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# Understanding Social Welfare Schemes for Beedi Workers of Allahabad District: A Conceptual Study

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## ABSTRACT

*In India, beedi workers belong to the unorganized sector which is a weaker earning category who are still living under below poverty line therefore the government has provided various welfare schemes to give them better physical and educational facilities which they lack due to poor economic conditions. Thus, in order to improve their living standards the government has provided beedi worker and its family various welfare facilities namely medical treatment, health, education, housing and entertainment facilities under the beedi worker welfare Act 1976. Under this Act the govt has provided various schemes. Those workers who have got identity cards made can avail the benefits of the various schemes. This paper is an attempt to study the status of Beedi workers in areas in and around Allahabad and to study the various welfare schemes.*

**KEYWORDS:** *Unorganized sector, Beedi worker, welfare schemes, Allahabad, economic conditions, living standards.*

## INTRODUCTION

The word ‘unorganized’ and ‘informal’ sectors are quite often used interchangeably. Internationally the term organized and unorganized as used in India is known as formal and informal. The main distinguishing feature of the two sectors is that the formal sector includes all government and private activities that are formally regulated and officially recognized by the state. The formal sector enjoys a lot of advantages over the informal sector by restrictions in the competition leading to a considerable reduction in the risk and uncertainty. On the other hand, operations in the informal sector are more exposed to certain risks and harassment of authorities. Workers in this sector are often exploited in terms of work and wages.

The informal sector may be characterized as consisting of units engaged in the production of goods or services with the primary objective of generating employment and incomes to the person concerned (*ICLS, ILO, 1993*). These units typically work at a low level of organization, with little or no division in the factors of production between labour and capital and operate in a very small scale.

The term unorganized sector when used in the Indian context is defined by National Commission for Enterprises in the Unorganised Sector, in their Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector as “*consisting of all unincorporated private enterprises owned by individuals or households engaged in the sale or production of goods and services operated on a proprietary or partnership basis and with less than ten total workers*”.

The commission considers all agricultural activities undertaken on agricultural holdings, either individually or in partnership, as being in the unorganized sector. According to the definition, it excludes only the plantation

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sector and other types of organized agriculture and covers a very large part of the agriculture. The definition is very generic and has no legal existence of its own and is very limited in its existence with a very low capacity.

## **HISTORY OF UNORGANISED SECTOR**

The term "unorganised sector" was first used in a study in Ghana which reviewed the theory of economy of developing countries which is characterized by the basic distinction between modern and traditional sectors and suggested to name them as formal and informal sectors.' The International Labor Organization (Employment Mission to Analyze the Employment Situation) worked out a strategy for employment and adopted the concept of informal sector.

According to the report there should be Concentration on the development efforts on informal sector to promote employment opportunities and to create an equitable distribution of income. Report suggested for promotion of employment opportunities and to achieve more equitable income distribution. Later in 1970, the concept gained considerable significance in the literature on development policy in general and employment policy. The informal sector is also known as unorganized, unregulated, unprotected, sweated, traditional, peasant, unremunerated, household sector etc. Keith Heart also uses the terms unorganized sector, unremunerated sector, and self-employed individuals alternatively and interchangeably to mean informal sector. (Keith Heart, 1973).

In the mid-1950s, Arthur Lewis developed a theoretical model of economic development based on the assumption that there was an unlimited supply of labor in most developing countries and that this vast pool of surplus labor would be absorbed as the modern industrial sector in these countries grew. It was therefore assumed that the traditional sector comprised of petty traders, small producers and a range of casual jobs would eventually be absorbed into the formal economy and disappear. This argument became less convincing since the 1970s when case studies on informal sector in various parts of the world began to reveal the highly active existence of men, women and children crowding at the bottom of the urban economy in Third World countries. So many studies have revealed the vast number of workers, in the Third World, striving hard to survive on the fruits of their labors outside the formal sector of the economy.

