

JUTE MILL WORKERS OF WEST BENGAL:
*A Situational Analysis towards Enhancing their
Wellbeing*

RIDDHI FOUNDATION

Study Sponsored By
NATIONAL JUTE BOARD

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List of Abbreviations

AMRUT	Atal Mission for Rejuvenation and Urban Transformation
AP	Andhra Pradesh
APL	Above Poverty Line
APY	Atal Pension Yojana
BCG	Bacillus Calmette-Guérin
BPL	Below Poverty Line
CBC	Carpet Backing Cloth
CBO	Community Based Organization
CITU	Centre of Indian Trade Unions
CSO	Civil Society Organization
DA	Dearness Allowance
DPT	Diphtheria, Pertussis and Whooping cough
ESI	Employees' State Insurance
ESIC	Employees' State Insurance Corporation
FGD	Focus Group Discussion
HH	Household
HRA	House Rent Allowance
IAY	Indira Awas Yojana
IBPS	Institute of Banking Personnel Selection
ICDS	Integrated Child Development Services
IDI	In Depth Interview
IJMA	Indian Jute Manufacturing Association
JDP	Jute Diversified Product
KMC	Kolkata Municipal Corporation
KMDA	Kolkata Metropolitan Development Authority
LPG	Liquefied Petroleum Gas
MA&ME	Minority Affairs and Madrasah Education
MHRD	Ministry of Human Resource Development
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MT	Metric Ton

NFHS	National Family Health Survey
NGO	Non-Governmental Organization
NJB	National Jute Board
NSDC	National Skill Development Corporation
NSFDC	National Scheduled Castes Finance and Development Corporation
NULM	National Urban Livelihood Mission
OBC	Other Backward Class
PDS	Public Distribution System
PMAY	Pradhan Mantri Awas Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PW	Pregnant Women
RKSY	Rajya Khadya Suraksha Yojana
RSBY	Rastriya Swastha Beema Yojana
SC	Scheduled Caste
SJSRY	Swarna Jayanti Sahari Rojgar Yojana
SRS	Sample Registration System
SHG	Self Help Group
ST	Scheduled Tribe
TN	Tamil Nadu
TV	Television
UP	Uttar Pradesh
WASH	Water, Sanitation and Hygiene
WBMDFC	West Bengal Minorities Finance Development Corporation

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The National Jute Board (NJB), Ministry of Textile, Government of India, entrusted Riddhi Foundation for conducting a study for assessing the socioeconomic condition of the jute mill workers of West Bengal and their family members. Purpose of the study was to assess the status of wellbeing of the workers and their family members as well as to identify the interventions which are possible to be made by the NJB for improvement of their level of wellbeing.

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Executive Summary

Objective of the Study: The objective of the present study is to capture the socio-economic conditions of the jute mill workers of West Bengal and members of their household (HH) for proper appreciation of their level of wellbeing and to suggest feasible and cost effective ways to improve their socio-economic status.

Methodology: The study was conducted by selecting a sample of 10 jute mills and 50 workers from each mill, both using the randomized sampling process. Apart from quantitative analyses of the data captured through HH survey there were focus group discussions and in-depth-interviews to gain insight on the qualitative aspects of the findings as well as to validate the results in some cases. **The key findings** of the study are:

Social classification: The survey found that 76 per cent of the workers are Hindu and another 24 per cent are Muslim. Out of all the workers share of those belonging to general caste, SC, ST and OBC are 53.4 per cent, 15.6 per cent, 2 per cent and 5.0 per cent respectively.

Migration pattern: 77 per cent of the workers have migrated for working in jute mills. This comprises of 60.4 per cent migrating from other states and 16.6 per cent coming from different parts of erstwhile Bengal, which includes present day Bangladesh. 20.8 per cent workers reported that they were local and others were not aware of their native place. 14.2 per cent of the workers are found not to live with their families.

Sex Ratio: Sex ratio is only 843, which is very low and the child sex ratio (up to 6 years of age) is 815, which is even worse. Both these ratios are worse than the general population living in the same districts where the mills are located.

Average family size: The average family size has been found to be 4.8 and the number of children per HH works out to be 1.9.

Literacy Rate: The literacy rate of the jute mill workers and their family members is 81.07 per cent and the corresponding figures are 84.18 per cent for male and 77.16 per cent for female respectively. Only 30.0 per cent of the workers had education beyond class VIII standard and only 6.8 per cent have education above secondary level.

Occupation: A major portion of the male population are engaged as manual labour because of lower level of education as well as little skill acquisition. The other important observation is low rate of participation in economic activities (excluding reproductive HH work) by the women.

Housing: 69.5 per cent of the workers live in only room. Average number of rooms available in their houses is 1.5 and the same is merely 1.1 for those who live in mill quarters. 27.8 per cent of the workers live in quarters provided by the mills, 35.8 per cent live in rented houses outside mills and 36.4% live in

their own houses. 75.8 per cent have no separate kitchen. However, 96.4 per cent of them have electricity in their houses.

Fuel: Majority of the respondents (53.0%) use LPG as their fuel while another 25.8 per cent use kerosene. Coal and fire wood, which are hazardous from health point of view, are used by 14.0 per cent and 3.8 per cent of the HHs respectively.

Water Supply: 91.6 per cent of the families use either piped water supply (91.0%) or water from deep well using submersible pump (0.6%). Only 28.6 per cent of the HHs have individual source of water. 50.8 per cent of the HHs use shared sources of water and another 20.6 per cent use community sources. 8.8 per cent of the HHs are not satisfied with the quality of water.

Toilet: Overall status of sanitation is not satisfactory. 54.6 per cent of HHs use public toilet, 45.0 per cent use private toilets and 0.4 per cent HHs practice open defecation. However, total 8.4 per cent HHs practice open defecation or unhygienic toilets.

Solid / liquid waste management: As many as 173 HHs, which is 34.6 per cent of the total workers surveyed dispose their garbage in the open which is unhygienic. For those who live in the mill quarter, the corresponding figure is 30.9 per cent. There is need to improve solid and liquid waste management.

Education: Majority of the family members of the workers have education level only up to class VIII. 18.7 per cent of female are illiterate compared to that of 14.5 per cent among male members of the HHs. On the other hand, 18.4 per cent of the male family members have qualification of higher secondary or above level compared to corresponding figure of only 9.4 per cent for the female family members.

Vocational Training: Vocational training for improving employability is an important need. The survey however found that coverage of vocational training as well as its effectiveness have been poor although substantial amount was spent by those who received such training with their own effort.

Health: The workers face high incidence of occupational hazard and related illness and there is need for improving the working as well as the living environment. In spite of having coverage under ESI, the workers received treatment from private facilities in 56.4 per cent cases and the same is 60.2 per cent for the non-worker family members. That increases their burden of expenditure on healthcare.

ICDS: The ICDS infrastructure in the mills is very poor and needs upgradation. Also, all the eligible children are not enrolled and all the enrolled children are not attending the centres.

Income: The survey found that average income of the workers' HH is Rs. 11,015 per month. However, there is wide variation of income across the HHs. Maximum households (57.4 per cent) have reported monthly income in between Rs. 5,001 to Rs. 10,000 and 6.4 per cent HHs have income above Rs. 20,000 per month. On the other hand, 3.8 per cent HHs have income below Rs. 5000 per month.

Expenditure pattern: 55.3 per cent of the HH expenditure is made on food, followed by 7.3 per cent in education (including 4.4 per cent for private tuition), 6.4 per cent in clothing, 5.7 per cent in health and 5 per cent in fuel.

Loan and Debt: 54 per cent HHs are in debt. The average amount of loan is Rs. 39,592 whereas the amount of loan varies from Rs. 1,500 (for treatment) to Rs. 12, 00,000 (for building house, home loan taken from Bank). Social obligation is the most common (35.6%) for taking loan followed by repairing house (18.1%) and medical care (17.8%). In 78.5 per cent cases loan was taken from PF.

Banking and insurance services: There is poor awareness about the banking and insurance services. 13.4 per cent HHs do not have any member having bank account and there is little insurance coverage outside ESI. The HHs are not aware of the bank account linked scheme for insurance and pension, which are specially targeted towards the poor.

PDS coverage and uptake: 17.8 per cent of the HHs did not have ration cards and another 10.2 per cent did not lift food grains every week. Majority of them are from the lower income category.

Awareness on government schemes: Level of awareness on various government schemes vary from 84.6 per cent for student's cycle scheme to as low as 4 per cent for SJSRY.

Participation in community activities: 25.8 per cent of household participate in Trade Union activities followed by 11.6 per cent of the household participate in Club/CBOs. Participation as member of SHG is very low at 1.8 per cent while 64.6 per cent of the HHs are aware of the SHGs.

Vulnerability apprehended by the HHs: Alcoholism (47.4%) has been identified as the most common problem followed by theft. Violence against women and trafficking are also perceived as serious problems for which organizing women in SHGs could be a mitigating measure.

Suspension: 32.4 per cent mills faced suspension during last one year. The corresponding figures for IJMA and Non-IJMA mills were 45.6 per cent and 19.2 per cent respectively.

On the basis of the study of the present condition of the workers, the following **recommendations** are proposed:

Housing: Most of the jute mills have land where new houses may be constructed. The other parallel option is to explore who are willing to take the benefit of PMAY and to facilitate their taking loan to construct new houses or to improve existing houses.

Water: Water supply as such is not a problem. Though quality of water supplied is not tested but as per perception of the residents of the quarters nearly 21 per cent are not satisfied with its quality. There is need to periodically test the water quality at the source as well as at the user end.

Sanitation: The possible interventions include improvement in toilet infrastructure, solid and liquid waste management and menstrual hygiene. The mills may take a drive to improve the toilet infrastructure and to

prevent open or unhygienic mode of defecation completely within the mill premises including the quarters. Sanitation facilities in the work place may also be improved.

Arranging clean fuel for all HHs: 47 per cent of the HHs do not have access to clean fuel. They may be assisted to get LPG connection and NJB may consider providing some financial incentives.

Education: High dropout rate among the boys above 14 years is alarming. NJB may consider extending their education scheme to cover all children of class IX and X. It is also necessary to make the parents aware about educating their children and to provide possible support at home. Mills may also provide reading room and coaching facility.

Improving uptake of the scholarship scheme: Only 44.8 per cent of the HHs are aware of the scholarship scheme of the NJB. Therefore, there is need for increasing the awareness of the scheme among all the eligible students and their parents.

Vocational Training: NJB may negotiate with the National Skill Development Commission as well as the departments concerned of the state government and provide more opportunities for vocational training of the children of jute mill workers in different trades.

ICDS: The infrastructures of the ICDS centres in the mills is to be improved to provide adequate space, separate kitchen, water supply and toilets. Awareness of parents on importance of the scheme is also to be increased for universal coverage and regular attendance of all their children.

Health: There is urgent need to address the issues on occupational health hazards of the workers. There is also need to improve service delivery by the ESI to reduce burden of expenditure due to treatment from private providers. The mills may be persuaded to organize health camp for prevention of serious illness and treatment of chronic diseases.

Increasing Family Income: Large number of family members are unemployed and the adult women are mostly confined to the domestic sphere. Improving quality of education and strengthening skill through vocational training are critical requirements. Benefits from all available programmes in these respect are to be converged. There is high potential for augmenting family income by mobilizing the women and organizing them in SHGs as well as imparting income earning skill and management practices to them for starting micro-enterprises. Support of professional organization working in this sector may be taken for facilitating the entire process. Some of the SHGs may be trained to produce value added jute goods.

Support to workers belonging to the minority community: There is need to increase awareness about the schemes specifically targeted towards the minority. NJB and the jute mills may collaborate with the MA&ME department and the WBMFDC to facilitate uptake of benefits for the HH members of the minority community with the support of suitable professional organizations.

Support to SC and ST workers: There are several schemes of school education department of government of West Bengal aimed at SC students and also there are several schemes offered by the National Scheduled Caste Finance Development Corporation and its West Bengal counterpart for taking

up income generating activities by the members of the SC. There are similar schemes for the members of the ST community. NJB may move the appropriate authorities and take the help of competent organizations to facilitate the process of extending due benefit to the SC and ST workers' HHs.

Improving coverage of banking and insurance services: Lack of critical awareness in this regard is a major problem. All the adult members of the HHs may be persuaded for opening bank account under Jan Dhan Yojana and to access the insurance and pension benefits under the APY, PMJJBY and PMSBY schemes.

Access to PDS: Almost all the workers' HHs are eligible to get the benefit of the National Food Security Act or the Rajya Khadya Suraksha Yojana to receive subsidized food grains. However, many of them are not covered or are unable to lift ration every week. NJB may persuade the mills and take support of the trade unions to identify the left out HHs for their receiving subsidized food grains.

Improving social environment: The women SHGs recommended to be formed can be federated (for each mill or a cluster of nearby mills) to a umbrella organization so that all the SHGs can join together for fighting many of the social evils like alcoholism, atrocities against women as well as improving physical environment for which they need to be specially trained. The jute mill authorities and the NJB may provide infrastructure and other support for regular meeting of the women SHGs and seek the support of all possible allies like the police, government department, municipalities and other organizations whose involvement will be helpful in removing the social evils. There is also need for outsourcing suitable professional organization to handhold the SHGs and their Federation in empowering them to take up such activities

Increasing direct investment for wellbeing of the workers: Total investment being made directly by the government for the jute mill workers is quite insignificant compared to cost of indirect support to the jute industries by the government. There should be more earmarked fund to directly address some of the issues concerning the wellbeing of the jute mill workers and their households.

Constituting a Cell at the NJB: There is need to pursue several matters with various agencies towards enhancing the wellbeing of the jute mill workers. NJB may consider creating a cell to provide undivided attention to the wellbeing of the jute mill workers and their family members. As an alternative services of a suitable agency may be outsourced to provide required support. However, in that case also there has to be a couple of dedicated manpower within the Board for necessary coordination.

CHAPTER 1

Background of the Study

1.1 Jute Industries in India

1.1.1 Jute is a very important natural fiber which is grown in countries like India, Bangladesh, Myanmar, Nepal, Vietnam etc. It is mainly used for packaging along with several other uses. Being environment friendly, it has much potential for more diversified use. The entire jute sector globally employs more than 4.0 million people including farmers, workers in the jute mills/industry and people working in the Jute Diversified Product (JDP) sub-sector. India is the largest producer of jute goods in the world, accounting for around 70 per cent of world production. It is also the largest user of jute goods.

1.1.2 By the 19th century, when industrial processing of jute for manufacturing mostly packaging materials started, Bengal practically monopolized the world's production of raw jute. After independence, jute is mostly grown in the eastern region of India, particularly West Bengal. The first jute mill in India was established in 1855 at Rishra near Kolkata and the first twenty mills were scattered on either sides of the river Hooghly around Kolkata. There were, however, four main clusters. The first cluster was around Rishra and Serampore on the West bank of the river. Further to the South of the river, a group of mills came up in Howrah. On the East bank, groups of mills came up between Shyamnagar in the North to Sealdah, within Kolkata proper, along the newly laid railway track. In the Southern Suburbs of Kolkata, a group of mills came up near the docks and jetties of Khidirpur and Garden Reach. Further South along the East bank were Budge-Budge Jute Mills and later Birla Jute Mills. Thus the bulk of the industry was not located within the municipal limits of the city unlike the Bombay cotton industry.¹ Rather, the mills were concentrated on a narrow strip of land within commuting distance from Kolkata comprising in effect the suburban fringe of the city. In the early years, most of these mills were carefully located in or near already thriving commercial and urbanized satellites. A few mills chose isolated sites, which later developed into 'mill towns.'

1.1.3 India has 92 jute mills of which 67 are located in West Bengal, as per information available with the office of the Jute Commissioner. The main products are hessian, sacks, carpet backing cloth (CBC) and other items. Total production of jute goods in the country during the period 1995-96 to 2014-15 varied from 1776.0 thousand MT (2007-08) to 1267.2 thousand MT (2014-15), with an average of 1546.82 thousand MT per year². Total production of jute goods varies substantially over the months within a year and over the years, which also leads to change in labour demand. The maximum installed capacities in jute mills other than 100% export oriented units is estimated to be 2,789 thousand metric tonnes per annum, indicating capacity utilization of little over 50% on an average. Jute goods is an important item of

¹Sen. S (1999), "Women and Labour in Late Colonial India, The Bengal Jute Industry", CUP, P- 15

²From www.jutecomm.gov.in, the website of the Office of the Jute Commissioner

export. In the year 2014-15, export of jute goods was of Rs 1813.8 crore. Jute industry is highly labour intensive with around one third of total turnover accounting for wages³. High weightage of labour cost makes labour a critical input and an area for possible cost cutting by the millers which lead to strained and complex relationship between the owners and the workers of the jute mills. There has been complaint of exploitation of the workers and deprivation from statutory dues against the owner of the mills. The millers were well organized from the initial days and there is a history of confrontation between the mill owners and the labourers, which affects functioning of the mills.

1.1.4 In the period till independence, it was the British people who, being attracted by the easy access to raw materials and cheap labour, established the jute mills. In absence of any regulation for the welfare of the workers, the relation was exploitative and the owners enjoyed a monopolistic market. In the year 1884, majority of the Indian jute mills decided to form the Indian Jute Manufacturing Association in order to maintain the level of profit by restricting the output to match with the demand.⁴ In July 1902, the Association was named as the Indian Jute Mills Association. In 1931, the Indian Jute Mills Association was registered under the Indian Trade Union Act, 1926. Thereafter, the Association was incorporated under the Companies Act, 1956 on 28th July, 1989. However, only 26 mills in West Bengal are members of the IJMA.

1.2 The Jute Mill Workers

1.2.1 The jute industry was dependent on migrant labourers from the initial days. The industry had attracted immigrant labours from outside the state, especially from Odisha and Bihar. These workers were "pushed, not pulled, to the city", according to the Royal Commission on Labour in India. The city had few attractions for them. The commission further observed that "Few industrial workers would remain in industry if they procure sufficient food and clothing in the village"⁵ They failed to get adequate employment and subsistence in the rural economy. Thus these migrants remained villagers at heart and retained a close relationship with their village homes⁶. As a result, for a long time, the jute mill labourers were most unstable and floating in character and the labour supply in the mills were greatly affected by the seasons. The labourers, having little stake on the industry and being from different places far away from the mills, were highly unorganized and suffered the exploitation, particularly in the initial days, when there was hardly any regulation to safeguard the interests of the labourers.

³ Rao K.H and Rao M.M (1993): IJIR, Vo. 28, No.4

⁴Chakraborty. D (1999), "*Rethinking working- class history: Bengal, 1890-1940*", CUP, P- 14

⁵Whitley, J. H. (1931). Report of the Royal Commission of Labour. London: H.M. Stationary Office, 1931.

⁶Bhattacharya. N, (1973), "*Some Characteristics of Jute Industry Workers in Greater Calcutta*," Economic & Political Weekly, Vol.8, 03 February

1.3 Supply of Labour and their Skill

1.3.1 The workers who joined the mills were generally uneducated and untrained for any specific job. Moreover, the system of recruitment and training of jute mill workers were informal in nature from the very beginning. The wage rates in jute mills were much lower compared to that in other industries.⁷ So the workers left the mills whenever they got better jobs. S. R. Deshpande noted high turnover, especially among the unskilled labourers. As the wage rate was not standardized, workers frequently went from one mill to another. Other factors contributing to instability of the jute mill workers were bad working and living conditions, low rates of wages, insecurity of service, the system of "budli" workers, absence of social security measures, the "sardari" and "contract" systems of recruitment, and the fluctuations in the international market of jute leading to fluctuations in the total employment.⁸ The task of developing a labour force was always a supply proposition to the mills and not a question of skill formation and training. Agricultural labourers, unsettled by the sort of changes taking place in the agricultural economy, and unskilled of all trades, peasants, artisans and labourers turned into destitute, mostly comprised the working mass in the jute mills. They migrated with the expectation that the condition would be better in the place of their destination.⁹

1.4 Employment

1.4.1 At present, jute mills in West Bengal provide direct employment to 2.3 lakhs persons and indirect employment to 40 lakhs persons¹⁰. Previously the majority of the workers were from Bihar, Orissa and Uttar Pradesh and the share of Bengali workers were relatively low because they were engaged in agriculture but currently the scenario has changed and the proportion of Bengali workers are increasing. The industry has a good potential for employment generation and modernization of the mills through technology upgradation can improve the quality of workers who will get employed in the mills.

