04 (04)	06 (06.5)
2	Employers (45) (%)	16 (36)	18 (40)	05 (11)	06 (13)
3	Executives (95) (%)	31 (33)	47 (49)	03 (03)	14 (15)
4	Officers of TU (50) (%)	16 (32)	23 (46)	03 (06)	08 (16)
5	Professionals (95) (%)	34 (36)	47 (49)	02 (02)	12 (13)

All the respondents were briefed about its benefits, claim procedure, resources, enforcement, and administration of the proposed Comprehensive Social Security Scheme in India. How the beneficiaries and concerned peoples will be benefited from its implementation. It is shown in the above mentioned table that Majority of the respondents like

89.5%(40+49.5) employees, 76% (36+40) employers, 82% (33+49) executives, 78%(32+46) officers of TU, and 85% (36+49) professionals recommended the setting up of the proposed Comprehensive Social Security Scheme in India. Contrary to this view 04% employees, 11% employers, 03% executives, 06% officers of TU, and 02% professionals did not favour recommendation of proposed Comprehensive Social Security Scheme in India.



Strongly Recds Recommend Not Recds No Opinion

The 06.5% employees, 13% employers, 15% executives, 16% officers of TU, and 13% professionals did not express any opinions on the issue. A Model Bill is formulated after considering the views of the NCL, Study Group, and the opinions of the beneficiaries and concerned peoples.