The formal –informal dichotomy can be regarded as a new variation on the dualism theories of the past. In the colonial era a contrast was constructed between an invasive western capitalist sector and an opposing eastern non-capitalist people's economy. In post-colonial development theory, the concept of dualism was applied to the dichotomy of traditional and modern. According to this view, the rural agricultural order was still predominantly pre-capitalist while the urban-based industrial economy was described as capitalist. In the most recent phase of the dualism doctrine capitalism is the label of only the advanced segment of the urban milieu: the formal sector. The modes of production in the lower economic terrain, rather questionably labelled as non-capitalist, are characterized as the informal sector.

The fact that sectors like trade and construction are important contributors to the unorganized sector and to informal employment is of significance, given the argument that it is regulation that is responsible the proliferation of unorganized units and informal employment. The stringent form of size-based regulation applies to the manufacturing sector, in which units that meet the criteria set by the Factories Act, 1948 need to register themselves and be subject to factory legislation. This legal distinction does not apply to non-agricultural sectors outside manufacturing. (C.P.Chandrashekar, 2014).

## **CHARACTERISTICS OF UNORGANIZED SECTOR**

The unorganized sector can be characterized as follows: -

- i. Lack of security of employment-

As the unorganized sector do not have a stable and regular employment, the wages are barely to subsistence. This is due to the availability of work only during seasonal cycles and the remaining, they are mostly unemployed and suffer from starvation. (Dr. Suresh Srivastava, 1995).

ii. Long working hours-

Long hours work in the unorganized sector beyond the labor and regulatory norms are common in India. In agricultural sector there are no fixed hours of work as there are no laws to act as guidelines for the working conditions of agricultural laborer's. In case of non- agricultural sectors such as fireworks, match making, power looms and beedi worker, workers started their work very early in the morning at 6.00 a.m. and work till late evening. In hand loom sector the work is organized in such a way that wages were based on a 12-15 hours work per day. (Arjun Patel & Desai Kiran,1995)

iii. Poverty and in debtness-

Due to low level of income and uncertain employment in the unorganized sector the workers are unable to meet their necessities. In agricultural sector increased indebtedness is noticed as the farmers take debts from local lenders at very high interest, which becomes a vicious cycle as the maximum produce is given to the money lender in the form of profits.

iv. Occupational Hazards-

The working conditions in the unorganized sector is the main cause to have an adverse effect on the health conditions of workers. Low nutritional intake due to low income, constant physical labor increases health problems to the workers in the unorganized sector resulting in risks of life of unorganized workers. Lack of resources to pay for the health care often forces the poor workers either to forego it or become indebted. Regarding home workers most of the studies reported health problems mainly related to respiratory due to inhalation of the tobacco dust and body ache due to the peculiar posture that has to be maintained at all times of work.

Workers in unorganized sectors such as fireworks and match industry, leather tanning industries, construction sectors etc., are dangerous and full of hazards. Loss of limbs and amputations occur often when workers operate unguarded or inadequately safeguarded machines. (Kannan K.P, 2012).

v. Lack of Bargaining Power-

Lack of organization or least unionization among the unorganized workers is mainly on account of illiteracy and lack of awareness. Despite the increased recognition of informal sector's contribution to employment and gross domestic product among others the lack of worker's rights and legal status has tended to adversely affect worker's prospects. This is due to lack of organization or least organized in the sense that they are not able to voice their feelings or dissent against the attitude of employers in order to protect their interests. Due to long working hours, social isolation of migrant workers, high level of unemployment, illiteracy and lack of awareness are the major hurdles in organising themselves.

vi. Lack of Employee -employer relationship-

The enterprises in the unorganised sector are mainly unregistered units. Apart from that, there is a problem of invisibility of such enterprises as there is no designated workplace due to which workers operate work at their homes. Even the entire basis of establishing a master-servant relationship becomes the first hurdle to apply labor laws to this sector. The employee prefers to work for several employers in case he is not given any work on a day or sometimes for days together. The other difficulty is the fact that number of home based workers work through contractors. (Rani Advani & Debi S.Saini, 1995).

vii. Migrant workers

Migrant workers are the most disadvantaged segment of workforce facing adverse working and living conditions. For instance, sugarcane labourers are generally staying in open place in the absence of proper space. Also, they must cook their food in open space, which causes hardship during monsoon season. Since the labourers are staying in open space, they are continuously worried about the menace from snakes, scorpions, mosquitoes etc. In most of the cases, the resident sugarcane cutters have no basic facilities like electricity, water, sanitation etc.