1.5 Poverty and Indebtedness of the Jute Mill Workers

1.5.1 Economic conditions of the jute mill workers were not good. Indebtedness was a common problem among the workers of jute mills and many of them were always in debt.¹¹ Often they took loan for day-to-day expenses as many households had deficit in meeting monthly expenses. They often borrowed in cash and in kind from various sources. Marriage and sickness seemed to be important reasons behind

⁷ Bhattacharya. N. *ibid*

⁸ Mukherjee I (2011), "Industrial Workers in a Developing Society: A Sociological Study", Journal of Health Population and Nutrition 2011 Feb; 29 (1),9-13

⁹ Hann. A (1997), "Unsettled Settlers: Migrant workers and industrial capitalism in Calcutta", *Modern Asian Studies*, Vol. 31, No. 4, pp. 919-949

¹⁰ Kundu. G, (1994), "Changes In the Working and Living Conditions of Workers In Jute Industry In West Bengal (1980 to 1992): A Study", Thesis submitted to the University of Burdwan

¹¹ Das. N, (1996), "Environment and health conditions of Jute mill workers in West Bengal: A Geographical Analysis", Jawaharlal Nehru University, Working Paper, P-289-290

debts. Among the jute mill workers, both Hindus and Muslims used to pay a huge amount of dowry, both in cash and kind. In case of sickness, much money was needed as almost no government health facilities were accessible to the workers. Moreover, when the workers were unemployed due to strikes, lockouts etc., it was necessary for them to take loans to bear the day to day expenditure of the household. Among other reasons of indebtedness, buying and repairing house, buying agricultural land and cattle were prominent. Sometimes a loan was taken to pay off a previous loan. The interest of loan ranges from 14 per cent in case of company loan to 200 per cent in case of money lenders (*Mahajans*). Possession of consumer durables was an important indicator of the economic status of the workers. Majority of the workers possessed various durable goods such as radio, wrist watch, sewing machine, pressure cooker etc. Some of the workers also possessed television set¹².

1.6 Living Conditions of the Jute Mill Workers

1.6.1 The working and living conditions of the labourers were generally poor, which had very adverse impact on the quality of life of the workers as well as their family members. The mill authorities ignored the plight of the workers and turned a blind eye to the poor conditions and squalor that prevailed in and around the jute mills. Das observed that “The living and working conditions in and around jute mills was always regarded as a low-priority for the mill owners”¹³. The monitoring of the living and working conditions of the working class was necessary only to maintain the law and order in and around the mill. Epidemics were discussed because they created large-scale absenteeism among the workers and for the same reason accidents were also monitored to some extent. Even the government and the philanthropic organisations also ignored the poor living conditions of the jute mill workers.

1.7 Housing and Related Amenities

1.7.1 One major reason behind poor living condition of the workers was poor housing. According to the report of the Royal Commission 1931, majority of the workers lived in back-to-back lines of houses provided by the employers. The quarters of the jute mill workers were generally built in a continuous row, usually along a railway line. Every cluster or batch of houses was built without any plan or without reference to any other. They were built haphazardly in this way from the very beginning, and the people had to move to the streets outside through covered passages. If the totally ill planned construction was injurious to the health of the workers by preventing ventilation, that method of shutting them up in courts surrounded on all sides by buildings was far more so. The worker’s quarters were nothing but overcrowded insanitary hovels, without any adequate ventilation facilities whatsoever. The floor and the roof were cemented, but were often found leaking and damp. The workers cooked inside their rooms or in the verandah and collected drinking water from the nearby tap or pond. The factory did not provide any drinking water for them. The workers who stayed in rented houses generally resided in slums or shanties. The living conditions in those slums were worse than those in the coolie-lines of the mills. The slum or

¹² Kundu . G, (1994), *ibid*

¹³ Das. N, (1996)*ibid*

the makeshift shanties, found along the railway lines, or along the river or canal banks or beside wastelands were used as garbage dumps. The areas were deprived of all means of cleanliness. The workers living in those areas were deprived of water itself, since drinking water was not supplied to unauthorized premises and the ponds or rivers were so polluted that they were not hygienic for consumption or use for other domestic purposes. The houses were almost invariably built on public land and are often evicted at the shortest notice. The contractors who build those houses or the local mafia who collected the so called "rent" were usually given protection by the factory owners and they helped the factory owners to evict the workers, if necessary. Hence the living conditions of the workers living in both the coolie-lines and in the slums were controlled by the factory owners.

1.7.2 There were however exceptions depending on the management of the mill. A study based on Birla Jute Mills showed that though the workers were mostly staying in the coolie lines provided by the factories, their dwellings were much better than many other jute mills.¹⁴ The workers were provided with one room, one wide balcony, a kitchen, a toilet, drinking water facilities and a small courtyard. The houses have electricity and cross ventilation. The better living conditions of the Birla Jute Mill were responsible for the comparatively less morbidity among the workers.

1.8 Health of the Jute Mill Workers and their Family Members

1.8.1 The living conditions of the workers affected their health directly. Poor housing condition was associated with lack of access to basic amenities like water & sanitation as a result of which various infectious and other diseases caused by unhealthy environment were widely prevalent among the jute mill workers and their family members living with them. Overcrowding with insanitary condition inside the house created stresses and health hazards due to factors such as improper lighting, lack of ventilation etc. As a result of all these, the people generally had poorer health and higher burden of diseases and the infant mortality rate was also very high.¹⁵

1.8.2 Various studies had been carried out in the past focusing on the health of the jute mill workers¹⁶. It can be seen that majority of the workers suffered from respiratory diseases since they got constantly exposed to jute dust which substantially enhanced the risk of impairment of lung function. From all the studies an interesting fact can be stated that most of the workers never had any respiratory trouble before joining the work in the jute mill. The main reasons of the worker's ill health were the living and working conditions. The diseases were mostly due to bad housing conditions, lack of basic amenities like clean water, insanitary living condition and overcrowding and hence the diseases were inherent in the nature of their quality of life. It has been observed that over time the respiratory diseases such as asthma, bronchitis, chronic cough etc. among the workers had increased. Exposure to jute dust within the working areas and the general dusty atmosphere of the neighbourhood slum were responsible for the spread of respiratory

¹⁴Das. N, (1996)-*ibid*

¹⁵ Das. N, (1996)-*ibid*

¹⁶Mandal. A (2014), "*Pulmonary function of jute mill workers from West Bengal, India*", Progress Health Science Vol 4, No1, P- 8

diseases. There were some diseases which were specific to the workers of the jute mills. For example, a typical skin disease prevailed among the workers handling batching oil in the batching department. It was a kind of eczema causing pigmentation and scars of the skin¹⁷. The scars might often turn into skin cancer needing operation. The skin diseases were further multiplied due to insanitary living conditions, the diseases of the workers differed from the diseases of his household members in the sense that the workers suffered from some diseases typical to the nature of their work and the working conditions. Thus, the workers suffered from more diseases than their household members as they suffered both from occupational hazards at the workplace as well as environmental hazards at the workplace and at home. In the present days also, the scenario has not changed much. A study conducted during the year 2010 found that an outbreak of cholera in a jute mill situated by the side of the river Hooghly, continued for many days¹⁸. The mill received water from two sources: (a) the underground water, which was stored in an overhead tank, was primarily used for industrial purposes and for domestic use, e.g. washing, bathing and (b) water supplied by the Kolkata Municipal Corporation (KMC) was used for drinking purposes. This water was stored in the reservoir in the mill premises and distributed to the workers through three taps. The study pointed out that contamination of the drinking-water reservoir within the factory premises as the source of the outbreak since the drinking-water reservoir was not cleaned or disinfected.

1.8.3 The health seeking behavior of the workers were related to health awareness, availability of healthcare facilities including preventive and promotive services like inoculation, family planning etc. and access to such services. As mentioned above, it was further influenced by the socio-economic conditions, their working and living environment, poverty and ignorance on causes behind diseases because good health is related to attaining certain level of education. The non-availability of basic amenities and medical facilities forced the workers to adopt a life style which was harmful to themselves and their family members. The poor health seeking behaviour of the workers, poor living conditions, inadequate health infrastructure and lack of access to whatever facilities existed were all different parts of the vicious cycle which led to ill health of the workers and their family members.

1.9 Industrial Relations and Disputes in Jute Mills

1.9.1 Job insecurity and poor working conditions had been a matter of continuous dissatisfaction among the workers and the jute sector became one of the hotbeds of trade union activities. The first industry wide strike in jute industry was called in December, 1936 which lasted for around three months¹⁹. The system of securing labour for the mills during that period depended entirely on the *sardars* who had absolute rights to hire and fire and they alone dealt with the management. Thus, the first strike had job security as

¹⁷ Das. N, (1996)-*ibid*

¹⁸Mridha. P (2011), "*The 2010 Outbreak of Cholera among Workers of a Jute Mill in Kolkata, West Bengal, India*", Journal of Health Population and Nutrition 2011 Feb: 29 (1),9-13

¹⁹ Maheswari. Y (2013), "*Industrial dispute in jute mills*", International Journal of Marketing, Financial Services & Management Research Vol.2, No. 7, P-64

its main issue. It was decided, with the intervention of Mr. Fazlul Haque, the then Chief Minister of undivided Bengal, that hiring and firing would have to be done on consultation with the management and with its concurrence. So the first strike was successful and arbitrary action on the part of the *sardars* was precluded.

1.9.2 After independence, Central Wage Board was set up in August 1960, with two representatives, each of the Workers or Trade Unions and of employers, giving its recommendations in 1963 for a validity of three years. The recommendations were accepted unanimously.

1.9.3 With the lapse of that three-year period, the Central Trade Unions, which had further consolidated their position among jute mill workers, presented a charter of demands. This led to confrontation for a prolonged period, ending in a strike after which Tripartite Settlement was reached between the Trade Unions, the Employers and the West Bengal Government, with some degree of intervention from Central Government. There had been several Tripartite Settlements followed by fresh agitation after expiry of the agreement. With 1978 came another major demand for wage revision, and the third major strike in the Jute Industry began from January 5, 1979, continuing till February 22, when another Tripartite Settlement followed with validity up to December, 1981. The agreement was accepted both by the IJMA and non-member mills. There followed a few one day strikes from 1980 to 1982, with the Unions renewing demands for wages revision at the expiry of the December 1981 deadline. At that time, Gross Wage for jute workers was Rs 619.0 to Rs 650.6 per month, with fringe benefit in the shape of employer's contribution adding an indirect 30-35 percentage. However, the strange thing was that all workers were paid the same amount with no differentiations for skills or experience, and only minor differences based on job classifications. Thus IJMA created a plea for productivity-linked wages. The evidence of the 1980s with regard to productivity bears out the contention of the Unions that man days per metric ton of jute products were being progressively reduced from about 65 to a target of 45. The lack of Grades and Scales and the problem of reducing employment in the industry led to the inclusion of two crucial clauses in the 1979 settlement-clause V (4) under which a committee to go into whole question of workload, and clause V (5) under which a committee to go into the question of Grades and Scales would be set up by the State Government. Accordingly, the two committees under D. Bandopadhyay and S.K. Bhattacharya submitted their reports in December, 1980 and May 1981 respectively. According to the first committee, workforce had been reduced by 46,000 since 1972 and workload increased so that the man-loom ratio, which stood at 3.12 in 1947 had increased to 2.52 in 1979, and hence, working balance as in 1972 should be resorted. However, the recommendation met with an outright rejection from the IJMA. The State Government, while supporting the committee, admitted that there were shortcomings in the evaluation, since only 16 mills had provided the necessary data. The IJMA also challenged the recommendations on Grades and Scales in court. However, while not able to obtain concessions from mills owners, the Unions were no more to be sidelined. They continued to put pressure on the State Government, which convened several unsuccessful tripartite discussions. The Unions jointly began a strike on 16th January, 1984 which ended with a settlement in April. The industry had to concede mainly on Grades and Scales in the next agreement. Workers were put into 7 consolidated Grades varying between a minimum of Rs 211 and maximum of Rs 420 with Scales or increments varying between Rs 4 and Rs 10. The amounts are insignificant but the

point was accepted by the employers. The employers also agreed to maintain permanent workers at 90 percent of the workforce in each mills as on May 5, 1971 (May is the lean season), and a further category of Special Budlies at 20 percent of the same complement with an assurance of providing at least 220 days' work for them. Casual Budlies could be given work as and when required, there being no stipulation as to the minimum number of working days. As a result of this agreement, the jute industry in present days follows categories of workmen (other than monthly rated staff like clerical and security personnel): Permanent, Special Budlies, Casual Budlies, and Contract Workers. The permanent workers are entitled to benefits and leave. The Special Budlies got wages for 220 days, or number of days actually worked, and get proportional leave. Casual Budlies got benefits for only the days worked, usually too small to accumulate leave except in some cases. They were often deprived of PF, ESI and Gratuity. Contract workers are employed for special jobs or in places like canteens and get paid purely at minimum wage rates for days worked. The unions went on strike again from January 28, 1992 resulting in an agreement on March 17, 1992, which increased the basic wage to a minimum of Rs. 406 and maximum of Rs 615, with rate of increments remaining unchanged at ludicrous levels. However, since DA had increased substantially, the total emoluments of permanent workers had exceeded Rs 2,000 per month.²⁰

1.9.4 Jute Industries faced occasional strikes to improve their condition. Every year workers call strike for improving their living and overall conditions. There was the longest strike of 84 days in 1984. According to a Government record issued by State Labour Ministry, there were maximum number of strikes in the year 2002 during last 15 years.²¹ The number of strikes were two in 1993, one in the year 1995, three in the year 1997, five in the year 1999, two in the year 2000, two in the year 2001 and 17 in the year 2002. In the strike of 1995, 2.25 lakhs people joined. In 2004 there were three strikes. In the year 2003 CITU and others 15 trade unions called a strike on 29th December which lasted for 11 days. Tripartite discussions were not very successful in improving the conditions of the workers of the mill. Again 20 Unions of jute mill workers jointly called strike for indefinite period from 5th January 2007 demanding payment of increased rate of DA and dues of PF, Gratuity etc. The increasing bitterness between the workers and the owners is one of the reasons for decline of jute industries.

1.9.5 The extent of bitter relationship has occasionally led to extreme untoward incidents like beating to death of officers²². It reflects both the militancy of the workers as well as persistence of the unaddressed demands of the workers like payment of outstanding gratuity, bonus, provident funds and increase in dearness allowance, which becomes stagnant and large scale financial irregularities of the management in spite of having a system of tripartite settlement from the 1960²³. The quality of management of some of the mills with more unrest is also an important factor in contributing to the continuing mistrust between the millers and the workers, since there are mills which have been working without much hassles for a

²⁰ Venkataratnam C. S., Verma Anil (1998), Challenge of Change: *Industrial Relations in Indian Industry*, 1997, Allied Publishers Limited, P76

²¹ Maheswari. Y (2013)-ibid

²²The Chief Executive Officer of the North Brook Jute Mill was beaten to death by the agitated employees when they were proposed weekly three days' work because of lack of order and piled up stock of finished goods.

²³Editorial Article (2014): *Economic and Political Weekly*, June 28

long time due to better management. The high degree of mistrust between the owners and the workers is one of the reasons of resorting to extreme steps by the workers in resolving issues than the regular process of conciliation for settlement of disputes. Enhancing the component of wellbeing of the workers may lead to some soothing impact on the industrial relationship in the jute sector.

1.10 Measures by Government for Improving Conditions of the Workers

1.10.1 Considering the demand of the jute mill and other workers for proper working and living conditions, there had been growing emphasis on the improvement of working conditions and the welfare of the workers in the organized sector after independence. Several legal measures have been taken by the Government, particularly after independence, for improving the conditions of the industrial workers in general, which have also benefitted the workers of the jute mills. Some of the important Acts applicable to the jute mill workers are briefly mentioned below:

- i. **The Industrial Dispute Act, 1947:** This Act was passed by the Government to provide for investigation and settlement of the industrial disputes between employers and employees, promotion of measure for securing and preserving amity and good relationship, prevention of illegal strikes and lockout and relief to workmen in the matter of lay off and retrenchment, collective bargaining etc.
- ii. **The Factory Act, 1948:** This Act ensures that the workers have a safe, clean and healthy working environment. Facilities for sitting, first-aid, canteen, shelters, rest rooms, lunch rooms and crèches where women workers were present. In most of the jute mills these facilities were not provided as per requirement.
- iii. **Minimum Wages Act, 1948:** This Act was passed to prevent exploitation of labours and to provide some sort of social security measures to a vast majority of working class people employed in the unorganized sector in the country since these workers had very little or no bargaining power and they often get deprived of fair and legitimate wage.
- iv. **The ESI Act, 1948:** This applies to factories (except seasonal factories) employing 10 or more persons. Employees of the factories drawing wages up to Rs. 15000/- per month are entitled to social security cover under the ESI Act. It is a self-financing health insurance scheme for Indian workers. This fund is managed by the Employees' State Insurance Corporation (ESIC), an autonomous corporation established by the Ministry of Labour and Employment, Government of India, according to rules and regulations stipulated in the ESI Act 1948. The employers' rate of contribution is 4.75 percent of the wages paid to employees. The employees' contribution is 1.75 percent of the wages paid, making the total share of 6.5 per cent of wage as contribution to the ESI. Daily-wage employees earning less than Rs100/- a day are exempt from paying their share. Main benefits under ESI Scheme are Sickness Benefit, Disablement Benefit, Dependents' Benefit, Maternity Benefit and Medical Benefit.
- v. **The Employees' Provident Funds and Miscellaneous Provisions Act, 1952:** It is an Act to provide for the institution of provident funds, pension fund and deposit-linked insurance fund for employees in factories and other establishments.

- vi. **The Payment of Gratuity Act, 1972:** This Act is an important social security legislation intended to provide relief to an employee when he is no longer in service under his employer.
- vii. **The West Bengal Workmen's House Rent Allowance Act, 1974:** This Act applies to the industrial establishments in West Bengal where 20 or more workmen are employed. The Act provides for payment of house rent allowance to a workman @ 5 per cent of the wages during a month or Rs. 15/- whichever is higher.²⁴ Even temporary, casual or budli workmen rendering services for less than 6 days in a month are entitled to a pro-rata house rent allowance.
- viii. **The Equal Remuneration Act, 1976:** The Equal Remuneration Act, 1976 is an important piece of legislation in the field of women's welfare to provide for the payment of equal remuneration to men and women workers and for the prevention of discrimination on the ground of sex, against women in the matter of employment, promotion etc.

1.11 The Jute Packaging Materials (Compulsory Use in Packing Commodities Act, 1987)

An act to provide for the compulsory use of jute packaging material in the supply and distribution of certain commodities was passed by the Parliament in 1987 in the interests of production of raw jute and jute packaging material and of persons engaged in the production thereof. This helps to provide an assured market to the jute manufacturers. Jute Commissioner procures B-Twill bags for use by government to indirectly benefit the jute growers and the mill workers. The quantum of purchase was 2424 thousand Bales at a price of Rs 5589.1 crore during the year 2015-16.

1.12 The National Jute Board Act 2008 and the National Jute Board

1.12.1 The National Jute Board Act, 2008 was passed by the Parliament to establish the National Jute Board (NJB) "for the development, the cultivation, manufacturing and marketing of jute and jute products and for matters connected therewith and incidental thereto". The Act got the assent of the President on the February 12, 2009. As per the Act, it shall be the duty of the Board to promote the development of jute and jute products by such measures as it thinks fit. The Board may undertake measures for promotion of production and productivity of better quality of raw jute, improve efficiency and productivity of the jute manufacturing sector, engages in research and human resource development programmes to explore new, innovative and diversified use of jute products with the idea of enabling both the organized as well as the decentralized sector to compete and increase the global share of Indian jute goods. Since the working condition of the jute mill workers and their wellbeing is very critical to improve the efficiency and productivity of the jute manufacturing sector, the functions of the Board also include improvement of working conditions and wellbeing of the workers and their families. The Act also provides that Board may take measures to (i) take steps to protect the interests of the jute growers and workers and to promote their

²⁴Department of Labour; Government of West Bengal; Labour in West Bengal: Annual report 2014-15

welfare by improving their livelihood avenues and (ii) secure better working conditions and provisions and improvement of amenities and incentives for workers engaged in the jute industry.

1.13 Schemes of the NJB for Welfare of the Jute Mill Workers

1.13.1 The Charter of the Board includes providing for the welfare of workers in jute-producing units and some schemes have been already taken up towards that end, which are briefly mentioned below.

i. Sanitation facilities:

A Scheme to provide hygienic sanitary facilities for mill workers and their families, first in the mill quarters and in the second stage in the working areas have been introduced five years ago. Applications are sought from mills for construction of sanitary facilities in mill quarters and in the working areas, which is examined and appraised through an independent agency. Sanitary facilities include designed sanitary blocks with toilet facilities for men and women, wash basins, sewage, etc. The total cost of constructing such sanitary facility is borne by NJB, subject to a maximum of Rs. 20 lakhs each. The concerned mill first incurs the expenditure for construction of the sanitary facilities and thereafter 90 per cent of the costs up to the ceiling of Rs 20 lakh is reimbursed by NJB. As far as possible, the facilities in the workers' quarters / living areas should be Pay-and-Use type where revenues provide the cost of maintenance for the agency managing them. In the case of facilities constructed in the mill working areas, the mill concerned is required to enter into Annual Maintenance Agreement with Sulabh International or such other agency as may be selected. The mill concerned has to bear the cost of maintenance.

ii. Scholarship Scheme for Children:

NJB extends support to the workers' family towards education of their children through a scholarship scheme, which was approved during the 9th Board meeting of NJB held on 25th February, 2015. The amount of one-time scholarship for different categories of students is given below:

1. On qualifying Secondary Education (for girls only): Rs. 5,000/-
2. On qualifying Higher Secondary Education (for girls only): Rs. 10,000/-
3. On qualifying Graduation (for boys & girls): Rs. 15,000/-
4. On qualifying Post Graduation (for boys & girls): Rs. 20,000/-
5. For pursuing Professional courses (Engineering, Technical, Management, Chartered Accountant, Chartered Secretary, Institute of Cost and Chartered Accountants courses) in Govt. Institutions (for boys & girls): Annual Tuition fees.