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## CONCEPT OF SOCIAL SECURITY

The Constitution of India was enacted to upon independence of the country though does not provide for compulsory institution of social security for all, yet, its directive principles of state policy contained in article 38 to 47 provide for theme idea in this regard explicitly. The Planning Commission of India precisely provides for as under:

- ) The State shall 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 the national life.
- ) The State shall strive to minimize the inequalities in income, and endeavor to eliminate inequalities in status, facilities and opportunities, not only amongst individuals but also amongst groups of people residing in different areas or engaged in different vocations.
- ) The State shall , direct its policy towards securing –
  - a. that the citizens both men and women equally have the right to an adequate means of livelihood;
  - b. that the ownership and control for the material resources of the community are so distributed as best to sub-serve the common good; and
- ) The State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want.

To provide social security benefits to the workers in the unorganised sector, the Government has enacted the Unorganised Workers' Social Security Act, 2008. The 2008 Act stipulates formulation of suitable welfare schemes for unorganised workers on matters relating to:

- i. Life and disability cover,
- ii. Health and maternity benefits,
- iii. Old age protection and
- iv. Any other benefit as may be determined by the Central Government through the National Social Security Board. Various Schemes, formulated by the Government to provide social security cover to the unorganized workers, listed in the Schedule I of the above Act.

## SOCIAL SECURITY SCHEMES BY GOVERNMENT OF INDIA

India's social security system comprises of many schemes and programs. There are various laws and regulations imposed by the government to control the social security system in India. These schemes apply to a limited section of the society. Both the Central and State governments have formulated certain specific schemes to support unorganized workers- both promotional and protective. The Karnataka High Court has expanded the provisions of social security benefit to contract labourers. (Faisal Fasih,2011). The 2008 Act stipulates formulation of suitable welfare schemes for unorganised workers on matters relating to; life and disability cover, old age protection, health and maternity benefits etc. The various social security schemes by government of India are:

- i. Indira Gandhi National Old Age Pension Scheme. (Ministry of Rural Development)
  - ii. National Family Benefit Scheme. (Ministry of Rural Development)
  - iii. Janani Suraksha Yojana. (Ministry of Health and Family Welfare)
  - iv. Handloom Weavers' Comprehensive Welfare Scheme. (Ministry of Textiles)
  - v. Handicraft Artisans' Comprehensive Welfare Scheme. (Ministry of Textiles)
  - vi. Pension to Master Craft Persons. (Ministry of Textiles)
  - vii. National Scheme for Welfare of Fishermen and Training and Extension. (Department of Animal Husbandry, Dairying & Fisheries)
  - viii. Aam Admi Bima Yojana. (Department of Financial Services)
  - ix. Rashtriya Swasthya Bima Yojana. (Ministry of Health and Family Welfare)
- Central Government has also launched the Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima

Yojana and Pradhan Mantri Suraksha Bima Yojana for all citizens especially targeting unorganised workers to provide them comprehensive social security.

India has initiated a number of steps to provide social security benefits. The government is also focusing on various programs that relate to skill development and in manufacturing sector to empower the workers of the unorganized sector. Even though the government of India has been spending a heavy amount of funds in programmes in unorganized sector, there is still a long way to go.

The total expenditure on these schemes for financial year 2015-2016 is as follows-

Name of the Scheme	Number of Beneficiaries'
<b>Indira Gandhi National Old Age Pension Scheme</b>	2,08,33,673
<b>National family benefit Scheme</b>	1,75,592
<b>Janani Suraksha Yojana</b>	1,04,16,164
<b>Mahatama Gandhi Bunkarbima Yojana</b>	69,475
<b>National scheme for welfare of fisherman and training and extension</b>	52,34,799
<b>Aam Aadmi Bima Yojana</b>	4,51,07,984
<b>Rashtriya Swasthya Bima Yojana</b>	3,50,62,923
<b>Atal Pension Yojana</b>	2,96,00,000
<b>Pradhan Mantri Jeevan Jyoti Bima Yojana</b>	2,96,00,000
<b>Pradhan Mantri Suraksha Bima Yojana</b>	9,43,00,000

(Source: Ministry of Labour & Employment: Press Information Bureau: Nov 2016)

### History of Beedi Industry in India

Beedi, deemed the 'poor man's cigarette'. It is not clear as when and how tobacco was first introduced in India. According to reports tobacco was en-routed in India when it was prescribed by some European doctors to Emperor Akbar as a medicine to cure some illness.