The scheme will be applicable to all jute goods manufacturing units throughout the country paying Cess. Annual budget for the year 2015-16 was Rs 2.0 crore.

1.14 Beneficiaries of the Scholarship

1.14.1 Any registered manufacturing unit producing jute, as defined in Jute Manufactures Cess Act, 1983 and employing at least 10 workers will be considered under the scheme. Children of a worker

(male/female) pursuing study in any recognized school, college and university and any female worker who is also a daughter/wife of a jute mill worker shall also be covered, if she is a student. Maximum two children per family may get the benefit under the scheme.

1.15 Objective of the Study

1.15.1 From the observations of the various studies carried out on the jute mill workers stated above, it can be seen that the conditions of the workers and their family members need to be improved. Labour being one of the most critical component of the jute industry, enhanced wellbeing is likely to have positive impact on their productivity and on labour relationship. So the essential needs of the workers in respect of food, clothing, shelter and basic amenities like water, sanitation & waste disposal, healthcare, education, social security, recreational and cultural facilities etc. should be improved. Moreover, mutual conflict between the employers and employees gives birth to the industrial disputes which stand against the progress and prosperity of the industry as well as of the workers. As mentioned above, no industry can enjoy peace and progress as long as the primary needs of the workers are not fulfilled. Thus, the proposed study is to cover different benefits provided by the jute mills to the workers, access to various civic and socioeconomic services from the local governments (Municipalities where they usually live), the State and the Union Governments and the barriers they are facing in improving their quality of life within the given social and economic context in which they are living. The study is aimed at identifying the gaps in uptake of various services and the constraints in availing the existing opportunities by the jute mill workers and their family members due to supply and/or demand side failures as well as the reasons behind such failures so that the findings help in prescribing the appropriate policies for improvement in their wellbeing through appropriate interventions. The demographic features of the mill workers have also been captured to judge if the social background of the worker has any association with their wellbeing. Assessment of wellbeing of the workers involves multidimensional analysis of various economic, social and demographic factors that have influence on the standard of living of the working force in the jute mill. These factors have been categorized into demographic conditions, living conditions and basic amenities, access to social services and benefits provided by the mills, economic status, education status and related access, health and nutrition status and related access, participation in government programs for social and economic development etc. These factors have been captured through the study and analysis has been made using statistical tools to draw inferences. The study will help to understand the possible interventions which are to be made for enhancing the wellbeing of the jute mill workers.

Chapter 2

Methodology for the Study

2.1 Introduction

The objective of the study is to capture the socio-economic conditions of the jute mill workers of West Bengal and members of their household (HH) for proper appreciation of their level of wellbeing, the benefits that accrue to them as workers of the mills or their family members and other socio-economic benefits they can access from the public domain as well as from the market. There are several aspects of the socio-economic conditions of the jute mill workers and members of their HHs for judging their wellbeing. To keep the study within manageable limit only the important social and economic aspects of the workers and their household members have been captured in the study. The data has been collected by studying a sample of the workers selected through scientific sampling techniques, so that the findings reflect the general conditions of the workers and their HHs with certain degree of confidence. This chapter describes the different social and economic aspects of the workers which have been considered for the study, methodology adopted for identifying the required number of sample HHs, process of capturing data from each of the household selected at random, other relevant information from the mills and other agencies for analyzing the same.

2.2 Socio-economic Conditions Covered under the Study

The study covered the following broad aspects of social and economic conditions of the HHs having at least one jute mill worker:

i. Demographic features and migration pattern:

These broadly cover the social and religious background of the workers, their demographic features, the area from where they have migrated, their mother tongue, marital status, family size, sex ratio etc. Various other aspects like literacy rates, educational background of the workers and their family members and occupation status of all the adult members etc. have also been captured.

ii. Housing and household amenities:

These broadly cover the nature of houses where they live, number of rooms, access to amenities like electricity, availability of separate kitchen, fuel used for cooking, cost of accommodation etc. Given that the poor housing conditions of the jute mill workers reported in the earlier studies, these aspects were captured in more details to appreciate the quality of life of the jute mill workers and their family members.

iii. Access to water, sanitation and hygiene:

These include access to drinking water, types of sources used, access to toilet facilities, nature of solid and liquid waste management etc.

iv. Access to education and development of professional skill:

Development of human resources is a permanent step towards ending poverty and deprivation. The study has captured the education status of the family members of the jute mill workers including status of schooling. It also covers status of acquisition of various employment oriented skills by the male and female members of the workers and the benefit that has accrued towards receiving employment.

v. Status of health and access to medical services:

It was difficult to conduct a full-fledged study on the status of health of the jute mill workers and their family members within the scope of the present study. However, given the reported health related issues of the jute mill workers as discussed in Chapter I, some of the important aspects of the jute mill workers including their occupational health hazards have been captured through household survey. Access to treatment of diseases and cost involved along with available preventive services, particularly for the women and children have also been captured in the survey.

vi. Income, expenditure, savings and indebtedness:

The study has also capture the income of the HHs from all sources including that received as wage by the mill workers. Though it is very difficult to capture the income from informal sources but best efforts have been made to estimate the likely income of the sample HHs and their expenditure with item wise break up. To assess the overall economic status of the HH the level of debt and savings as well as the reasons of incurring debt etc. have also been captured. Further, access to banking and insurance services have been captured through the study to assess the uptake of financial services by the workers and their family members. Nature of assets owned by the HHs has also been captured for general understanding of the level of affluence of the HHs.

vii. Statutory benefits from the mills:

The jute mill workers are supposed to receive some of the statutory benefits and it is necessary to know to what extent such benefits are being received by the workers. Also, the benefit may vary with the type of workers. These have been captured to the extent possible from the workers as well as the mill owners.

viii. Access to various entitlements and participation in welfare schemes:

There are certain entitlements which the citizens enjoy in general. To what extent the jute mill workers and their family members are enjoying some of the important entitlements have been included in the study. That apart, there are some targeted services as well as general opportunities to be enjoyed by the citizen and the study has also captured to what extent the jute mill workers and their family members have been benefitted. These aspects have been captured to assess, to the

extent possible, if the jute mill workers are accessing such benefits at par with the other people with similar socio-economic background.

ix. Awareness and participation in various social activities:

The level of awareness of the workers and their family members and their participation in various social activities help them to enjoy a better quality of life and access various social benefits. These aspects have also been captured

x. Social environment in which the workers live:

There are certain aspects related to social environment which are important determinants of quality of life. These include law and order situation, vulnerability to different types of crime, violence against women, incidence of alcoholism etc. Some of such important aspects have also been captured for assessing the level of vulnerability of the jute mill workers and their family members.

All the information mentioned before have been captured using a questionnaire. After developing the questionnaire, the same was field tested and thereafter modified for being used in the survey. The final questionnaire that has been actually used for the survey is shown in Annexure 2.1.

2.3 Sample Selection

It is neither economic nor necessary to survey all the workers in every mill, since statistically significant inferences can be drawn by surveying a sample of the target households. The essence of sampling in such socioeconomic study is to take adequate samples and to maintain randomness in selection for having minimum bias, which allow for consistent estimates and sound inferences to represent the entire population, which, in this case, are all the jute mill workers of West Bengal and their family members.

A system of two stage sampling has been considered to be most appropriate for the study. In the first stage suitable number of mills were selected and in the second stage suitable number of workers from each mill were selected, both using randomized sampling techniques.

2.3.1 Sampling suitable number of mills:

There are total 67 jute mills in West Bengal of which only 6 are located outside the KMDA area and far away from Kolkata. The 61 mills in KMDA area are spread across the districts of North 24 Parganas, Howrah, Hooghly, South 24 Parganas and Kolkata. A map showing location of all the mills in KMDA area is shown in the next page. Normally a sample of 10 per cent should be adequate for this type of survey. However, to be on the safer side, total 10 mills have been selected, which works out to be around 15 per cent of the total mills. The characteristics of the workers and their socio-economic condition are different for those mills located within KMDA area compared to those which are away from KMDA area, which are only 6 in number. Therefore, only 1 mill has been selected from outside KMDA area and 9 mills have been selected from KMDA area. The selection has been done using randomized sampling techniques from the two different sets of mills. The mills which remained closed or have problems which

will affect the survey work have been excluded and in such case the next randomized sample was picked up for the study, as it happened in one case. The location of the mills selected (except Kamakshy Mills of Coochbehar) are shown in Map 1 and their names and other key features are given in Table 2.3.1 and Annexure 2.3.2 respectively.

Map 1: Location of Jute Mills across KMDA area

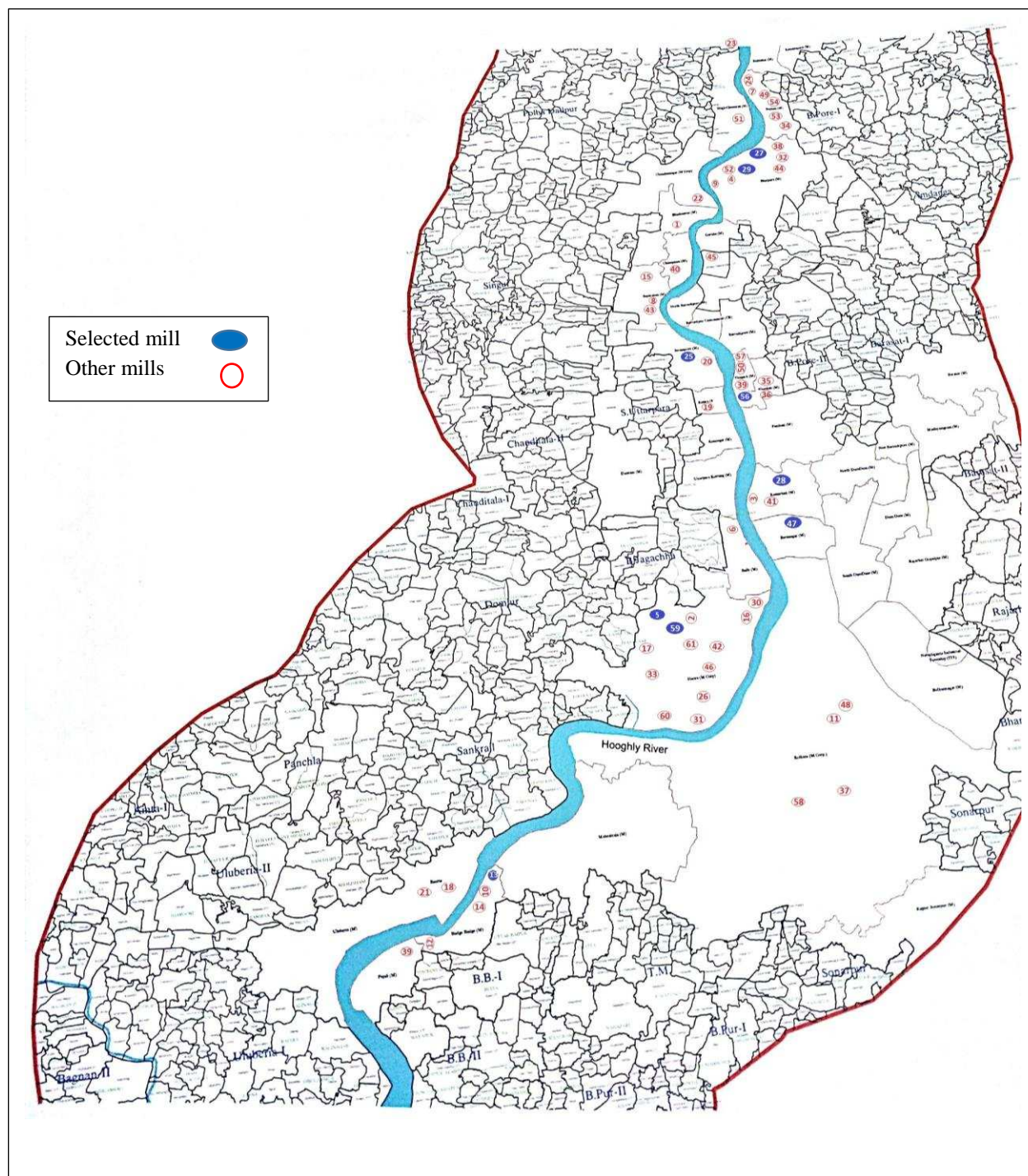


Table 2.3.1: List of the 10 Sample Jute Mills

1. Kamarhati Jute Mill(Kamarhati)	2. Kanknarrah Jute Mill(Kakinarras)
3. Jagatdal Jute & Industries Ltd.(Jagatdal)	4. Vijaya Shree Ltd. (Howrah Shibpur)
5. Ambika Jute Mill(Belur)	5. Titagarh Jute Mill-Kelvin(Titagarh)
7. The Baranagore Jute FTY P.L.C(Baranagore)	8. Caledonian Jute Mill (Budge Budge)
9. India Jute Mill(Serampore)	10. Kamakshy Jute Mill (Coochbehar)

2.3.2 Sampling suitable number of workers:

The required number of workers to be selected from the identified jute mills should be large enough to have statistically significant result and at the same time the number should not be too large requiring huge resources. As per standard statistical formula if the population lies between 100,000 to 300,000 then the sample size must be 384 for 95 per cent confidence interval with a Margin Error of 5 per cent²⁵. The population size of the jute mill workers has been estimated to be 1,81,577 and, therefore, a sample size level of 500 is being fixed to optimally estimate the population parameter. Since the population is large, sample size of 500 will construct a 95 per cent confidence interval with a Margin of Error of about 4.4 per cent. Keeping these in mind, the sample size has been fixed at 50 workers from each mill, which will provide a total number of 500 workers and is considered to be an optimum number for conducting the study. From the list of all workers of the jute mills, 50 families have been selected through the method of Systematic Random Sampling. Serial number has been assigned corresponding to each name in the Master Roll and then the total number has been divided by 50. First sample number has been chosen at random. Next number has been selected by adding the quotient with the first number. In this way 50 workers have been selected from each mills. The mill management has provided the address of the workers after which the survey team has visited each HH and got the data as per the questionnaire.

2.4 Data Collection

The survey is comprised of both quantitative as well as qualitative techniques. The quantitative part has been captured through questionnaire based survey of the selected families. Adequate number of female surveyors were kept in the team so that women of the HHs could be approached to get answers to some specific questions concerning the women and the children. Some of the qualitative aspects can be best judged through processes like FGD (Focus Group Discussion) and IDI (In depth Interview) of the key informants. Both FGD and IDI have been conducted in each of the selected mills. Two FGDs have been conducted, one for the workers and the other for the women members of the worker's families (in case where mill workers are living in a cluster) to capture various aspects of their living conditions. So, there are 20 FGDs. At least two key informants of each mill, one from the management side and the other from the workers' side has been interviewed and thus there is at least 20 IDIs. Other information available from secondary sources has also been utilized for supplementing the research agenda.

²⁵The Research Advisor", accessed from <http://research-advisors.com> on 14th December, 2015

2.5 Data Compilation and Analysis

The data from the filled in survey formats have been entered into the database created for the study and the data have been carefully validated to maintain quality of the analyses that followed from the data captured from the field. Tables on various thematic aspects of socioeconomic life of the sample HHs have been generated for drawing specific inferences.

2.6 In Depth Interview (IDI) and Focus Group Discussions (FGD)

IDIs and FGDs were conducted in two phases. Some of these were conducted during the survey for understanding the qualitative aspects of the data which were being captured. After the analyses of the data there were some queries for better understanding of the issues which emerged. Some of the IDIs and the FGDs were conducted after the analyses was completed for validation of the findings as well as to gain better insight of the issues involved and interventions possible.



In-depth Interview and Focus Group Discussion with the jute mill workers

Chapter 3

Analyses of the Data Captured through the Survey

3.1 Introduction

Various socioeconomic parameters reflecting different aspects of wellbeing of the selected 500 jute mill workers and their family members have been captured through field survey using methodology described in the previous chapter. The findings have been tabulated and are presented here theme wise to appreciate the different dimensions of socioeconomic status of the jute mill workers and their family members and to unfold their status of wellbeing. The analyses have been made across various parameters like type of employment, income, social category, level of education etc. to understand the causal factors behind variation of socioeconomic conditions of the mill workers and to get better insight on possible interventions for enhancing their wellbeing. In some cases, analyses have also been made to know the difference between the workers of mills which are members of IJMA and those which are not under the fold of IJMA.

3.2 Pattern of Migration for Working in the Jute Mills

As discussed in Chapter I, people came to work in jute mills mainly from other states. However, the situation has changed over time and not many people are getting attracted to come to work in the mills because of shrinkage of total labour demand in the mills as well as opening of other economic opportunities in places from where they migrated. The native places of the present day workers, the year when they migrated, the reasons behind migration etc. have been presented in this section.

3.2.1 The native place from where the workers migrated:

The survey found that 77.0 per cent of the workers have migrated for working in jute mills. This comprises of migrants who came from other states (60.4 per cent) and the other migrants (16.6 per cent) came from different parts of erstwhile Bengal, including present day Bangladesh. 20.8 per cent workers reported that they were local. 2.2 per cent of the workers could not tell their place of origin. The category of migration wise distribution of the workers surveyed is shown in the Graph 3.2.1. The same is shown in details along with mother tongue of the workers in Table 3.2.1 below.

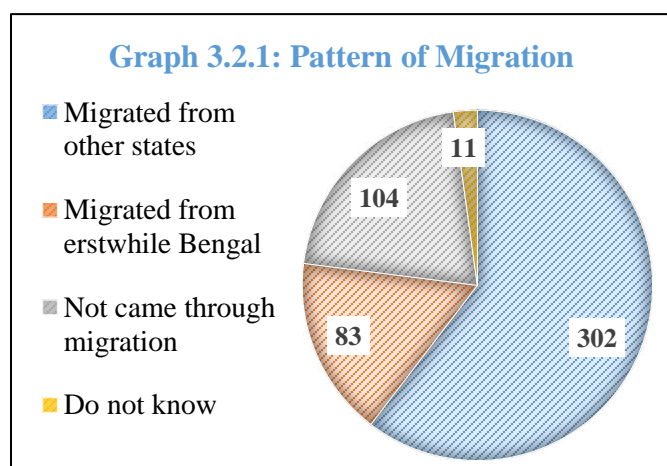


Table 3.2.1: Native places of the workers from where they migrated

Migrated from	Number of HHs	Mother Tongue			
		Bengali	Hindi	Odissi	Others
Same district	17	11	6	0	0
Other districts	39	31	7	0	1
U. P.	43	3	39	0	1
Bihar/Jharkhand	219	10	196	1	12
Andhra Pradesh/Tamil Nadu	11	0	5	1	5
Other State across India	29	5	9	12	3
Abroad (from Bangladesh)	27	23	4	0	0
Cannot say	11	9	1	0	1
Not Migrated	104	64	38	2	0
Total	500	156	305	16	23

It may be seen from Table 3.2.1 that maximum number of migrants (219 out of 396 migrants) are from erstwhile Bihar (55.3 per cent) followed by workers who migrated from different parts of erstwhile Bengal (20.9 per cent). Hence, these migrant workers from erstwhile Bihar and Bangladesh constitute majority of the jute mill workforce (60.4 per cent of surveyed work force). The latter comprises of 7.8 per cent of the workers from different districts of West Bengal, 5.4 per cent from Bangladesh and 3.4 per cent from the same district in which the mill is located. On the other hand, share of workers from UP is 8.6 per cent, that from Andhra Pradesh & Tamil Nadu is 2.2 per cent and 5.8 per cent are from other states. In the studies carried out by Nilanjana Das in the year 1996 and Kundu in the year 1994, it came out that the migrant workers were mostly from Bihar, UP and Odisha whereas in the present study Odisha does not occupy any significant position. Also, there is sizable portion of workers from West Bengal itself. It is learnt from the mills that local workers are mostly deployed in activities requiring higher skill like engineering section and workshop etc.