There are some other sources also which says that tobacco was first introduced in India in 17<sup>th</sup> Century by the Portuguese. In the nineteen and early 20<sup>th</sup> century India was the 2<sup>nd</sup> largest producer of tobacco which was mainly used for domestic consumption which was found in each and every class, caste and gender .It was consumed in different forms like Beedis, Cheroots and Hookahs.

Tobacco production increased in the 1930. In 1936-37 India was ranked as first in tobacco production which kept on increasing at a rate of 2% per annum. Currently India ranks 3<sup>rd</sup> position in the global scenario which contributes 11.1 % of the total world production (World list Mania, June 2016).

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### **Beedi workers in India-**

The beedi manufacturing is a traditional agro-forest based industry in India, highly labour intensive and predominantly unorganized. The beedi industry is one of the largest employers of workers in India, after agriculture, handloom and construction. However, the estimates of the numbers of beedi workers engaged in this industry vary depending on who is making the estimates. The government estimates about 4.4 million workers in the beedi rolling industry, majority of who are home based women workers. The trade unions claim that there are over 7 million beedi workers. It is said that if those engaged in beedi trade and the tendu leaf collection are also taken into account, the actual numbers of people involved in the beedi sector is much higher. The unions also point out that beedi workers constitute a major share of the workforce under the poverty line. The beedi rolling is generally done by poor households in backward areas where the workers have usually no other means of sustainable employment. Although beedi rolling began in the factory sector (in early twentieth century), over the last three decades, the beedi manufacturers have increasingly shifted the work from factories into the households. Currently, about 10% of the beedi manufacturing takes place in the organized factory sector.

Beedi manufacturing takes place in almost all the major states of India such as in Madhya Pradesh, Maharashtra, Gujarat, Tamil Nadu, Andhra Pradesh, West Bengal, Orissa, Uttar Pradesh, Rajasthan, Bihar, Kerala and Karnataka. The cultivation of beedi tobacco is mainly concentrated in Gujarat, Karnataka, and Maharashtra, although it is also grown to some extent in Orissa and Andhra Pradesh. Bulk of the beedi wrapper leaves (tendu leaves) are grown in Madhya Pradesh, Orissa, Maharashtra, Andhra Pradesh and Bihar.

Madhya Pradesh, the largest producer of tendu leaves in India, is one of the first states where beedi manufacturing began in 1902 in Jabalpur district. In 1915, a beedi rolling unit was established by Abdul Noor Mohammed in Sagar. Bhagwandas Shobhalal Jain (B.S.Jain & Co.) was established in 1920 after which beedi manufacturing has been the main source of employment and revenue in the district after agriculture. Since then the Jains have been the largest manufacturers in the district. (Department of Labour, 2001)

The beedi industry is generally located in the 'unorganized' sector. Although beedi rolling began in the factory sector (in early twentieth century), over the last three decades, the beedi manufacturers have increasingly shifted the work from factories into the households, small unincorporated units or into small work sheds. Currently, while there are some major beedi manufacturers with large enterprises these constitute only about 10 percent of all beedi manufacturing. Typically large manufacturers contract out the work of rolling beedis to contractors who then either sub-contract work out further and/or get the work done by individuals in their homes on a piece rate system. The production is therefore widely dispersed. It is difficult to establish an employer-employee relationship as set out under the labour law since beedi production is undertaken through a chain of contractors and sub-contractors and also through a sale-purchase system which makes the beedi workers self-employed (a client-supplier kind of relationship rather than the employer-employee relationship).