3.2.2 Mother tongue of the workers:

Mother tongue of the workers is shown in Table 3.2.1. As many as 305 of the workers, which is 61 per cent of the total workers surveyed, reported Hindi as their mother tongue. Bengali was mentioned as the mother tongue by another 156 workers (31.2 per cent). It may be mentioned that 38 of the 104 local workers (36.5 per cent) mentioned that Hindi is their mother tongue. It could be that they migrated long ago and got fully integrated in the local society. So, access to education in Hindi, which is the mother tongue of the majority of the workers is a critical factor for educational attainment of the children of the jute mill workers as well as for developing communication materials for development of awareness of the workers.

3.2.3 The year of migration/period of stay in the locality:

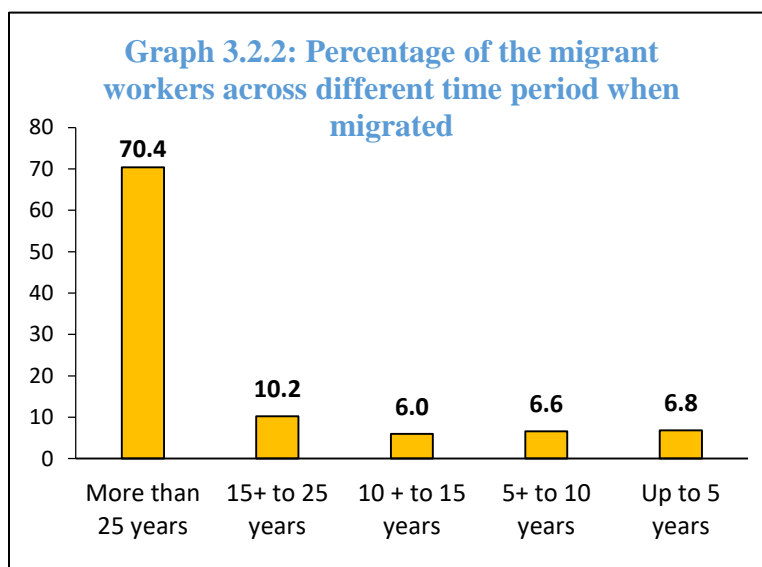
The place of origin of the jute mill workers along with the period when they migrated is given in the Table 3.2.2 below.

Table 3.2.2: State of origin of the migrant workers and period of migration

Migrated from	Year of Migration/Staying at present location (years)											
	Up to 5		5+ to 10		10+ to 15		15+ to 25		Above 25		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Same district	3	8.8	4	12.1	2	6.7	2	3.9	6	1.7	17	3.4
Other districts	9	26.5	4	12.1	3	10.0	8	15.7	15	4.3	39	7.8
UP	0	0	1	3.0	4	13.3	7	13.7	31	8.8	43	8.6
Bihar/Jharkhand	16	47.1	19	57.6	18	60.0	26	51.0	140	39.8	219	43.8
AP/TN	0	0	1	3.0	0	0	1	2.0	9	2.6	11	2.2
Other states	5	14.7	2	6.1	3	10.0	3	5.9	16	4.5	29	5.8
Bangladesh	1	2.9	2	6.1	0	0	2	3.9	22	6.3	27	5.4
Cannot say	0	0	0	0	0	0	2	3.9	9	2.6	11	2.2
Total	34	6.8	33	6.6	30	6.0	51	10.2	352	70.4	500	100

From the table above it is evident that the highest share of migrant workers is from Bihar and Jharkhand.

The table also shows that maximum number of workers have migrated before 25 years or even earlier. Out of all those who migrated the share of people who migrated more than 25 years ago, between 15 and 25 years, between 10 to 15 years, between 5 to 10 years and within last 5 years works out to be 70.4 per cent, 10.2 per cent, 6.0 per cent, 6.6 per cent and 6.8 per cent respectively, which clearly indicates that inflow of migration has declined substantially compared to the level that existed 25 years ago and the current migration is mostly from



Bihar, Jharkhand and from within the state of West Bengal. This implies that most of the workers are naturalized and there is little problem faced by the new jute mill workers unlike a fresh migrant. The declining trend of migration can be better appreciated from the Graph 3.2.2.

3.2.4 Reasons for migration:

Though the trend of migration has declined yet substantial number of workers are migrants. It is necessary to know the reason for migration and the place from where they have migrated since the cultural practices of the place of origin have strong influence on their life. The survey probed the reasons for migration and the findings are shown in Table 3.2.3.

Table 3.2.3: Reasons for migration

Reasons for migration	No. of Respondents	% of total workers
Work Purpose	380	96.0
Not disclosed	11	2.7
For better education	0	-
For better healthcare	0	-
Other reasons*	5	1.3
Total	396	100.0

*Other reasons include shifting to own house, family problem, communal riot in Bangladesh etc.

Table 3.2.3 shows that in 96 per cent cases the reason for migration was to get employment. Against specific question of whether better education or health facilities was the reason for migration the answer was in the negative. Literature on history of jute mill workers also shows that the workers migrated for their livelihood because of distress in rural economy²⁶. They were either landless agricultural labourer or had little land not sufficient to generate enough income. Some of them were also involved in their caste bound profession, i.e. cottage industry, dairy farming, fishing etc., which was not yielding enough income. In any case, they were in distress and had no option but to adjust to the poor living conditions after migration, which put them in a weak position to bargain for improving their conditions.

3.2.5 Place of stay for family members:

The survey found that 85.8 per cent of the workers are living with their families whereas only 14.2 per cent of them stay alone as a paying guest or sub tenant, as shown in Table 3.2.4 below. Since overwhelming percentage of the workers live with their families so housing becomes a critical need and an important determinant of the quality of life, which has been discussed in Section 3.5 separately.

Table 3.2.4: Living status of workers

Living Status	No. of Samples	%
Living alone	71	14.2
Staying with family	429	85.8
Total	500	100.0

3.3 Religion, Caste and Demographics of Workers

Social background has important influence on outlook towards life, which has impact on the quality of life, aspiration and wellbeing. The religion and caste of the workers were captured through the survey, which are presented in this section.

3.3.1 Religion of the workers:

All the workers surveyed are found to be either Hindu (76 per cent) or Muslim (24 per cent) and there was none from any other religion. Substantial part of Muslim workers has migrated from erstwhile

²⁶ Bhattacharya N (1973): "Some characteristics of Jute Industry Workers in Greater Calcutta" Economic and Political Weekly, Vol. 8, 3rd February.

Bihar (63.3 per cent). Share of Muslim workers among those who migrated from different parts of erstwhile Bengal was only 9.6 per cent. However, among the local workers, the share of Muslim is 20.2 per cent. In any case, the share of Muslim among the workers being rather high, which incidentally is close to the share of Muslim population in West Bengal, there is scope to facilitate for reaching due benefits under various programmes for the welfare of the minorities to the Muslim jute mill workers. Classification of the workers as per their religion is shown for all the workers surveyed along with their place of origin in Table 3.3.1.

Table 3.3.1: Religion of the workers along with native places

Religion	Native place of the worker									Total
	Local	Same district	Other districts	Bangladesh	Erstwhile Bihar	UP	AP & TN	Other states	Cannot say	
Hinduism	83	14	35	26	143	31	11	29	8	380
Islam	21	3	4	1	76	12	0	0	3	120
Total	104	17	39	27	219	43	11	29	11	500

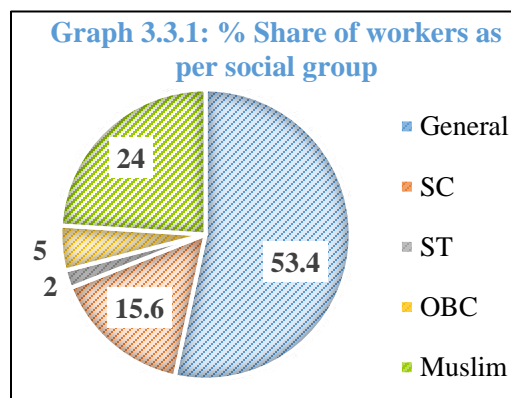
3.3.2 Caste of the workers:

Out of all the workers surveyed, 267 (53.4%) workers belonged to general caste, 78 (15.6%) belonged to scheduled castes (SC), 10 (2.0%) belonged to scheduled tribes (ST) and 25 (5.0%) belonged to OBC. Table 3.3.2 provides the distribution of the workers based on their declared castes along with their place of origin.

Table 3.3.2: Caste of the workers along with native places

Caste	Native place of the worker									Total
	Local	Same district	Other districts	Bangladesh	Erstwhile Bihar	UP	AP & TN	Other states	Cannot say	
General	59	8	27	16	101	22	9	19	6	267
SC	21	6	6	8	23	7	0	5	2	78
ST	1	0	2	0	6	1	0	0	0	10
OBC	2	0	0	2	13	1	2	5	0	25
Total	83	14	35	26	143	31	11	29	8	380

The share of different social categories of workers is shown in Graph 3.3.1 for better appreciation of their social background. Past studies reveal that the plantations and mining employed mostly tribal people from Bihar and Odisha, but very few of them came to work in the jute mills. The reason for this appears to be the *Sardari* system of recruitment. Moreover, the flow of tribal to the plantations and mines started long before the establishment of jute mills. The share of SC, ST and OBCs together works out to be 22.6 per cent. Such categories of



people enjoy special benefits through the policy of reservations. So, there is scope to empower the members of such families to know and avail the opportunities which exist for them.

3.3.3 Demographics of the workers:

The age of the worker ranges from 18 years (2 worker) to 70 years (1 worker), with mean age at 41 years. The Table 3.3.3 presents the demographics of the workers. It could be seen that maximum proportion (44.2%) of the workers belongs to 30-45 years' age group. It is to be noted that 7 workers are working in the mill even after 60 years. Out of them three workers are permanent, two of them are Budli and one worker each belongs to casual and special Budli category.

Table 3.3.3: Demographics of the workers

Profile of the worker	No.	%
Age group		
Less than 30 years	100	20.0
30-45 years	221	44.2
46-60 years	172	34.4
More than 60years	7	1.4
Sex		
Male	478	95.6
Female	22	4.4
Type of family		
Single member	71	14.2
Nuclear family	249	49.8
Joint family	180	36.0

Only 22 (4.4%) of total workers surveyed are female. There are 71 (14.2%) workers who do not stays with their family. Another 249 workers (49.8%) have nuclear family or staying with partial family at present whereas 180 workers (36.0%) are living in a joint family. The proportion of nuclear family is highest among these three types of family settings.

3.4 Demographic Features of the Workers' Families

Important demographic features of the workers' HHs have been captured in the survey which are presented below. This has been prepared by total enumeration of all the members of the family, capturing their age, level of education, marital status, number of children etc. This will be helpful to judge the difference, if any, between the jute mill workers' HHs and the population living in the same region.

3.4.1 Number of members in the family:

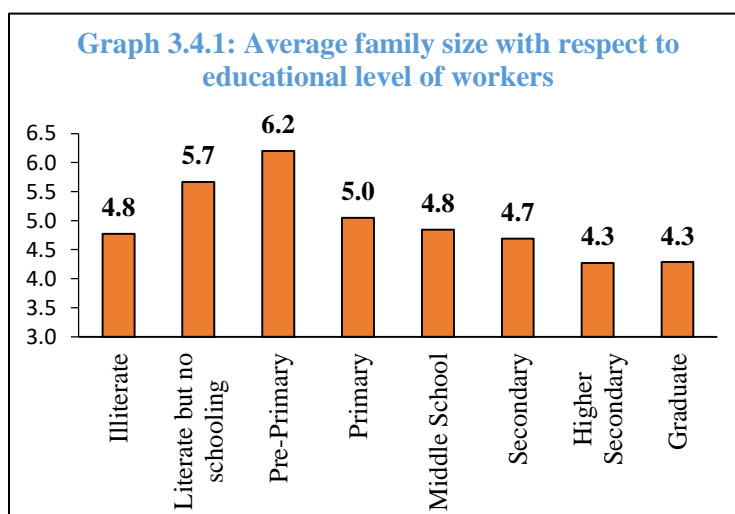
Table 3.4.1 below shows the number of family members of the 429 workers who are living with their families.

Table 3.4.1: No. of family members by age & sex (excluding those living alone)

Age (years)	Male		Female		Total	
	Number	%	Number	%	Number	%
0-5	79	6.9	63	6.5	142	6.7
6-14	127	11.1	129	13.3	256	12.1
15-23	233	20.3	196	20.3	429	20.3
24-35	287	25.0	207	21.4	494	23.4
36-60	359	31.3	315	32.6	674	31.9
Above 60	62	5.4	57	5.9	119	5.6
Total	1147	100.0	967	100.0	2114	100.0

The data presented in the table above shows that average family size is 4.8 (excluding those who are living alone), which is comparable with the family size of 4.5 in urban HHs of West Bengal as per Census 2011.

The family size has been disaggregated against the literacy level of the workers and the result is shown in Graph 3.4.1. The family size is the highest for those who have completed pre-primary level of education and all those who are literate but not attended school and read up to primary school also have family size higher than that of the average (4.8) over all the HHs. Interestingly, for workers who are illiterate, the family size is same as the average over the entire surveyed HHs. The decline in family size with level of education above primary level is quite perceptible as shown in the graph.



The decline in family size with level of education above primary level is quite perceptible as shown in the graph. The share of population up to 5 years is 6.7 per cent, which gives an approximate birth rate of only 17.0 (this ignores the death rate of children in that age group and if that is taken into account the birth rate will be marginally higher). The estimated birth rate is somewhat higher than the birth rate of 11.4 for the urban population of West Bengal as per SRS 2014²⁷.

3.4.2 Sex ratio:

The above table shows that the sex ratio is only 843, which is very low and the child sex ratio (up to 6 years of age) is 815, which is even worse. It may be mentioned that as per Census 2011, the sex ratio of total population in districts like North 24 Parganas and Howrah, where many of the jute mills are located, was above 950. The child sex ratio (up to 6 years) of North 24 Parganas is 956 but that for Howrah is 962. Thus, the sex ratio and child sex ratio of the jute mill workers can be presumed to be worse than

²⁷ Register General of India (2014): SRS Bulletin, Volume 49, No. 1, September 2014

the population around them, which calls for strengthening development of women and girls belonging to the workers' HHs.

3.4.3 Literacy rate:

The literacy rates of all the members of the workers' HHs (except those who are living alone) are shown in Table 3.4.2. It shows that literacy rate of the jute mill workers and their family members is 81.07 per cent and the corresponding figures are 84.18 per cent for male and 77.16 per cent for female respectively. Since almost all the workers live in urban areas, it is worthwhile to compare the same with that of urban literacy rates in West Bengal as per 2011 Census, which was 84.78 per cent. The corresponding figures for male and female were 88.37 and 80.98 per cent respectively. Thus, the literacy rate of the jute mill workers is marginally lower than the general population of the areas where they live.

Table 3.4.2: Literacy rates

Literacy	Male		Female		Total	
	Nos.	%	Nos.	%	Nos.	%
Illiterate	178	15.82	204	22.84	382	18.93
Literate	947	84.18	689	77.16	1,636	81.07
Total	1,125	100	893	100	2,018	100

3.4.4 Educational background of the workers:

Out of 500 workers surveyed, 478 were male and only 22 were female. Though the nature of job does not require higher level of education but it is a critical factor since level of education is strongly associated with various aspects of wellbeing of the family. Education level of the male and female workers is shown separately in Table 3.4.3.

Table 3.4.3: Educational background of Surveyed workers by sex

Education	Male		Female		Total	
	No.	%	No.	%	No.	%
Illiterate	79	16.5	7	31.8	86	17.2
Literate but no schooling	9	1.9	0	0.0	9	1.8
Pre-Primary level	6	1.3	0	0.0	6	1.2
Primary level (I-IV)	67	14.0	2	9.1	69	13.8
Middle School(V-VIII)	169	35.3	11	50.0	180	36.0
Secondary (IX & X)	115	24.1	2	9.1	117	23.4
Higher Secondary	26	5.4	0	0.0	26	5.2
Graduate	7	1.5	0	0.0	7	1.4
Total	478	100.0	22	100.0	500	100.0

Table 3.4.3 shows that the level of education of the mill workers was quite low and there was no worker with degree above graduation level or having any diploma or other professional skill. Also, incidence of illiteracy is as high as 16.5 per cent for male workers and 31.8 per cent for female workers. The percentage share of the male and female workers, who are illiterate or have read up to primary level are 33.7 per cent and 40.9 per cent respectively, indicating very poor level of education for both male and female workers. It may be seen from Table 3.9.1 in section 3.9 that the incidence of illiteracy among the

family members taken together was 14.5 per cent for male and 21.9 per cent for female. This indicates much improvement of literacy level of the female non-working family members because of higher educational attainment by their daughters and the gender gap in literacy has also improved if all members of the HHs are taken into account. It is worth mentioning that the male literacy of the districts under KMDA area varies from 87.93 per cent (South 24 Parganas) to 92.79 per cent (North 24 Parganas) and the same for the female population varies from 79.09 per cent (South 24 Parganas) to 86.66 per cent (North 24 Parganas). So, the literacy level of the jute mill workers' HHs is yet to catch up with those who are living around. Coming back to the level of education of the workers in terms of their level of schooling, Table 3.4.3 shows that the highest frequency comes out to be middle school level for both male (35.3%) and female (50.0%) respectively. In respect of the female workers, only 9.1 per cent are above the class VIII standard and all of them had education up to class X level. In respect of male workers, the corresponding share is 31.0 per cent with and 6.9 per cent of the total workers had education above class X level. Lower level of education of the mill workers has historical background. The mills, in fact, were largely averse to the idea of giving their workers or their children any education at all. In 1929, the IJMA reported to the Royal Commission of Labour that it did not think that to provide education was a 'duty' of the employers. According to the employers of the early period, the work in the jute mill did not involve much training or skill and academic qualifications were not needed. However, the fact is that although low level of education of the workers may not affect the production of the mills but that is likely to keep them disempowered in availing other benefits for socio-economic development. In view of this, education of the children of the jute mill workers assumes high priority.

3.4.5 Share of different categories of the mill workers:

The category wise breakup of the mill workers is shown in table 3.4.4

Table 3.4.4: Category of the mill workers

Category of the workers	Number	%
Permanent	223	44.6
Casual	54	10.8
Spl. Budli	42	8.4
Budli	176	35.2
Temporary	5	1.0
Total	500	100%

As shown in the table above, out of 500 sample workers, 223 (44.6%) fall under permanent category and they constitute the maximum share in the total sample workforce. That is followed by Budli workers (35.2%), Casual workers (10.8%) and Special Budli workers (8.4%). Temporary worker contributes the least share (1.0%) in the total workforce.

3.4.6 Occupation of the worker's households:

The occupation of all the family members who live with the jute mill workers is shown in Table 3.4.5.

Table 3.4.5: Occupation of the family members living with the jute mill workers

Primary Occupation	Male	As % of total	Female	As % of total	Total	As % of total
Cultivator	3	0.3	0	0.0	3	0.1
Share-Cropper	1	0.1	0	0.0	1	0.0
Agri-Labour	1	0.1	0	0.0	1	0.0
Labor including jute mill	661	58.8	36	4.0	697	34.5
Skilled worker	18	1.6	5	0.6	23	1.1
Self Employed	8	0.7	6	0.7	14	0.7
Shop-Keeper	12	1.1	0	0.0	12	0.6
Trader	0	0.0	0	0.0	0	0.0
Manufacture	0	0.0	0	0.0	0	0.0
Other Business	15	1.3	2	0.2	17	0.8
Service in Public Sector	4	0.4	0	0.0	4	0.2
Service in Private Sector	33	2.9	1	0.1	34	1.7
Private Tuition	8	0.7	2	0.2	10	0.5
Hawker	7	0.6	0	0.0	7	0.3
Rickshaw-puller	12	1.1	0	0.0	12	0.6
Professional	2	0.2	0	0.0	2	0.1
Other economic activity	18	1.6	5	0.6	23	1.1
HH work/Housewife	10	0.9	592	66.3	602	29.8
Un-employed*	45	4.0	3	0.3	48	2.4
Student	212	18.8	201	22.5	413	20.5
Not eligible (children below 5 years and aged)	47	4.2	38	4.3	85	4.2
Total	1,125	100.0	893	100.0	2,018	100.0

*Unemployed category includes 10 handicapped HH member, out of which 8 are males and 2 are females

The table shows that a major portion of the male population are engaged in manual labours because of lower level of education as well as little skill acquisition. The other important observation is low level of work participation by the women (excluding reproductive HH work). Only 3 women, which is around 0.3 per cent of all women, have reported that they are unemployed against corresponding figure of 4.0 per cent for men. It reflects that even women at younger age do not perceive that they can earn instead of playing their stereotype roles within the domestic sphere. Therefore, there is a strong case for studying the social barrier faced by women in joining economic activities outside home and the economic opportunities that they can avail to augment the family income as well as to get empowered by coming out of the domestic sphere.