### **System of Production**

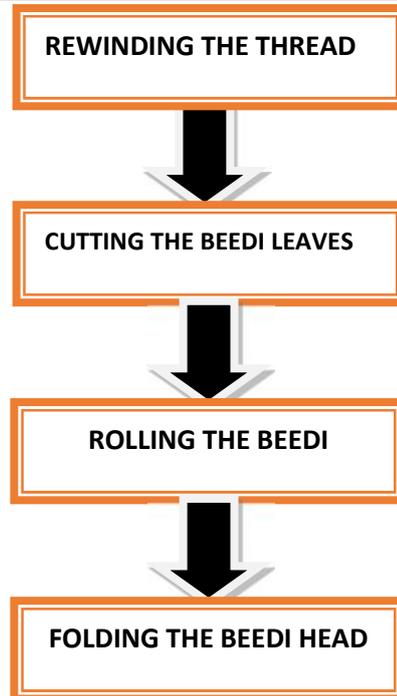
In the Beedi industry the following systems of production can be identified:

1. Factory System, and
2. Home Based System

In the factory system, the process of Beedi making takes place at the factory site under the supervision of the member appointed for the purpose. The wage payment is usually done on piece wise and each worker is supposed to prepare a certain amount of beedis according to the raw materials provided to them.

Under home based system, the home of the worker is the production site. Under this system the distribution of raw materials, collection of finished product and payment of wages is usually done by the person appointed by the manufacturer or to a commission agent.

The four main steps involved in the production of a Beedi are-



It takes about 30 minutes to an hour to rewind a bundle of thread. The beedi leaves are cut with a special knife and this should be done with a skill so that maximum number of pieces cut from the leaf depends on the skill of the worker. Rolling the beedi leaf with tobacco is the main job in the process-tobacco is to be rolled in the leaf and tied with the thread; the pinch of tobacco must be accurate. The folding of the beedi head, which is the final step, can be done by assistants also; the complete beedis are then bundled and sent to the employer/contractor.

### **NEED FOR WELFARE SCHEMES FOR BIDI WORKERS**

- ) Most of the bidi workers are houseless or have houses which are in a very bad condition.
- ) Bidi workers are paid less or sometimes do not get paid if the entire lot of bidis are rejected by the contractors.
- ) Unhygienic working conditions and constant inhalation of tobacco leads to diseases like cancer, T.B, eye problems etc.
- ) Continuous inhalation of bidi fumes leads to health hazards and affects the birth of healthy child and even miscarriages.
- ) Although the govt provides medical facilities the women bidi workers do not get any maternity leave.
- ) There is lack of awareness of their rights and no proper education to the family members.
- ) Lack of education on family planning leads to large families and education on family planning as a result heavy burden of bringing them up.

In order to manufacture beedis the manufacturer has to be registered with a number of government departments and requires authorization from various sources. The laws relating to beedi workers are as follows-

- 1) The Beedi and Cigar Workers (Conditions of Employment) Act 1966
- 2) The Beedi Workers Welfare Cess Act, 1976
- 3) The Beedi Workers Welfare Fund Act 1976

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The other laws covering beedi workers are, the Minimum Wages Act, 1948, Industrial Employment (Standing Orders) Act 1946, and the Maternity benefits Act, 1961.

### **BEEDI AND CIGAR WORKERS (CONDITIONS OF EMPLOYMENT) ACT, 1966.**

The Beedi and Cigar Workers (Conditions of Employment) Act, 1966 was enacted for the benefit of the beedi workers with an objective to protect the interests of the beedi workers against exploitation by controlling the terms of employment. The Act covers regarding daily hours of work, weekly rest, maternity leave, leave with wages, benefits and welfare amenities such as drinking water, toilet facilities, canteen, etc. Although the term workers encompass home workers as well, in practice these provisions apply only to the factory/ common shed workers as most of the beedi workers are not registered in the pay roll.

Generally most of the beedi workers are not paid the due wages as most of the beedis are rejected on the ground of being of poor quality or substandard though the leaves are themselves provided to the beedi works by the contractors or in the factory premises itself. By looking into these practices it was laid down in the Act that an employer or contractor cannot reject more than 2.5% of the beedis as substandard beedis and if the percentage of rejection is more than the prescribed number then the reasons and amount should be entered in the register so that the worker can have a record in writing. The Act also prescribes the measures to provide healthy working conditions at workplace in terms of cleanliness ventilation first aid, provision of canteen and creche for women workers carrying babies.