3.4.7 Marital Status of the workers:

The marital status of the workers is shown in Table 3.4.6 and it shows that 84.8% of them are married. The age at marriage is shown in Table 3.4.7.

Table 3.4.6: Marital status of Sample Workers

Marital Status	No. of sample workers	As % of total
Married	424	84.8
Unmarried	76	15.2
Total	500	100.0

Table 3.4.7: Age at marriage

Age at marriage	Number	%
Less than 18 years	15	3.5
18-20 years	55	13.0
21-25 years	169	39.9
26-30 years	145	34.2
Above 30 years	40	9.4
Total	424	100

84.8% of the surveyed workers were married. Age of marriage varies from 12 years (by one female worker) to 43 years (by one male worker). Mean age of marriage is estimated as 25.6 years for male workers while 18.3 years for female workers. 15 workers (14 females and 1 male worker) had been married before 18 years (3.5%) at which marriage is illegal for both boys and girls. Moreover, 55 workers (13.0%) are married within 18 to 20 years of age. 21 years being the legal year of marriage for boys, 49 male workers are married before 21 years. Majority of workers (39.9%) are married within 21 to 25 year of age.

3.4.8 Number of children:

Number of children in the surveyed families across different age groups is shown in Table 3.4.8. There were 569 children (up to 18 years) in 292 HHs and number of children per HH works out to be 1.9. Number of living children in each HH is shown in Table 3.4.9. It shows that a larger proportion of the workers had one (32.0%) or two living children (23.4%). Around 10 % of the workers had 4 or more living children.

Table 3.4.8: Number of children (up to 18 years) in the surveyed families

Child Age	No. of family having children	No. of Boys	%	No. of Girls	%	Total Children
0- below 2 years	37	24	63.2	14	36.8	38
2-5 years	84	55	52.9	49	47.1	104
6-14 years	169	127	49.6	129	50.4	256
15-18 years	137	87	50.9	84	49.1	171
Total	292*	293	51.5	276	48.5	569

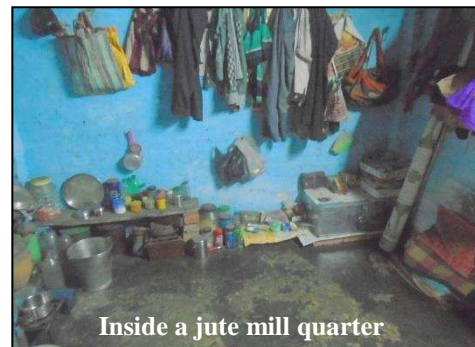
*This is not the total of the corresponding rows since there is more than one child in many families.

Table 3.4.9: Number of living children in the worker's household

Number of living children of the worker	Number of families	%
No child	114	22.8
1 child	160	32.0
2 children	117	23.4
3 children	58	11.6
4 children or more	51	10.2

3.5 Housing and Related Amenities

Housing is an essential need and it assumes more importance since most of the labourers are migrant and have settled around the mill. Also, quality of accommodation which includes various amenities in the residence is an important factor in determining the quality of life. This section presents various aspects of housing and related amenities.



3.5.1 Ownership status of the residences of the workers:

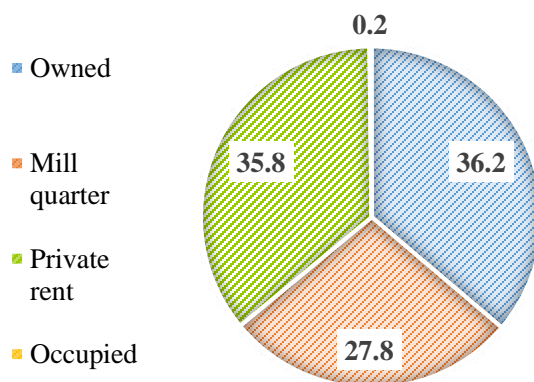
Quarters are allotted by the mill on the basis of seniority. The permanent workers are not entitled to have quarters if they do not have 5 years of services left. On the other hand, temporary worker can apply for the quarter only if they had already worked for 680 days. Because of shortage, all applicants cannot be provided accommodation in the mill quarters. Only 139 workers were staying in mill quarters and the remaining workers were staying in own or rented private accommodation as shown in Table 3.5.1.

Table 3.5.1: Ownership status of housing

Migration status	HHs	Ownership of the house				Total
		Owned	Mill Quarter	Private Rent	Occupied	
Local	Number	73	7	24	0	104
	%	70.2	6.7	23.1	0	20.8
Same state	Number	21	17	18	0	56
	%	37.5	30.4	32.1	0	11.2
Other state	Number	87	115	137	1	340
	%	25.6	33.8	40.3	0.29	68.0
Total	Number	181	139	179	1	500
	%	36.2	27.8	35.8	0.2	100

It can be seen from the table above that 36.2 per cent of the workers have their own house. Another 27.8 per cent live in accommodation provided by the mills and the remaining 35.8% live in privately rented houses. One worker was found to live in an illegally occupied house. The table also shows that the local employees mostly (70.2%) stay in own accommodation. Share of different types of accommodation is shown in the Graph 3.5.1 and it can be easily appreciated that share of all the three types of accommodation are quite similar though share of those staying in the mill quarter is the lowest.

Graph 3.5.1: Ownership Status of Housing



3.5.2 Types of accommodation of different categories of workers:

As shown in the table above, 35.8 per cent of the workers live in rented private houses. In order to view if the type of accommodation is related to the categories of employment, the distribution of different types of accommodation across different categories of employees is shown in Table 3.5.2.

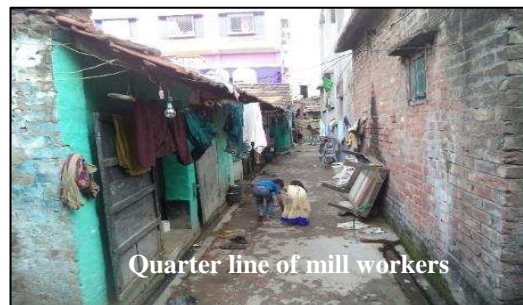


Table 3.5.2: Types of residence of different categories of workers

Shelter Type	Total Sample	Type of workers							
		Permanent		Casual		Budli/Sp.Budli		Temporary	
		No.	%	No.	%	No.	%	No.	%
Own	181	102	45.7	15	27.8	62	28.4	2	40.0
Mill Quarter	139	57	25.6	23	42.6	59	27.1	0	0.0
Private Rent	179	64	28.7	16	29.6	96	44.0	3	60.0
Others/shared	1	0	0	0	0	1	0.5	0	0.0
Total	500	223	100	54	100	218	100	5	100

It works out from Table 3.5.2 that out of those who own houses 56.4 per cent are permanent workers and out of all the permanent workers 45.7 per cent have their own houses, which is much higher than the share of Casual and Budli/Spl. Budli category of workers having own houses. Out of those 139 workers who live in mill quarter, the highest share is of the Budli/Special Budli workers (42.5%) followed by the Permanent workers (41.0%) and the Casual workers (16.5%). Table 3.5.3 shows the association of residence type with the place of origin of the workers.

Table 3.5.3: Types of residence according to place of origin

Place of origin	Ownership of the house								Total	
	Owned		Mill Quarter		Private Rent		Occupied			
	No.	%	No.	%	No.	%	No.	%	No.	%
Local	73	70.2	7	6.7	24	23.1	0	0	104	100
West Bengal	21	37.5	17	30.4	18	32.1	0	0	56	100
Other states	87	25.6	115	33.8	137	40.3	1	0.3	340	100
Total	181	36.2	139	27.8	179	35.8	1	0.2	500	100

The table above shows that 70.2 per cent of the local employees stay in their own house. 37.5 per cent of those who have migrated from within West Bengal also stay in their own houses. However, only 25.6% workers who have migrated from other states have own houses. Most of them (40.3%) stay in rented

house. In IJMA Mills 39.2% lives in mill quarters whereas in case of non-IJMA Mills only 16.4% lives in the mill quarters.

3.5.3 Average number of rooms and amenities:

The quality of living is related to number of rooms in the house along with availability of certain amenities like having separate kitchen, electricity, water supply, sanitary facilities etc. Access to water and sanitation has been discussed later in sections 3.6 and 3.7 and the availability of other amenities are shown across different types of accommodation in Table 3.5.4.

Table 3.5.4: Availability of some of the amenities

Indicators	Owned		Mill-quarter		Private Rent		Occupied		Total	
Total no. of HHs	181		139		179		1		500	
Having separate kitchen	No.	%	No.	%	No.	%	No.	%	No.	%
	85	47.0	11	7.9	25	14.0	0	0	121	24.2
Having Electricity*	176	97.2	136	98.0	169	94.4	1	100.0	482	96.4
Average No. of Rooms	2.2		1.1		1.3		1.0		1.5	

*Only authorized connections have been considered

Average number of rooms for all the HHs taken together is 1.5 as shown in Table 3.5.4. However, for own houses the average number of available rooms is 2.2, which is the highest among all the categories. The corresponding figure is only 1.1 for those living in mill quarter and 1.3 for those living in rented accommodation. Number of rooms available for all the respondents are shown in Table 3.5.5.

Table 3.5.5: Number of rooms

Nos.	No. of HHs	% of total HHs
1	347	69.5
2	114	22.8
3	22	4.4
4	11	2.2
More than 4	5	1.0
Total	499	100.0
Average No. of Room	1.5	

*One worker lives in a room on a sharing basis.

It shows that as high as 69.5 per cent HHs live only in one room and another 22.8 per cent live in two rooms. As per 2011 Census, 41.7 per cent of the urban HHs in West Bengal were living in a single room and another 31.7 per cent were living in two rooms. Therefore, the housing facilities for the jute mill workers are much adverse compared to the urban HHs in general of the state. This is because the quarters in the mill has generally only one room and those who live in rented accommodation may find it difficult to hire more than one room for leading a better life. So, improvement of the quality of the workers' quarters and augmenting the number of houses available is a much required intervention.

3.5.4 Availability of separate kitchen:

Table 3.5.4 also shows that only 24.2 per cent of the HHs have separate kitchen on an average.



That is quite low compared to the Census 2011 finding that 65 per cent of urban HHs in West Bengal had separate kitchen. In this case also, the best scenario is that of the households living in their own houses. 47 per cent of such households have separate kitchens. The worst is for those who live in the mill quarters, in which case only 7.9 per cent have kitchens. Thus, the

mill quarters have the poorest amenities

in terms of both number of rooms and availability of kitchens. Such quarters are generally of a single room of about 90 to 120 square feet with a small veranda (around 30 to 35 square feet), which is also used for cooking²⁸. In many quarters visited by the study team, the workers have used the vacant space outside, where available, to expand their kitchen. So, the accommodation is not satisfactory, particularly when the family size is 4.8 on average.

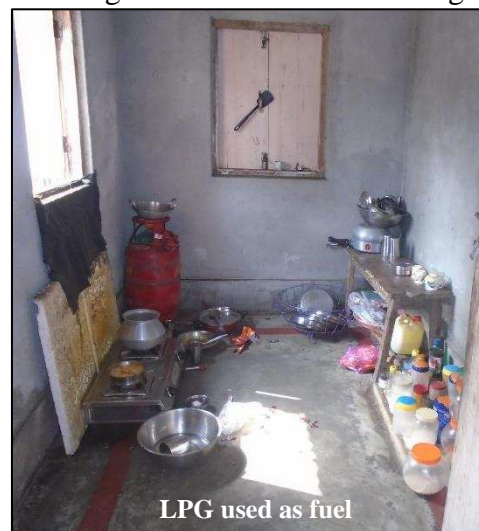


3.5.5 Availability of electricity:

Table 3.5.4 shows that electricity is generally available for all categories of residences barring a few HHs. At an aggregated level, 96.4 per cent HHs have authorized electric connection and 3.2 per cent do not have such connection. Another 0.4 per cent have unauthorized connection. Therefore, access to electricity is quite satisfactory.

3.5.6 Type of fuel used by the HHs:

Type of fuel used for cooking is another indicator to judge the quality of life of the workers. Table 3.5.6 shows the type of fuel used in the households surveyed across monthly income ranges. Majority of the respondents (53%) use LPG as their fuel while another 25.8 per cent use kerosene. 25.8, 14.0 and 3.8 per cent of the HHs still use kerosene, coal and fire wood respectively, all of which are hazardous from health point of view.

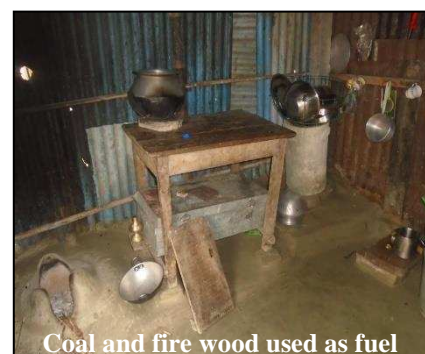


²⁸The mill authorities mentioned that the quarters were built long ago for a single person, when the worker came alone without their families

Table 3.5.6: Fuel used for cooking

Fuel used	Monthly income slab						Total	
	Below 10,000/-		10,001-20,000/-		Above 20,000/-			
	Nos.	%	Nos.	%	Nos.	%	Nos.	%
LPG	150	49.02	94	58.02	21	65.63	265	53.0
Coal	40	13.08	27	16.67	3	9.38	70	14.0
Kerosene	88	28.76	34	20.99	7	21.88	129	25.8
Electricity	1	0.33	3	1.85	1	3.13	5	1.0
Fire Wood	15	4.9	4	2.47	0	0	19	3.8
No cooking, food purchased from outside	12	3.92	0	0	0	0	12	2.4
Total	306		162		32		500	

There is a strong case for assisting the HHs to use LPG for cooking. As per NFHS 4, 77.1 per cent in North 24 Parganas used clean fuel²⁹. Presuming that the data for the district is the closest representative of the population living in regions where the jute mills are located, the workers' HHs are far behind from others living in that areas in using clean fuel. Therefore, there is much scope for improving the fuel being used for cooking by the HHs of the jute mill workers.



3.5.7 Cost of accommodation:

Many of the deficiencies in housing related amenities discussed before are related to affordability, since better accommodation in the private will require more money and so is the case for upgradation of the mill quarter. The rent paid for staying in privately owned houses and the mill quarters are shown in Table 3.5.7.

Table 3.5.7: Rent paid for accommodation

Rent paid per month (in Rs.)	Private house		Mill Quarter		Total	
	No.	%	No.	%	No.	%
0 (Nil)	0	0	35	25.2	35	11.0
Below Rs.50/-	4	2.2	2	1.4	6	1.9
Rs.50/- to 100/-	14	7.8	12	8.6	26	8.2
Rs.101/- to 250/-	55	30.7	57	41.0	112	35.2
Rs.251/- to Rs.500/-	56	31.3	33	23.7	89	27.0
Rs.501/- to Rs.1000/-	29	16.2	0	0	29	9.1
Rs.1001/- to 2000/-	12	6.7	0	0	12	3.8
Rs.2001/- to 3000/-	7	3.9	0	0	7	2.2
Rs.3001/- to 5000/-	1	0.6	0	0	1	0.3
Above Rs.5000/-	1	0.6	0	0	1	0.3
Total	179	100.0	139	100.0	318	100.0

²⁹Govt. of India, Ministry of Health & Family Welfare (2015-16): National Family Health Survey - 4.

Those workers who live in private rented houses, mostly pay rent between Rs. 251 and Rs. 500 (31.3%) and between Rs 101 and 250 (30.7%) per month. 16.2 per cent pay rent between Rs 501 and Rs. 1,000 per month. About 11.8 per cent of the workers staying in private houses pay more than Rs 1,000 per month. Among those who live in accommodation provided by the mill, 41 per cent pay between Rs. 101 and Rs. 250 and 23.7 per cent of such workers pay rent between Rs 251 and Rs. 500 per month. So, cost of staying in private accommodation is little higher, which is quite expected. However, workers are given 5 per cent house rent allowances if they stay outside and only 2.5 per cent is deducted from their salaries for staying in mill quarters. So, providing appropriate quality of accommodation within the mills will go a long way in improving wellbeing of the workers.

3.5.8 Living status and nature of residence:

Table 3.5.8 shows the type of residences against living status, i.e., whether the workers is living along or with family. The table shows that majority (56.4%) of those who live alone are in the mill quarter. Only 5.6 per cent of them have own houses and the remaining 38.0 per cent live in rented houses. On the other hand, only 23.1% of the workers who live with families are staying in mill quarter, which is the least among other types of residences. It implies that for family members the mill quarter is not the preferred choice, which is an indication of poor condition of the mill quarters in general.

Table 3.5.8: Type of Residence against living status

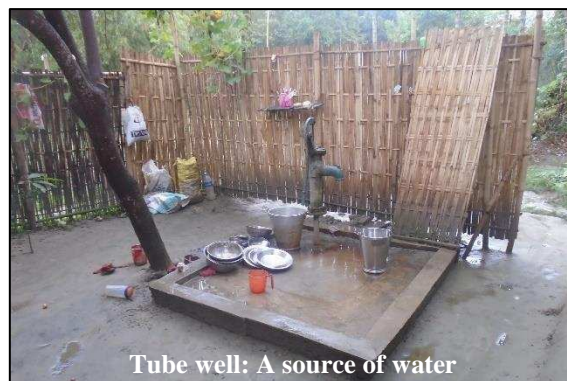
Living Status	Residence type								Total	
	Owned		Mill Quarter		Private Rent		Others			
	Nos.	%	Nos.	%	Nos.	%	Nos.	%		
Resides with Family	177	41.3	99	23.1	152	35.4	1	0.2	429	100
Living Alone	4	5.6	40	56.4	27	38.0	0	0	71	100
Total	181	36.2	139	27.8	179	35.8	1	0.2	500	100

3.6 Water Supply

As mentioned in Chapter I, literature on history of jute workers brought out the fact of poor access to safe water in their residences and that was one of the reasons for higher incidence of their morbidity. The study enquired about the source of water, nature of access, quality etc. and the findings are discussed in this section.

3.6.1 Sources of drinking water:

The study shows that the situation has since improved and most HHs are using piped water sources as shown in Table 3.6.1



Tube well: A source of water

Table 3.6.1: Source of Drinking water

Type of Connection	Number of HHs	%
Tap-water/Piped water	455	91.0
Submersible pump	3	0.6
Tube-well	41	8.2
Well	1	0.2
Total	500	100.0

The table above shows that 91.6 per cent of the families use either piped water supply (91.0%) or water from deep well by using submersible pump (0.6%). Only 1 family in Kamakshy mill at Coochbehar has been found to be using well water and the balance 8.2 per cent use tubewell water, which is predominantly for those who work in Coochbehar. So, it can be said that there is little problem concerning the sources of water.

3.6.2 Type of access to drinking water:

Access to water is found to be of three types, individual sources (28.6%), shared sources (50.8%) in which a group of families share the source and community source (20.6%) from which water can be accessed by all. The details are shown in Table 3.6.2.

Table 3.6.2: Nature of access to water (individual & shared sources)

Residence Type	Individual		Share		Not having in premises so use community source		Total	
	Nos.	%	Nos.	%	Nos.	%	Nos.	%
Owned	107	59.1	35	19.3	39	21.6	181	100
Mill Quarter	10	7.2	106	76.3	23	16.5	139	100
Private Rent	26	14.5	113	63.1	40	22.4	179	100
Occupied	0	0	0	0	1	100	1	100
Total	143	28.6	254	50.8	103	20.6	500	100

Table 3.6.2 shows that 59.1 per cent of the HHs who stay in their own houses, have individual access to water, which is the highest among all the categories of accommodation. On the other hand, if only HHs living in jute mill are considered then 76.3 per cent of them share the water made available to their premises, another 16.5% have to go to fetch water from community sources and the balance 7.2 per cent HHs

In Kamarhaty mill there is no individual source of water inside the quarter but there is enough water available from the community source inside the premises of the mill quarters. The water supply provided by the mill is from 4 am in the morning to 12 at midnight whereas the supply of water provided by the municipality, outside the quarter premise is not as frequent. The workers are satisfied with the water supply within the premise of the mill quarter and according to their opinion the water supply is much better than the frequency of water supply in the municipality tap outside the quarter premises. The mill authority purifies the drinking water before supplying them to the workers. There are three community source of water within the mill.

have individual sources. The corresponding figures for those who live outside, taking the individual and rented accommodation are 45.6, 23.1 and 31.3 per cent respectively (excluding those from the mills at Coochbehar, who predominantly use individual sources). Thus, though the workers staying in the mill quarters mostly access water from shared sources but that increases the burden on the women of the HHs. In terms of percentage of HHs having individual access to drinking water, the incidence is nearly double for those who live outside than those living inside the mills. However, as the Table 3.6.3 shows that except 4 per cent of such HHs all others can access water from within 100 meter and 74.8 per cent have sources of water within 50 meter of their premises. The study also finds that only 3.1 percent of IJMA mills have individual source of water whereas 17.1 per cent of non-IJMA mills have individual source of water.

Table 3.6.3: Distance from water sources

Location	Residence Type	Distance from Water Source			Total
		50 meter	51 to 100 meter	More than 100 meter	
Coochbehar	Outside	36	5	0	41
	Mill Quarter	8	1	0	9
KMDA	Outside	231	70	19	320
	Mill Quarter	99	30	1	130
All		374	106	20	500

Majority of the households (74.8%) have source of water within 50 meters from their household. However, more than one-fifth (21.2%) have to fetch water from more than 50 meters, which is a significant number. For those who live within the quarter, as high as 76.2per cent of the HHs can access water from within 50 meter. In fact, for each cluster of quarters there is a water connection within the premises. For those who live outside the mill, the corresponding figure is 72.2per cent. However, close to 6per cent of the HHs living outside the mill (excluding those from Coochbehar) have to travel beyond 100 meters and the corresponding figure for those who stays within mill quarter it is negligible since only 1 HH falls under this category. Thus, there is little problem with the access to water in terms of distance from the source and the same is little better for those who live in the mill quarter.

3.6.3 Quality of water:

Quality of water is an important issue since as per studies mentioned earlier, many workers and family members suffer from water borne diseases. It was not possible to measure quality of water through standard tests but the views of the users were collected and the same is presented in Table 3.6.4.

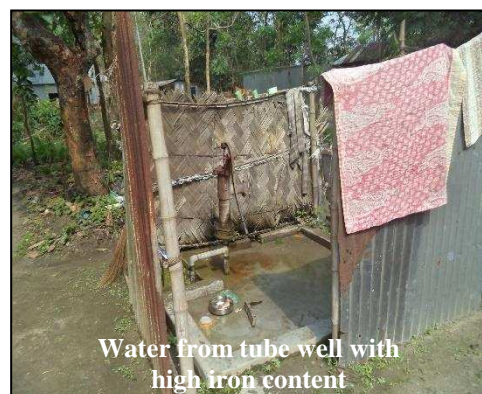


Table 3.6.4: Quality of water

Location	Residence Type	Quality of Water					Total
		Excellent	Good	Average	Bad	Very Bad	
Coochbehar	Outside	5	17	4	13	2	41
	Mill Quarter	0	4	5	0	0	9
Kolkata	Outside	48	154	100	14	4	320
	Mill Quarter	14	78	27	7	4	130
All HHs		67	253	136	34	10	500

From the table above it works out that only 8.8 per cent of the HHs are not satisfied (bad and very bad) and out of them 2 per cent have assessed their water quality to be very bad. The corresponding figure for HHs living in the mill quarter is 7.9 per cent. On the other hand, 13.4 per cent of the HHs have assessed their water quality to be excellent and another 50.6 per cent of them assessed the water quality as good. The corresponding figure for those who live in mill quarter are 10 per cent and 59 per cent respectively. Therefore, quality of water being provided in the quarters by the mills appears to be better than the local governments are providing for those who live outside. Such satisfaction is based on taste and physical appearance like having turbidity or not. Extent of contamination in water based on scientific tests is not known. However, based on perception about the quality of water and affordability some of the HHs were found to purify the water for consumption as given in Table 3.6.5 below.

Table 3.6.5: Treatment of water for drinking

Location	Residence Type	How water is treated before drinking					Total
		Boiling	Physical Refining	Filter		None	
				Electrified	Non-Electrified		
Coochbehar	Other	0	2	2	5	32	41
	Mill Quarter	0	0	0	0	9	9
KMDA area	Other	3	5	0	76	236	320
	Mill Quarter	2	3	0	25	100	130
All HHs		5	10	2	106	377	500

The table above shows that overwhelming majority (75.4%) do not further treat the water they get. However, about one fifth (21.2%) use a non-electrified filter. Those who stay within the mill quarters the share of HHs directly consuming the supplied water is 78.4 per cent, which confirms that as per perception of the people water supplied by the mill is of little better quality.

3.7 Access to Sanitation Facility and Related Practices

Like drinking water, sanitation is an important determinants of health. Various aspects of sanitation of the workers' households are presented in this section.

3.7.1 Access to toilet facility:

Access to toilet facilities of the surveyed HHs is shown in Table 3.7.1.

Table 3.7.1: Access to toilet facilities

Type of residence	Sanitation Facility							
	Open		Public		Private		Total	
	Nos.	%	Nos.	%	Nos.	%	Nos.	%
Mill Quarter	0	0	113	81.3	26	18.7	139	100
Other	2	0.4	160	44.3	199	55.1	361	100
Total	2	0.4	273	54.6	225	45.0	500	100

Almost all the respondents said that they use either a public toilet (54.6%) or a private toilet (45%). Only 2 respondents (0.4%) said that they practiced open defecation. However, using public toilet is not generally so convenient. There is a stark difference between having



access to private toilet for those who stay in the mill quarters and who do not stay in the mill



quarters as shown in the Table 3.7.2 below. While only 18.7 per cent of those stay in mill quarters have access to private toilets that for those who stay outside is 55.1 per cent. It shows that there

is scope to improve access to toilets for those who are living in the mill.

3.7.2 Type of toilets:

The type of toilet used by the mill workers is shown in Table 3.7.2.

Table 3.7.2: Type of latrine used

Location	Residence Type	Type of Latrine				Total
		Septic Tank	Two Pit pour flush	Dug Well	Open drain	
Coochbehar	Other	35	5	1	0	41
	Mill Quarter	9	0	0	0	9
KMDA area	Other	288	15	15	2	320
	Mill Quarter	97	9	15	9	130
All households		429	29	31	11	500

More than eighty-five per cent (85.8%) of the respondents use toilets with septic tank, which is though hygienic for the user but its outlet is discharged in the open, which is hazardous to others. Two pit pour flush latrines do not have such problems but the pits are to be evacuated for reusing the same. 6.2 per cent HHs (only one from Coochbehar and the rest from KMDA area) use dug well which is unhygienic and as

many as 11 HHs (all from KMDA area) practice open defecation using open drains, which leads to unsanitary living conditions. There is need for improving the sanitation practices by changing attitude as well as improving



Shared toilet

toilet infrastructure. There is lack of cleanliness of the toilet and only 5.6 per cent respondents mentioned that the toilets are



Open toilet on the road

cleaned every day and another 72.6 per cent of them mentioned that the same is cleaned occasionally. There is need for overall

improvement of hygiene as revealed from the survey.

3.7.3 Bathing facility:

There is inadequate infrastructure for taking bath as shown in the Table 3.7.3 below.

Table 3.7.3: Bathing facility

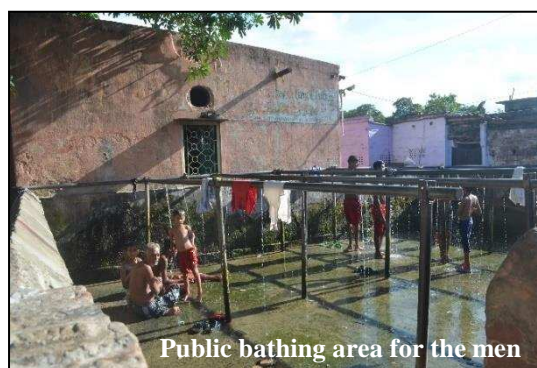
Nature of bathing facilities	Number of HHs	% share
Exclusive	145	29.0
Share with Others within the premises	223	44.6
Public facility with full Privacy	9	1.8
Public with limited or no privacy for bathing	119	23.8
Other(pond)	4	0.8
Total	500	100.0

A little less than thirty percent (29%) of the respondents have exclusive bathing facilities of their own.



Tap water used for bathing

Majority (44.6%) of the HHs have to share bathrooms with others, while about one fourth of the respondents (23.8%) have said that they have to bathe in public with limited or no privacy. The



Public bathing area for the men

bathing facilities provided by the mill are mostly (80.7%) on a sharing basis.

3.7.4 Child defecation and handling child excreta:

Practice related to child defecation is very important from protecting the children from water borne diseases and generally the practice followed is not hygienic. The practice of treating child excreta was

captured from the 159 HHs which had total 172 children up to 10 years of age. The practice observed in the surveyed households is shown in Table 3.7.4.

Table 3.7.4: Practice related to child defecation

Place of defecation	No. of HHs	As % of total HHs
Open defecation	29	18.2
Open latrine	80	50.3
Community Latrine	30	18.9
On paper or similar disposable material	20	12.6
Total	159	100.0

*159 HHs have 172 children aged 0-10 years.

Among children, open defecation is common in almost one-fifth of the cases (18.2%). In other cases, the excreta are disposed in open latrines (50.3%), community latrines (18.9%) or using some materials like paper which can be thrown away (12.6%), which is generally not hygienic. Thus, child excreta are treated mostly in very unhygienic ways.

The nature of WASH facility in Kamarhaty mill was studied in detail. There are separate bathing places for the male and female members but the water availability in the bathing place is insufficient. The bathing place of the female members is fully covered. Since there are no individual bathing places inside the quarter, some male members bath in the courtyard of their quarter. There is open drain within the premises. Generally, the toilet of the individual quarter is built in such a way that it is on the open drain so that the waste gets disposed directly to the drain. But sometimes the drain gets overflowed with the waste as there is no system of cleaning it. In such situation the members of the family have to use the community toilet. Having many members in the family is another reason for using community toilet. The workers are satisfied with the system of cleaning waste within the mill quarter premises but they are not satisfied with the services of the municipality regarding waste disposal outside the premises of the mill quarter. The toilet is cleaned every alternate day by the sweeper appointed by the mills, who are the contractual workers of the mill.

3.8 Solid Waste Disposal, Sewerage and Drainage

Solid and liquid waste disposal are important requirements for healthy living and absence of those lead to higher exposure to diseases. The system of disposal of garbage, cleanliness of the area along with drainage and sewerage facilities have been captured through the survey and are presented in this section.



3.8.1 Solid waste disposal:

The Table 3.8.1 shows the system of garbage disposal across different types of HHs within KMDA area and Coochbehar.

Table 3.8.1: System of disposal of garbage

Location	Residence Type	Garbage Disposal					Total
		Municipal Vat	Open Space	Municipal mobile conservancy	Pond	Mill Dustbin	
Coochbehar	Outside mill	3	31	2	5	0	41
	Mill Quarter	0	3	0	0	6	9
KMDA area	Outside mill	153	99	61	7	0	320
	Mill Quarter	65	40	22	1	2	130
All households		221	173	85	13	8	500

The table shows that as many as 173 HHs, which is 34.6 per cent of the total HHs surveyed, dispose their garbage in the open which is unhygienic. For those who live in the mill quarters, the corresponding figure is 30.9 per cent. Thus, there is hardly any difference in the practice for garbage disposal by those living inside or outside the mills. The mills can do little in improving the practice in respect of those living outside the mills but there is both need and scope for improving the practice of garbage disposal within mill areas. Table 3.8.2 provides the distance of the places for disposing garbage for all HHs except those who deposit their garbage to the collector, who comes to the door step in areas having mobile garbage collection system by the municipality. Some HHs directly put their garbage in the municipal vats. 50 per cent HHs of the IJMA Mills use municipal vat for garbage disposal whereas only 39 per cent HHs of Non IJMA Mills use municipal vat.

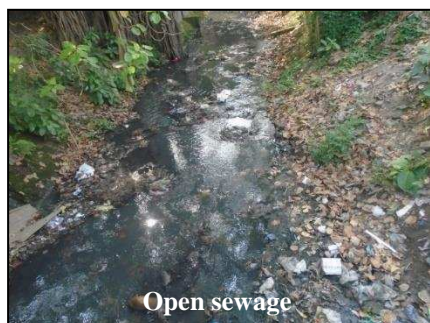


Table 3.8.2: Distance of dumping of disposable items

Distance	Responses	% share
Within 10 meter	0	0.0
10-20 meter	93	22.4
21-50 meter	185	44.6
51-100 meter	106	25.5
More than 100 meter	31	7.5
Total	415	100.0

*The above data estimated Municipal Mobile Conservancy.

The table above shows that as high as 67 per cent of the HHs dispose their garbage within 50 meter from their residences. The corresponding figure for those who live within the mills is 59 per cent, which indicates that there is little difference in practice between those who live within the quarter or stay outside. The overall hygienic condition depends, to a good extent, on the frequency of disposal of garbage, which should be on a daily basis.



Table 3.8.3: Frequency of disposal of garbage

Frequency of disposal	No. of HHs	% of total HHs
Daily	317	63.4
Every alternative day	37	7.4
weekly	60	12.0
Monthly	25	5.0
Never	61	12.2
Total	500	100.0

Table 3.8.3 shows that only 63.4 per cent families disposed their garbage daily while another 7.4 per cent HHs did so every alternative day. The remaining 29.2 per cent HHs did so with lesser frequency or were not sure about the frequency of disposal. Availability of improved vat to cause least exposure of the garbage improves the management of solid waste. Availability of such vats is shown in Table 3.8.4.

Table 3.8.4: Availability of improved vat

Availability	No. of HHs	% of total HHs
Yes	11	2.2
No	489	97.8
Total	500	100.0

Table 3.8.5 shows the nature of problem faced by the HHs in disposing their solid waste.

Table 3.8.5: Nature of problem faced in disposal of garbage

Type of Problem	No. of HHs	% of total HHs
Collection is irregular	20	4.0
Vat is overloaded frequently	20	4.0
Vat is too far to walk	9	1.8
Dumping place not fixed	30	6.0
Others (Insect & spread bad smell)	9	1.8
No Problems	412	82.4
Total	500	100.0

3.8.2 Liquid waste disposal and drainage:

The situation in respect of liquid waste disposal is even worse compared to disposal of solid waste. The system of drainage around the residences of the workers is shown in Table 3.8.6.

Table 3.8.6: Drainage facility available

Location	Residence Type	Drainage Facility				Total
		Open Drain	Closed Drain	Underground sewerage	No Drain	
Coochbehar	Outside mill	8	0	0	33	41
	Mill Quarter	9	0	0	0	9
KMDA area	Outside mill	274	23	0	23	320
	Mill Quarter	120	10	0	0	130
All households		411	33	0	56	500

It works out from the data shown in the table above that only 6.6 per cent of the HHs have their liquid waste disposed through closed drain. The corresponding figures



for those who reside in mill quarters and outside are 7.2 per cent and 6.4 per cent respectively. 11.6 per cent have no drainage at all and all of them are from the mill at



Coochbehar. 82.2 per cent of the HHs have open drain and for those who live in the mill quarter the share of such HHs among all those who live within mill quarter is



92.8 per cent compared to corresponding figure of 78.1 per cent for those who live outside the mill quarter. Thus, drainage facility provided by the mills for their quarters is worse than that provided by the municipalities in KMDA area (excluding workers of the mill at Coochbehar, many of whom live in rural areas).

Many of the residents (36.4%) faced problem of water logging during moderate to heavy shower as shown in the Table 3.8.7.

Table 3.8.7: Problem of water logging

Frequency of Water logging during heavy rains	No. of HHs	% of total HHs
Water logging is not a problem	318	63.6
Water remains stagnant throughout the day	58	11.6
Water remains stagnant for a couple of days	90	18.0
Water remain stagnant for many days	34	6.8
Total	500	100.0

3.9 Access to Education

Education is an important determinant of the capability and functioning of any person for enhancing his or her wellbeing. With universalization of elementary education as well as living within an urban agglomeration, the children of the jute mill workers should get necessary access to education to grow as a citizen and participate in social and economic activities for leading a satisfactory life. On the other hand, lack of education reduces the options which restricts their scope to enhance the level of wellbeing. Various aspects of education of the family members of the workers' households towards development of their human resources are presented in this section.

3.9.1 Educational background of the family members:

The status of education of the family members (excluding children below the age of 6 years) is given in Table 3.9.1.

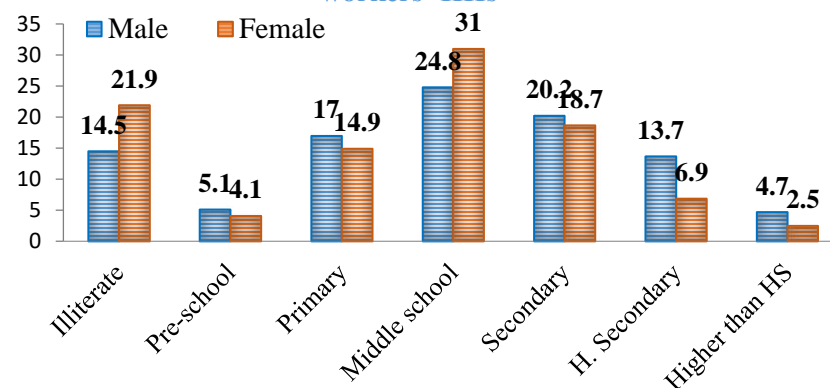
Table 3.9.1: Education status of family Member

Educational Level	Sex				Total	
	Male		Female			
	Nos.	%	Nos.	%	Nos.	%
Illiterate	99	14.5	197	21.9	296	18.7
Literate but no schooling	9	1.3	12	1.3	21	1.3
Pre-Primary	26	3.8	25	2.8	51	3.2
Primary	117	17.0	134	14.9	251	15.8
Middle School	170	24.8	279	31.0	449	28.3
Secondary	139	20.2	168	18.7	307	19.3
Higher Secondary	94	13.7	62	6.9	156	9.8
Graduate	27	3.9	22	2.4	49	3.1
Post-Graduate	3	0.4	1	0.1	4	0.3
Professional Course	3	0.4	0	0.0	3	0.2
Total	687	100.0	900	100.0	1587	100.0

The workers themselves and the family members of those 71 workers who are staying alone are excluded from the data presented there.

The table shows that majority of the family members of the workers have education level only up to class VIII. 21.9 per cent of the females are illiterate against 14.5 per cent illiterate among male members of the HHs. On the other hand, 13.7 per cent of the male family members have qualification of higher secondary or above level

Graph 3.9.1: Education level of male and female members of the workers' HHs



compared to corresponding figure of only 6.9 per cent for the female family members. The difference in educational attainment between the male and female members is better appreciated from the Graph 3.9.1. The status of education of those who are in the school going age is presented in the next section.

3.9.2 Status of schooling of the children up to 18 years:

The status of education of the 506 children of the surveyed HHs in the age group 3 to 18 years is shown in Table 3.9.2. Status of education of children, particularly in the age group 6-14 years, is very critical since they should be compulsorily in schools. However, only 95.7 per cent of them are continuing in schools and 3 (1.2%) such children were never enrolled. On further enquiry it was found that 2 boys never enrolled were deaf. 3.5% of the children in this category dropped out. In the 15-18 years' age group, which corresponds to high school education 79.1 per cent of the children were found to be in school, 2.3 per cent got never enrolled and 21.1 per cent dropped out. Thus, there will be good number of children who will not be able to complete secondary level education, which is the stepping stone for pursuing majority of the vocational education.

Table 3.9.2: Schooling status of children

Age (in years)	Boys						Girls					
	On Going		Never Enrolled		Drop out		On Going		Never Enrolled		Drop out	
	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%	Nos.	%
3-5	27	60.0	17	37.8	1	2.2	17	50.0	17	50.0	0	0
6-14	120	94.5	2	1.6	5	3.9	125	96.2	1	0.8	4	3.1
15-18	62	71.3	3	3.4	22	25.3	69	83.1	0	0.0	14	16.9

The dropout rate for the boys and girls have been worked out and presented in Graph 3.9.2. It shows that while there are boys who were never enrolled but there are no such girls. Similarly, dropout rate of boys for both 6-14 years' category and 15-18 years' category are higher than that of the girls. On further probing it was reported that except the case of two deaf boys, the boys are more interested in taking up some economic activities to augment family income and some of them are just not interested in studies.

3.9.3 Reasons for dropout from school:

Dropping out of school is broadly driven by both school level factors and household level factors. The reason behind dropping out has been captured to understand the possible causes and the result is shown in Table 3.9.3.