### **THE BEEDI WORKERS WELFARE CESS ACT, 1976**

The act aims to collect taxes by way of cess or by imposing excise duty on manufactured beedis. The Beedis Workers Welfare Fund Act, 1976 was enacted with the objective to promote financial assistance to the workers.

### **THE BEEDI WORKERS WELFARE FUND RULES, 1978**

It stipulates that the owner of an establishment or a factory or contractor should maintain a register of works and furnish statistics and other information as required by the government from time to time. Employers are to provide photo identity cards to every worker. The main purpose of this act is to provide welfare measures in the health sector as these workers are involved in working under hazardous condition which could result in diseases and even death.

### **STATUS OF BEEDI WORKERS IN ALLAHABAD**

Beedi making is one of the most popular sources of income in rural and semi rural areas in Allahabad especially among the women workers. A large number of women and children are engaged in beedi rolling process and are living in miserable conditions. Despite the number of exploitation like wage, health etc this form of unorganized work has captured a very large market in unorganized sector. Women find it easier to work from home as it gives them a double advantage. Beedi making is very popular among areas like Karariand the local manufacturers in Allahabad district.

The Beedi workers are facing a lot of problems like:

- ✓ They are not considered permanent workers of the company and are hence deprived of the various facilities they are entitled to like medical benefits etc.
- ✓ They are not provided with basic amenities of life.
- ✓ They are no paid wages/remuneration in accordance to the law.
- ✓ They are also denied basic facilities like health, education etc
- ✓ Workers of Beedi industry are also socially exploited and are also denied the security, dignity and respect.
- ✓ There is an uncertainty of getting work throughout the year.

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## WELFARE SCHEMES

Some of the welfare schemes provided by government is as follows-

### MEDICAL AND HEALTH PLANS

Bidi workers and their family members are entitled to avail medical facilities in Uttar Pradesh at 18 different cities. In Uttar Pradesh there are following centres-

Kareli(Allahabad),Fatehpur,handia(Allahabad),Bharwari(Kaushambi),Varanasi,Sultanpur,Raibarelli,Ghazipur ,Mirzapur,Jaunpur,Jhansi,Rampur,Amroha,Naugawa Saadat, Azamgarh, Balia, Laar,Faizabad.Apart from this ten bedded hospital is also established in gursahaiganj zila kannauj. In all the above mentioned centres it is mandatory to have a MBBS doctor who is specialised in allopathy treatment.In the area of medical and health other types of benefits are provided-

#### 1. Delivery facility-

Every female bidi worker who is involved in the bidi working process for a period not less than 6 months or above is entitled to get economic benefit of Rs1000 on the birth of her first two children.<sup>13</sup>

A study by ILO found that female beedi workers preferred to get treatment from private hospitals and medicinal facilities at their own villages rather than travelling to long distances to reach the hospitals specified under the Welfare Fund Act as these workers don't want to spend time in getting themselves treated in the allotted hospital because they would be spending their entire day in the hospital would result into decrease in their wage.<sup>14</sup>

Family welfare- The government provide monetary incentive at the rate of Rs 500/ per head to the workers undergoing sterilization.

Aid on purchase of glasses- Bidi worker with ophthalmic problems gets financial assistance of Rs300/ for the purchase of spectacles.

A worker who has put in at least 6 months continuous service irrespective of any pay limit shall be entitled to the benefits. Wife/husband, solely dependent and unmarried children up to the age of 21 and parents fully dependent on the entitled workers shall be entitled for the benefits except the subsistence allowance. The patients who are entitled to the above benefits are those who receive the treatment whether as indoor patients or out-door patients.

#### 2. Obtaining of permission before taking treatment :-

The worker seeking treatment for self or for his dependent in a recognized cancer Hospital should obtain permission of the Welfare Commissioner by submitting an application in the prescribed form.

**3. Re-imburement of expenditure on Medical Treatment** The re-imburement of the expenditure on treatment of cancer , medicines and diet charges incurred in a recognized cancer hospital by a beedi worker or his dependent will be reimbursed subject to the usual safeguards and irrespective of any pay limit.