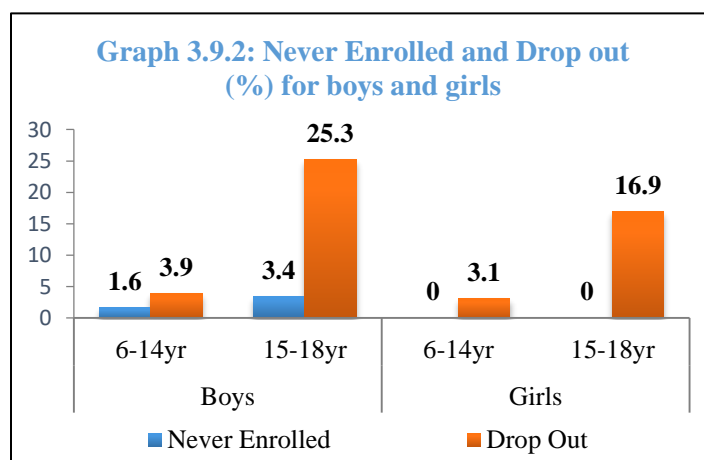


Table: 3.9.3: Reasons for dropout

Reasons for dropping out	Age Group					
	6-14 years		15-18 years		Total	
	Nos.	%	Nos.	%	Nos.	%
Unable to bear expenditure	1	11.1	0	0.0	1	2.1
Household work	2	22.2	11	30.6	13	27.1
To work for earning	0	0.0	12	33.3	12	25.0
Unable to follow the lessons	1	11.1	3	8.3	4	8.3
Not willing to study	5	55.6	7	19.4	12	25.0
Other (House wife, Handicapped)	0	0.0	3	8.3	6	12.5
Total	9	100.0	36	100.0	48	100.0

From Table 3.9.3 it may be seen that the most dominant factor for the age group 6-14 years is unwillingness to study (55.6%) followed by household work (22.2%). Parental awareness and priority may not be high in such cases. For the students of the age group 15-18 years, the main reason is economic for joining work (33.3%) followed by household work (30.6%) and unwillingness to study (19.4%). 8.3 per cent of students who left school were not able to follow the lessons, which is an indicator of poor quality of teaching in the schools.

3.9.4 Participation in adult education programme:

Out of 500 samples, at least one member from only 10 households participated in Adult Education Program. Given the low level of education of the adult family members of the jute mill workers as well as the workers themselves, it is useful to enhance their level of education through adult education programme.

3.10 Training and Skill Development

The survey showed presence of large number of family members in the working age group who are unemployed or engaged in low-end manual work as labourer, rickshaw puller, hawker etc. Occupational background of those who are not engaged in any economic activity is shown in Table 3.10.1.

Table 3.10.1: Occupational background of non-working members

Primary Occupation	Male		Female		Total	
	Number	%	Number	%	Number	%
Aged/Children	99	23.9	85	9.3	184	13.9
Handicapped	8	1.9	2	0.2	10	0.8
Household work/Housewife	10	2.4	592	65.0	602	45.4
Un-employed	45	10.9	3	0.3	48	3.6
Student	252	60.9	229	25.2	481	36.3
Total	414	100.0	911	100.0	1325	100.0

Those who are unemployed and left formal education needs vocational training for acquiring income earning skill. The survey found 25 youths who took some training during last one year for enhancing their employment opportunities. Names of the workers, relation with the person who have taken the training along with the trade in which they took training, cost of training and their current employment status is shown in Annexure 3.10.1. The list shows that out of the 25 only 8 are woman which points to the poor participation of the women in acquiring skill for getting employment. This may be due to lack of opportunity or social barriers. The family had to spend substantial amount for the training courses. As the data provided in the said Annexure shows, the average cost of training was Rs 16,772 and that was 17.2 per cent of the annual income of those families on average, which is rather high. At the same time, only a few could gain benefit out of such training. 4 of them are in private service, 2 are working in jute mill, 1 is a skilled worker, 1 is doing private tuition, 1 is a share cropper and 1 is an ordinary labourer as found during the survey. So, either there was no market for the skill acquired or the quality of training was not good.

Expanding the economic opportunities of the family members including the women, who are mostly confined to home is likely to be an important intervention for wellbeing of the workers' HHs. That may be possible by providing appropriate vocational training for enhancing skills suitable for employment including self-employment. There is scope for facilitation of skill enhancement of the members of the workers' HHs for acquiring good quality training at reasonable cost as well as to make the same affordable with suitable financial support.

3.11 Status of Health

Being in good health is an important aspect of human wellbeing. Low level of income and poor living conditions, as described before, increase the vulnerability of the jute mill workers and their family members and they are likely to live with higher disease burden. Some of the important aspects of health of the workers and the members of their households were captured through the survey which are presented in this section.

3.11.1 Illness of the workers:

Out of the 500 workers surveyed, 173 of them reported of 179 cases of illness requiring treatment during last one year. Out of them, number of male and female were 166 and 7 respectively. Thus, the incidence of illness in a year works out to be 34.6 per cent (34.7% for male workers and 32.0% for female workers). Out of them 40 (22.3%) suffered from chronic diseases and 139 (77.7%) had common diseases (some of them suffered from both common and chronic diseases). The nature of illness for common and chronic diseases are shown in Annexure 3.11.1 and 3.11.2 respectively along with duration of illness and cost of treatment. Table 3.11.1 presents the list of service providers from whom treatment was received by them. The table also shows the share of different service providers.

Table 3.11.1: Service providers for illness of the workers

Service taken from	Incidence of sickness of workers during last one year					
	For Common diseases		For Chronic diseases		Total	
	Nos.	%	Nos.	%	Nos.	%
Family Doctor	2	1.5	0	0.0	2	1.1
Advice from Medicine shop	7	5.1	1	2.7	8	4.6
Clinic	65	47.8	19	51.3	84	48.5
Nursing Home	1	0.7	0	0.0	1	0.5
ESI Hospital	46	33.8	14	37.8	60	34.6
Other Govt. Hospital	9	6.6	2	5.4	11	6.3
Private Hospital	8	5.8	4	11	12	6.9
Others (Relative)	1	0.7	0	0.0	1	0.5

*The rows will not add up to total number of sick persons due to multiple responses.

The table above shows that the workers had received services from private sources in 59.6 per cent cases for common diseases and 56.8 per cent cases for chronic diseases. 4.6 per cent did not go to any doctor and took medicines on advice of the medicine shop. Overall, only in 40.9 per cent cases the workers got treated in public facilities (ESI hospital 34.6% and government hospital 6.3%). As mentioned in section 3.15 later, 86.6 per cent of the workers reported that they were covered under the ESI. So, uptake of curative services from the ESI is less than desired. On enquiry the workers mentioned problem of access, delay in receiving services because of overcrowding, non-availability of medicines and loss of working hours in receiving treatment from ESI hospital as the reasons for not visiting ESI hospitals. It is learnt that in case of non-availability of medicine, ESI reimburse the cost of the same. Also, ESI gives 50 per cent of per day wages up to 91 days for compensating the wage loss. In case of temporary disablement ESI provides 75 per cent of actual wage up to the day disability is lasting. It may be that in spite of all the said provisions there are barriers which prevent the workers from visiting the ESI hospitals. That is particularly so for outdoor treatment because the workers were found to depend more on ESI hospitals for indoor treatment. During last one year, 10 workers had to undergo surgery and, except in one case, all others were conducted in public hospital (5 cases in ESI hospital and 4 cases in government hospital). Kakinarrah jute mill authority mentioned that the workers of the mill have received Rs. 2 crores in 2 years from the ESI as compensation. They are also of the view that workers are not going to ESI hospital due to mental block, which is difficult to accept since there is no reason why one will spend money in private facilities when services are available free of cost. That is also corroborated by the fact that for diseases requiring surgery etc. they have visited the ESI or other government hospital. Therefore, improving service delivery by the ESI hospital for OPD services is an imperative.

3.11.2 Illness related to occupational hazard:

Working environment within the jute mills is hazardous for the health of the workers. Jute is the most accident prone among all categories of industries in West Bengal. The Table 3.11.2 shows the incidence of accidents across major industry types for the period 2012-13 to 2014-15³⁰.

Table 3.11.2: Industry-wise accidents in West Bengal

Industry	2012-13			2013-14			2014-15		
	Total	Incidence rate (per 1000 workers)	% of total accidents	Total	Incidence rate	% of total accidents	Total	Incidence rate	% of total accidents
Jute	10,120	47.13	56.76	10,112	46.98	52.32	8,964	47.06	47.69
Engineering	4,234	10.09	23.75	4,760	10.05	24.63	5,129	13.71	27.29
Cotton	2,332	48.03	13.08	2,467	49.14	12.76	2,602	52.31	13.84
Chemicals	1,145	20.95	6.42	2,602	52.31	13.84	1,619	36.51	8.61

The table shows that there were 8,964 accidents in jute mills of West Bengal during the year 2014-15 and that amounts to 47.06 accidents per 1000 workers during the year, which is marginally lower than that in cotton industries but much higher than that in engineering or chemical industries. The workers have to bear the burden of these injuries. Jute dust is known to contribute to certain non-specific lung diseases like bronchitis, emphysema and pneumonia. Workers in the jute industry are liable, especially on first employment, to 'mill fever'. There are a number of cases of 'occupational asthma' reported from jute mills. Cases of dermatitis arising from jute dust, batching oil and dyes are also common. Excessive noise in weaving operations can result in irreversible hearing loss and excessive heat and humidity in the spinning and weaving sections can result in health disorders.³¹ The present survey found 196 workers reporting of occupation hazard related illnesses (not all were treated and, therefore, could not be compared with the number in the previous section) and there were 222 incidences of illness during the last one year as mentioned in Table 3.11.3 for which they sought treatment. Some workers have reported occurrence of more than one type of diseases on account of occupational hazard. They complained of even stomach problem and repeated incidence of cold and cough because they have to handle wet raw jute throughout the day. The labour union in Kakinarras complained of lack of supply of gloves and masks specially in batching department and poor exhaust system, which increases pollution within the working place³². Many respondents have reported about hard and laborious work. There were also cases of injury of finger requiring surgery. NJB had conducted a study on "Measuring the Impact of Occupational Hazards on the Health of the Workers in the Jute Producing Units in India." In that study also it was found that Eosinophilia being present in some workers which may be due to the allergic reaction to jute fibres. The study also showed that no application of ear mufflers would be causing hearing loss along the age of the workers. Thus, mixture of Obstructive & Restrictive diseases may be caused by Jute fibres.

³⁰Govt. of West Bengal, Department of Labour (2014-15): Labour in West Bengal

³¹Nath Surendra (1987); "Occupational Diseases In The Jute Industry"; Labour Inspection in the Jute Industry; ILO

³²IDI with BMS of Kakinarras jute mill.

Table 3.11.3: Type and number of cases of illness due to occupational hazard

Type of illness	Responses	As %	Type of disease	Responses	As %
Asthma	31	15.8	Dust Allergy	2	1.0
Sinus	1	0.5	Ear problem	1	0.5
Body ache	138	70.4	Energy loss	2	1.0
Head-ache	14	7.1	Eye problem	4	2.0
Cold & cough	20	10.2	Neurological	3	1.5
Stomach problem	6	3.1	Total	222	-

As seen from the Table 3.11.3 that as high as 70.4 per cent of the illness is body ache followed by Asthma (15.8%) and cold & cough (10.2%). Some of the diseases mentioned above are common and, therefore, may or may not be related to their working environment and those are mentioned because the workers perceived that such illness was related to their work.

The gravity of the poor health of the workers' health can be better appreciated from the data on worker's absence from duty as shown in Table 3.11.4. It shows that illness was the reason for absence in 65.2 per cent cases. Therefore, improvement of working condition and taking preventing measure is an imperative for increasing productivity in the jute sector.

Table 3.11.4: Reasons behind absenteeism of the workers

Type of reason	No. of response	% share
Disease	161	65.2
Problems in the Jute mill	7	2.8
Visit to native place	52	21.1
Due to family occasion/problem	10	4.0
Due to sickness of death case of family member	10	4.0
Due to accident occurred	5	2.0
No specific reason	8	3.2
For outing	1	0.4

3.11.3 Incidence of illness for family members:

Number of persons (excluding workers) in the household of the jute mill workers, who reportedly fell sick during last one year and had to be treated, is shown in Table 3.11.5 across different age groups for male and female separately.

Table: 3.11.5: Incidence of illness during last one year across age group and sex

Age group (years)	Total members			Total members sick					
	Male	Female	Total	Male	%	Female	%	Total	%
0-5	79	63	142	27	34.2	12	19.0	39	27.5
6-18	212	213	425	40	18.9	50	23.5	90	21.2
19-60	388	613	1001	218	56.2	163	26.6	381	38.1
60+	60	57	117	22	36.7	22	38.6	44	37.6
Total	739	946	1685	304	41.1	250	26.4	554	32.9

The table above shows that 585 out of 1685 family members (excluding those who do not live with the worker) fell ill requiring treatment during the last one year. Thus, annual incidence of illness was 32.9 per cent for all age group and 38.1 per cent for those in the age group 19-60 years, which is comparable to the age group of the workers. However, as discussed before incidence of illness of the workers were lower at 34.6 per cent. However, many of the illnesses of the workers arising out of occupational hazards are not captured since some of the illnesses and discomforts were not treated. Considering those the workers have higher incidence of illness compared to their non-working family members in the same age group. The maximum burden of disease is faced by those above 60 years and the children up to 5 years, as shown in the table above. Also, the females have higher burden of disease compared to men in all age group except those below 5 years.

3.11.4 Type of illness of family members of the workers:

As mentioned above, 554 family members fell sick during last one year and the total number of illness reported was 582 (some members had more than one type of illness). The broad category of illness, common or chronic, requiring treatment is shown in Table 3.11.6. The details for common and chronic diseases are provided in Annexure 3.11.3 and Annexure 3.11.4 respectively.

Table: 3.11.6: Type of reported sickness during last one year

Age group (years)	No of persons	No. of illness	Suffered from				Required surgery	
			Common	%	Chronic	%	No.	%
0-5	39	41	37	94.9	2	5.1	0	0
6-18	90	93	86	92.5	4	4.3	4	4.3
19-60	381	400	268	65.5	113	28.3	44	11.0
60+	44	48	18	37.5	26	54.2	3	6.3
Total	554	582	409	70.3	145	24.9	51	8.7

The Table 3.11.6 reflects the number of time the workers' household member had fallen sick and needed medical help during last one year. It is quite visible from the table that the children category mostly suffers from common disease and only 2 children suffered from chronic disease. Naturally, the most prevalent are the common diseases and there were 409 (70.3 %) such cases out of 582 total cases. Also, the incidence of chronic diseases increases with age, which has implication on expenditure on health as one gets aged.

3.11.5 Medical service providers to the family members:

The next Table 3.11.7 shows different service providers for medical care in case of diseases of the family members. In 64.0 per cent cases medical service was accessed from private sources and in 37.9 per cent cases the same was accessed from public providers (ESI 26.0 per cent and government hospital 10.3%). 15 people have reportedly taken service from family doctors. However, medical qualification of these doctors is not known. In 2.7 per cent cases medicine was taken on advice of the medicine shops. In case of workers share of receiving services from public sector is 40.9 per cent as mentioned in Section 3.11.1 before. The difference is even more for services delivered by the ESI hospital, which is 34.6 per cent for all workers and 26.0 per cent for the family members.

Table 3.11.7: Service providers for treatment of family members (excluding workers)

Service taken from	Nos. of person sick					
	Common diseases	%	Chronic diseases	%	Total	%
Family Doctor	12	2.9	3	2.1	15	2.7
Advice from Medicine shop	13	3.2	2	1.4	15	2.7
Clinic	228	55.7	77	53.1	306	55.2
Nursing Home	6	1.5	3	2.1	9	1.6
ESI Hospital	93	22.7	51	35.2	144	26.0
Other Govt. Hospital	51	12.5	15	10.3	66	11.9
Private Hospital	16	3.9	9	6.2	25	4.5
Others (Ayurvedic etc.)	3	0.7	0	0	2	0.5
Total	422	100	160	100	582	100

*The rows will not add up to total no. of sick persons due to multiple responses.

The different types of service providers for treating the workers and the family members of the workers can be better appreciated from the Graph 3.11.1. It clearly reflects the predominance of the private providers, which increases the financial burden on the households.

3.11.6 Cost of treatment:

Expenditure on health is a very important financial burden, particularly of the poorer section of the society. Table 3.11.8 gives a glimpse of average expenditure on treatment during last one year for different income classes and share of expenditure on health that had to be incurred by the workers' households.

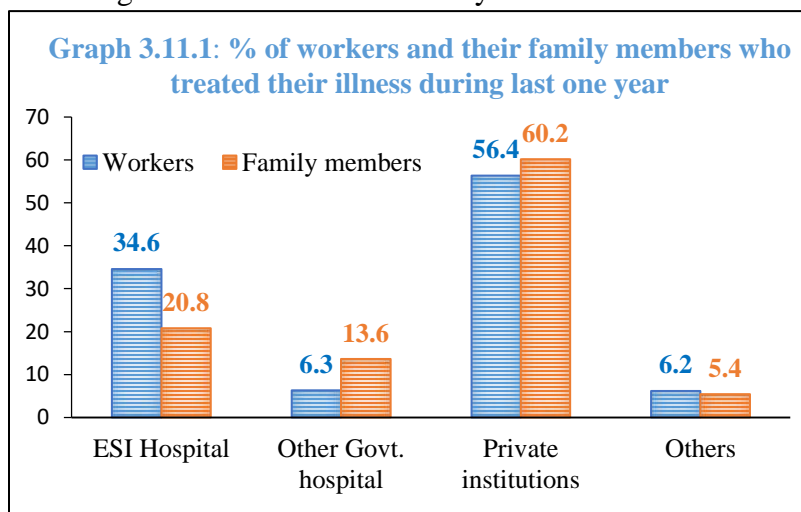


Table 3.11.8: Cost of treatment across household income (in Rs)

Income category (Rs.)	No. of HHs surveyed	Average monthly Income per HH	Average cost for common disease	Average cost for chronic disease	Average cost for Surgery case	Average cost for health (all types)	Cost of treatment as % of income
2500-5000/-	19	4699	133	316	173	622	13.2
5001-10000/-	287	8135	154	282	191	627	7.7
10001-20000/-	162	13755	190	151	69	410	3.0
20001-30000/-	24	23798	166	849	4	1019	4.3
30001-50000/-	8	35082	261	63	0	324	0.9

Total	500	11015	167	264	139	570	5.1
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The table shows that average cost of treatment per HH is 5.1 per cent of their income. However, the poorer HHs spend much more than an average worker HH spend on health and, therefore, they bear a much higher burden on health related expenditure.

3.11.7 Immunization:

Immunization for preventing diseases is a critical service for protecting the life of the pregnant women and the children. The coverage of immunization for preventing various diseases were captured during the survey and the same is presented in the Table 3.11.9 below.

Table 3.11.9: Coverage of immunization against various diseases

Type of Immunization	No. of child	%
BCG Completed	141	99.3
BCG Going On	1	0.7
BCG Discontinued	0	0.0
BCG Never Immunized	0	0.0
Total	142	100.0
DPT Completed	130	91.5
DPT Going On	6	4.2
DPT Discontinued	4	2.8
DPT Never Immunized	2	1.4
Total	142	100.0
Hepatitis B Completed	131	92.3
Hepatitis B Going On	11	7.7
Hepatitis B Discontinued	0	0.0
Hepatitis B Never Immunized	0	0.0
Total	142	100.0

Table 3.11.9 shows that BCG dose have been completed by 141 out 142 children (99.3%) while immunization against Diphtheria, Pertussis and Whooping cough (DPT) has been completed by 130 children i.e. 91.5 per cent. In case of Hepatitis B dose, 92.3 per cent children have completed their course. Thus, coverage of these three type of immunization is high among the children of workers' households and overall immunization coverage is satisfactory though there is some scope for improvement.

3.11.8 Provider of immunization services:

The status of immunization services is shown in Table 3.11.10 below.

Table 3.11.10: Service provider for Immunization of Child

Type of services	Response (Nos.)	% share
ICDS Center	69	48.6
Govt. hospital	71	50.0
Others (Pvt. School)	2	1.4
Total	142	100.0

The table reveals that such service was taken from public sources in all but 2 out of total 142 cases. It further shows that 48.6 per cent of immunization was obtained through the ICDS centre and another 50 per cent received the services from government hospital. The remaining 1.4 per cent received service from private school.

3.11.9 Family planning:

Family planning and related practices are important in enhancing the wellbeing of the women and children. 214 couples (42.8%) were found to have adopted family planning measures. The data reveals further that 326 households are aware about contraceptive measures, 80 households have not responded to this question and remaining 94 (18.8%) households are not aware about such measures. So, there is scope for improving awareness on family planning.

Apart from family planning practices, mother care services like access and uptake of antenatal and postnatal care etc. have been captured and the compiled data is presented in the Table 3.11.11 below.

Table 3.11.11: Antenatal and Postnatal care of Pregnant and Lactating Mother

Status of Immunization	Immunization of Lactating women		Immunization of PW	
	Antenatal	Post-Natal	Antenatal	Post-Natal
Total No.	13	13	1	Not applicable
Completed Immunization	13	5	1	
On-going Immunization	0	7	0	
Stopped half way	0	0	0	
Not received at all	0	1	0	

All the lactating mothers have completed ante-natal immunization and 5 of them have also completed post-natal immunization. Only one mother has not received post-natal care yet.