#### 4. Subsistence Allowance:-

Where the worker

- (a) happens to be the only earning member of the family and
- (b) Has no other source of income during the period of treatment, subsistence allowance @ Rs.600/- p.m. where the worker has no dependent or has one dependent and Rs.750/- p.m.
- (c) Where the number of dependents is more than one shall be paid to the worker undergoing treatment for cancer.

#### 5. Railway Fare:-

The Payment of second class rail fare or actual bus fare to the patient from the place of his residence to the hospital and back as also to the attendant will be reimbursed to the concerned worker.

### 6. Daily Allowance:-

Payment of Rs.50/- (Rupees Fifty only) per day per patient as also to the attendant for onward and return journeys, if performed on two different days will be reimbursed to the workers.

The Railway/Bus fare and D.A. as prescribed above will also be re-disbursed whenever the patient and also his attendant visit the hospital for periodical checkup as per the advice of the concerned medical authorities.

### 7. Submission of claim:-

An application for the re-imburement in the prescribed form would be submitted by the worker to the Welfare Commissioner through his employer with relevant vouchers duly certified by the competent medical authorities of the cancer hospital.

**Education facilities** -There are various important educational facilities which are provided to the children of bidi workers-

(d)	Group	Class	Girl Rs	Boy Rs
1		5-8	940/	500/
2		9	1,140/	700/
3		10	1,840/	1,400/
4		11-12	2,440/	2,000
5		Non-professional degree courses, non-professional post graduate courses, 2/3years' Diploma courses, BCA, BBA & PGDCA.	3,000/	3,000/
6		MBBS,Engineering degree etc.	8,000/	8,000/

### 2016-17 PRE MATRIC SCHEME FOR AWARD OF SCHOLARSHIPS UNDER BEEDI & CINE WORKERS WELFARE FUND

The government is providing financial Assistance for Education and Assistance under Skill Development (ITI) wherein either of the parents of the students should be Beedi worker having atleast six months of service. This also includes Contract/Gharkhata workers and the total monthly income of the beedi worker's family from all sources should not exceed Rs 10,000/.

### Social security schemes –

The Government has launched the Rashtriya Swasthya Bima Yojana for below poverty line families (five members) in unorganized sector on 01.10.2007. This scheme provides the facility for smart card based cashless health insurance with a coverage of Rs. 30,000/- per family per annum on a family floater basis which became operational from 31.03.2015. The RSBY has been implemented in 28 states and 3.85 crores smart cards have been issued. From 01.04.2015 onwards RSBY has been transferred to Ministry of health and family welfare.<sup>15</sup>

### Housing Schemes-

In 2014-15, the government constructed 16,552 houses for beedi and non-coal mine workers, according to a reply given by Labour Minister Bandaru Dattatreya in the Rajya Sabha on July 29 last year.<sup>16</sup>

The government's ambitious 'Housing for All' project aims to build 2 crore houses in five phases till 2021-22. Under the scheme, a Central grant of Rs. 1 lakh would be available for a house under the slum rehabilitation programme and Central assistance of Rs. 1.5 lakh will be provided to economically weaker sections category

households. The amount of subsidy shall be released in the slab of 25%(advance),60% (after lintel level) and 15% (after completion)<sup>9</sup>

## RECREATIONAL SCHEMES

Beedi workers are entitled to get Rs 10,000 for colour TV set and Rs.4,000/- for black & white T.V.sets to mines managements / beedi cooperative societies for the recreation of their miners / beedi workers subject to not more than two T.V. sets per fund/region shall be provided during a financial year and the total financial implications per fund per region shall not exceed Rs. 20,000 /- in a year.

## CONCLUSION

This paper is illustrative to some of the schemes and welfare measures however the govt is the process of giving more facilities and measures in time to come in order to improve their standard of living and their living conditions so that the beedi workers are provided better housing, medical facilities. Various scholarship have been provided to the children of beedi worker in order to make them capable of earning a good livelihood. Similarly recreational facilities are also provided to them. Thus it cannot be denied that the government does care about the unorganised sector and is trying to do various measures for the betterment of the beedi workers.

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