3.11.10 Childcare services:

The Integrated Child Development Services (ICDS) is the most important service for the children from 0 to 6 years, which is to be available for all children of the country. As per the scheme children in



the age group 3-5 years should attend the ICDS centres for receiving six different services including pre-primary schooling, which are critical to their growth and survival. The available infrastructure in all the ICDS centres visited by the study team is appalling, which needs to be improved. There is also huge gap in participation under the scheme, which is also corroborated by visit to some of the ICDS centres by the study team. The survey found that only 70.5 per cent of the children are enrolled. The ICDS

centre number 90 in Kakinarras mill, visited by the team, was found to have insufficient space, no kitchen, no water and not properly illuminated. Out of 85 eligible children found in the survey, only 65 are enrolled and only around 30-35 are attending the centre every day. It was found that the children are being provided

with breakfast and hot meals and the centre functions mostly as a feeding centre. The infrastructure is too inadequate to provide proper services.

3.12 Income and Expenditure of the Jute Mill Workers

Income and expenditure of the jute mill workers are very critical parameters in deciding their wellbeing. It is difficult to precisely measure the same but the best estimate has been worked out for each family and the same are presented in this section.

3.12.1 Monthly household income:

The range of monthly income of the surveyed households, estimated by taking into the income of all the family members, varies from Rs. 4,500/- to 38,500/- and the average income works out to Rs. 11,015.42 per month. The distribution of households across different income ranges is presented in Table 3.12.1.

Table 3.12.1: Monthly household income

Income Slab	Nos.	% share
Rs.2500-5000/-	19	3.8
Rs.5001-10000/-	287	57.4
Rs.10001-20000/-	162	32.4
Rs.20001-30000/-	24	4.8
Rs.30001-50000/-	8	1.6
Total	500	100.0

Analysis of the data shows that there lies huge disparity among the households in terms of monthly income as suggested by high value of the standard deviation. Maximum households (287 households, i.e. 57.4%) have reported monthly income in between Rs. 5,001 to Rs. 10,000. Out of them most of the households (238 households) are migrant. Moreover, the workers

in this income slab are mostly employed as permanent worker in the mill i.e. in case of 124 households. 3.8 per cent of the HHs have income below Rs 5,000. On the other hand, 6.4 per cent of the HHs have income above Rs 20,000 per month, mostly due to support from other members in the family.

3.12.2 Household income against type of employment

The Table 3.12.2 shows relation between income (which also includes income by members of the family) and nature of employment.

Table 3.12.2: Type of Work and Monthly Income

Classification of Work	Monthly income slab					Total
	Rs.2500-5000/-	Rs.5001-10000/-	Rs.10001-20000/-	Rs.20001-30000/-	Rs.30001-50000/-	
Permanent	7	124	76	12	4	223
Casual	5	35	11	3	0	54
Budli	2	25	14	0	1	42
Spl. Budli	5	101	59	9	2	176
Temporary	0	2	2	0	1	5
Total	19	287	162	24	8	500

Most HHs having income in the highest income category are permanent workers and most workers in such HHs have completed eight to ten years of schooling. It is to be noted that the mean household income of the workers, belonging to mill located around and far away from Kolkata has statistically significant difference (at 95% confidence level). Outside Kolkata, the average household income is lesser than that of the mill around Kolkata. Whereas, difference between the average workers' household income of IJMA and Non-IJMA mills is not so significant.

3.12.3 Remittance to native place by the workers:

Since large number of employees are migrant, remittance by the works is important. It was found that even some of the workers who live with family are remitting money indicating that a part of the family is living in their native places. Table 3.12.3 provides the details of remittance by the workers.

Table 3.12.3: Details of Remittances

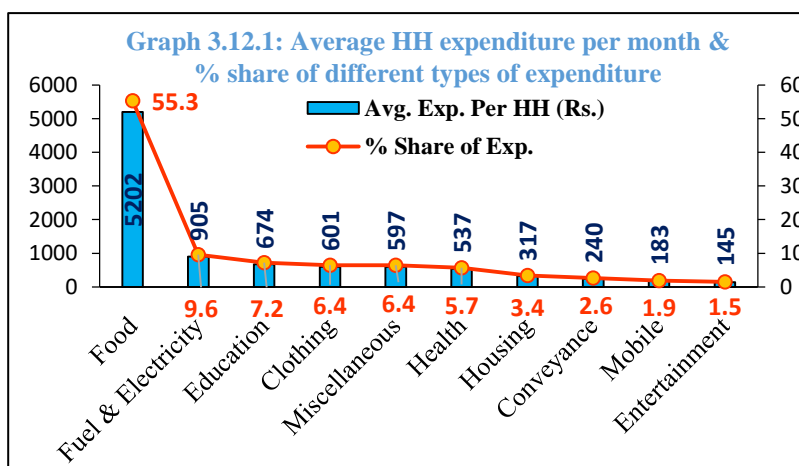
Statement	Worker live with family	Worker live alone
No. of Family send money	48	63
Quantum of Money sent by each family	2,657	3,773
Average Monthly Income/HH	11,981	8,329.5

Out of 429 workers' households that resides with family, 48 (11.2%) families send money to villages while 63 (88.7%) among 71 workers who live alone (without family) send money to their family in their native places. Out of these 48 families, 42 are living within only one room. 23 are resident of mill quarters and 21 out of them are having single room. Similarly, 62 out of those 63 workers who sends money to their family regularly are staying in only one room. So, non-availability of room may be one of the causes for compelling the workers to keep their entire or part of the family at their native places.

3.12.4 Pattern of expenditure of the HHs:

71 workers, who live alone, have specified the expenditure that is incurred for his own consumption, but could not specify the household expenditure due to lack of information. They remit lump sum amount to their family members. Expenditure pattern of the remaining households have been analysed against specific purposes of expenditure and is placed in Annexure 3.12.4.

The table shows that maximum expenditure is on food, which is Rs 5,202 per HH and that comes to 55.3 per cent of total HH expenditure. Taking food including fuel, clothing and shelter (comprising of house rent, maintenance cost of house, electricity) together, average expenditure per HH works out to be Rs 7,025 per month, which is 74.7 per cent of total expenditure. These being the basic cost of living, resources



available for other essential expenditure like health and education becomes very limited. However, Rs 674

(7.2%) of expenses are made per month on education and Rs 537 (5.7%) is spent per month on health. Within education component the share of expenses for private tuition is Rs 410 (4.4%), which is rather high. Even, expenditure on mobile phones is around 2.5 per cent of expenditure, which is also high.

3.13 Household Assets

Possession of assets of daily use is an indicator of the economic status of the household and these also help in maintaining the quality of life. Availability of common HH assets of the jute mill workers are presented below in Table 3.13.1.

Table 3.13.1: Household assets owned by the jute mill workers

Type of Assets	No. of HHs who responded	Yes		No	
		Nos.	%	Nos.	%
TV Set	500	344	68.8	156	31.2
Refrigerator	500	68	13.6	432	86.4
Telephone/Mobile Phone	500	474	94.8	26	5.2
Bicycle	500	282	56.4	218	43.6
Motorcycle, Scooter	500	17	3.4	483	96.6
Car/Jeep	500	1	0.2	499	99.8
Computer	500	5	1.0	495	99.0
Internet facility	500	5	1.0	495	99.0
Sewing Machine	500	64	12.8	436	87.2
Electric water purifier	500	2	0.4	498	99.6

Ownership pattern of asset among workers' households reveals that mobile/telephone (94.8%), TV set (68.8%) and bicycle (56.4%) are possessed by more than half of the surveyed households irrespective of any income class as reflected in Table 3.13.1. Hence, these three items could be termed as necessary asset for the jute mill workers in general. Other two assets viz, refrigerator and sewing machine are showing increasingly higher percentage of ownership as the income class moves from lowest category to the highest class of households. This implies that these items are purchased with rise in household income. These items can be classified as moderately normal necessities in case of surveyed households. Similarly, motorcycle or scooter, computer and internet facility are available to only 3.4 per cent to 1.0 per cent of the workers' households and may be treated more as a luxury good. Remaining two assets i.e. electric water purifier and car/jeep are only available to 3 out of 500 households. Hence, no conclusion could be drawn for these two asset regarding the type of economic classification of the asset.

3.14 Indebtedness and Reasons Thereof

The available literature mentions of indebtedness of many of the jute mill workers and, therefore, special care has been taken to capture the extent of indebtedness, the source from which the loans were taken, the purpose behind borrowing etc., which are presented in this section.

3.14.1 Indebtedness of the workers:

270 households (54%) have taken loan during the last one year out of 500 families surveyed. The average amount of loan is Rs. 39,592 whereas the amount of loan varies from Rs. 1,500 (for treatment, taken from Jute Mill) to 12, 00,000 (for building house, home loan taken from Bank). Out of those workers who took loan 121 were permanent workers, 124 were Budli workers (including Spl. Budli) and 24 were casual workers and 1 temporary worker. The average loan taken by each category of workers were Rs. 36,165, Rs. 31,914 and Rs. 27,765 respectively. But, out of 270 households who have taken loan, there are only 20 (7.4%) households who have made full repayment of their respective loans.

Table 3.14.1: Debt & its repayment

Different aspects of debt & its repayment	Response
Average loan amount	Rs. 39,592
No. of Borrowers repay on regular basis till date of survey	270
No. of Borrowers repaid full amount till date of survey	20
Average loan amount repaid/borrower	Rs. 15,339

3.14.2 Sources from where loans were taken:

The survey found that 270 households have taken loan on 285 occasions during the last one year and such loans have been taken from varied sources. The details of sources of loan are mentioned in Table 3.14.2 below.

Table 3.14.2: Source from where loan was taken

Source of Loan	No. of HHs	%
Multiple Source		
Jute Mill, Micro- Finance	10	3.7
Micro-Finance Institutes & Friend	1	0.4
Micro-Finance, SHG	1	0.4
Individual Source		
Only Jute Mill	212	78.5
Micro finance institute	31	11.5
Bank	6	2.2
Friend	3	1.1
Builder	2	0.7
Lender (Gold shop)	1	0.4
Money Lender	1	0.4
NGO	1	0.4
SHG	1	0.4
Total HH taken Loan	270	100.0

From the table it could be seen that the most common source of loan is from Jute mill (78.5%). 212 households have taken loan exclusively from the Jute Mill, while other 10 households have taken loan from both Jute Mill and Micro Finance Institutions. The workers get loan from their own provident fund,

which does not have any time limit for repayment and is the preferred mode. The repayment is deducted from their wages. The bank has time bound repayment schedule and workers do not generally take loan from banks. There are only 6 households who have got loan from the bank out of them 3 are of permanent workers' household. Many of them do not have bank account as shown in Table 3.14.4. Many workers have taken loan from micro finance institutions (11.5%). It is to be noted that 63.2 per cent of households from lowest income category (less than 5000/-) have not taken any loan and probably they have not been considered to be loan-worthy. While maximum proportion of households (59.8%) of 2nd lowest income class (5,001-10,000) have opted for loan among different income group.

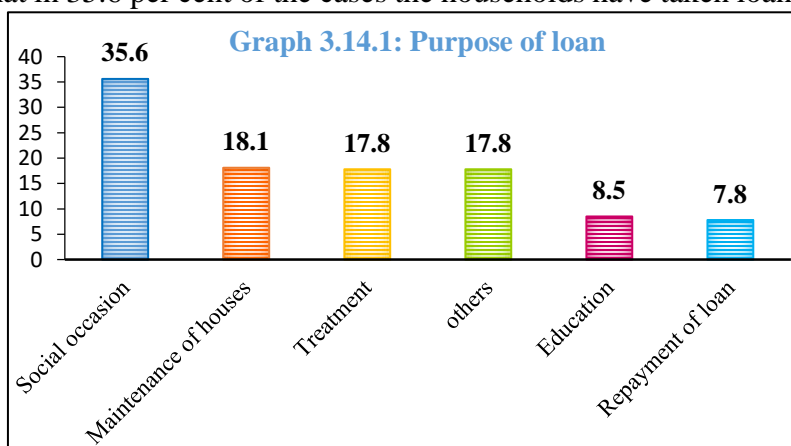
3.14.3 Purpose for taking loan:

The households have taken loan for various purposes which are shown in Table 3.14.3.

Table 3.14.3: Purpose of loan

Purpose for which loan was taken	Number of respondents	% out of total borrowers
For Treatment	48	16.84
For Education	23	8.07
For Repairing House	49	17.19
For Marriage & other social occasions	96	33.68
For Repay to Other Loan	21	7.37
Bought rickshaw van/Cycle	2	0.70
Investment to Business	7	2.46
To pay house rent	3	1.05
For Purchasing land/building	17	5.96
For continuing Court Case	1	0.35
For electric connection at home	2	0.70
For family purpose//Home expenses	9	3.16
For Farming	2	0.70
For Tour Purpose	1	0.35
For purchasing Furniture/Home Appliances	4	1.40
No. of loans/ indebted HHs	285	100.0

It can be viewed from the table above that in 35.6 per cent of the cases the households have taken loan for marriage or other social occasion like funeral ceremony of mother i.e. for unproductive purposes. On the other hand, only 8.5 per cent of the households i.e. 23 households have taken loan for education purpose. 7 (2.6%) households have taken loan for making investment in business and 2 households have taken loan to purchase rickshaw/van or cycle. 2



households have taken loan for expenses regarding farming. Thus, total 11 (3.9%) households have taken loan for some productive purpose compared to the rest (96.1%) households who are taken loan for non-economic activity. Moreover, there are 21 (7.8%) households who have taken loan to repay the previous loan. These families are having high risk to get into the debt trap. The above table and analysis indicates that around 50 per cent of surveyed households have not reported any uptake of loan and those who opted for loan have taken that mostly from their own provident fund. Again, the loans are basically taken for unproductive purposes which have no or marginal return. Thus, uptake of loan for economic purpose is very limited.

3.14.4 Access to public financial institution:

The status of access to public financial institution is shown in Table 3.14.4. The table shows that 433 HHs have savings account in banks and only 3 of them have accounts in post offices.

Table 3.14.4: Access to savings account

Institution	Total HHs	Having Saving Account or not			
		Having account	% of total HHs	Not-having account	% of total HHs
Bank	500	433	86.6	67	13.4
Post-Office	500	3	0.6	497	99.4

It is interesting to note that while 433 households have savings account in banks but only around 10 per cent of the respondents are aware of the Jan Dhan Yojana, which is a major drive of the government of India to reach banking services to each person. Also, as shown in Table 3.14.4, only 6 HHs took loan from banks. Low preference for bank credit may indicate procedural difficulty and poor services by the banks to meet the credit needs of the workers' households. There is scope to explore if micro-finance organizations can be more effective in meeting the gap in credit requirement of such HHs.

3.14.5 Savings by the HHs:

Table 3.14.5 shows the frequency of savings to assess the saving habits among the mill workers' households. 64 households (12.8%) have not provided any suitable answer regarding their frequency of saving. On the other hand, 404 (80.8%) households have reported that they save whenever possible. Only 30 households (6.0%) have reported to have saved at least once in a month and only 2 households (0.4%) have saved in a weekly manner. Thus, the saving habits among the surveyed households is quite poor, which needs to improve for better economic wellbeing of the worker. National Urban Livelihood Mission (NULM) promotes formation of Self Help Groups (SHGs) with developing thrift habit and pooling their own money as well as institutional credit for taking up economic activities. Given that large number of the HH members are unemployed and there is barrier to accessing credit from banks,

Table 3.14.5: Frequency of Savings

Category	Responses	% share
No Practice	64	12.8
Weekly	2	0.4
Monthly	30	6.0
When Possible	404	80.8
Total	500	100

organizing the poor in SHGs and promoting economic activities with associated skill development becomes an imperative.

3.14.6 Access to insurance services:

Access to insurance schemes for covering life and health is another important financial service which helps to reduce vulnerability of the people. Only 10 HHs were found to have health insurance outside ESI. 4 of them were from income range Rs 5,000 to Rs 10,000 and the remaining 6 were from the income range Rs 10,001 to Rs. 20,000. All other HHs depend on the protection given under the ESI scheme.

In respect of life insurance, the coverage was found better and 31.2 per cent of the workers were found to have life insurance coverage as shown in Table 3.14.6. However, the survey found that the workers were not aware of the low cost insurance and pension benefits linked to bank account under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY), in spite of 86.6 per cent of the respondent HHs having some member with accounts in banks. The PMJJBY scheme provides life insurance cover for death due to any reason and is renewable from year to year. All savings bank account holders in the age 18 to 50 years in participating banks are entitled to join the scheme. Rs.2 lakhs is payable on member's death due to any reason against an annual premium of Rs. 330 for each member whose age is between 18 and 50 years. PMSBY is available to people between 18 and 70 years of age with bank accounts. It has an annual premium of Rs. 12, which is about 14% of the premium. The amount is automatically debited from the account. In case of accidental death or full disability, the payment to the nominee will be Rs. 2 lakhs and in case of partial permanent disability the coverage is of Rs. 1 lakh. APY is open to all bank account holders. Fixed pension for the subscribers ranging between Rs. 1000 to Rs. 5000, if he/she joins and contributes between the age of 18 years and 40 years. The subscribers are required to opt for a monthly pension from Rs. 1000 - Rs. 5000 and ensure payment of stipulated monthly contribution regularly of which the surveyed HHs were found to be unaware. There is scope to bring many of the family members and workers of the jute mill under the scheme to provide income security in their old age.

Table 3.14.6: Number of workers having life insurance coverage by income category

Income group (Rs.)	No. of HHs surveyed	Have insurance		Do not have insurance	
		No.	%	No.	As %
2500-5000/-	19	2	10.5	17	89.5
5001-10000/-	287	78	27.2	209	72.8
10001-20000/-	162	63	38.9	99	61.1
20001-30000/-	24	12	50.0	12	50.0
30001-50000/-	8	1	12.5	7	87.5
Total	500	156	31.2	344	68.8

3.15 Statutory Benefits from the Mills

The jute mill workers are entitled to enjoy several statutory benefits like Provident Fund, Gratuity, Insurance cover under the ESI scheme etc. They should also receive their entitled wage and HRA as per

terms of employment/agreement with the workers. Compliance to all these by the mill owners have been given in the Annexure 3.15.1. In respect of ESI though all the mills have mentioned that they comply with the statute but benefit has not always flown to the workers. For example, out of 500 workers, 433 (86.6%) workers have reported of having ESI coverage and not a single worker of ‘Kamakshy’ mill at Coochbehar is receiving ESI benefits. 17 workers in KMDA area who are not receiving ESI benefits constitutes 2 permanent workers, 1 casual worker and 14 Budli workers. Also, as observed in Section 3.11.5 the workers and their family members who are covered under ESI do not always receive medical services due to several problems mentioned therein.

3.16 Public Distribution System and other Entitlements

The jute mill workers, like any other citizen, are to enjoy certain entitled benefits like having access to public distribution system, having electoral registration cards, AADHAR cards etc. Some of these have been captured and those are presented in this section.

3.16.1 Public Distribution System (PDS):

PDS is an important facility for the poorer section of the society and as per the National Food Security Act, 2013, 75 per cent of the rural HHs and 50 per cent of the urban HHs are to receive food grains through PDS at subsidized rates. The basic instrument for receiving benefit of the PDS is to have ration cards. Availability of ration cards and uptake of food grains etc. from PDS by the workers’ households across various income categories is shown in Table 3.16.1.

Table 3.16.1: No. of HHs who avail PDS

Income category	Enjoy PDS as Regular (weekly) basis						Total
	Yes	% share	No	% share	Having no ration card	% share	
Rs. 2500-5000/-	14	73.7	3	15.8	2	10.5	19
Rs. 5001-10000/-	199	69.3	27	9.4	61	21.3	287
10001-20000/-	120	74.1	18	11.1	24	14.8	162
20001-30000/-	19	79.2	3	12.5	2	8.3	24
30001-50000/-	8	100.0	0	0.0	0	0.0	8
Total	360	72.0	51	10.2	89	17.8	500

The table shows that 17.8 per cent of the HHs did not have any ration cards and another 10.2 per cent did not take the food grains etc. every week. The survey found that all the HHs do not lift goods from PDS every week. The share of HHs who were found to lift food grains every week was the least for the poorest income category (84.2%) and 100 per cent for the highest income category. Failure to lift food grains every week from PDS reflects economic distress or lack of empowerment. Therefore, there is need as well as scope to improve both coverage and uptake of food grains etc. from the PDS. 411 HHs responded to the question on their level of satisfaction on the quality of food grains received from the PDS. 42.3 per cent mentioned that they were satisfied while another 57.7 per cent were not.

3.16.2 Availability of documents for enjoying various entitlements:

All the entitlements require appropriate documents. Also, every person should have basic document like birth certificates and proof of identity as being provided through Aadhar card, voter identity card etc. Status of availability of some of the documents is presented in Table 3.16.2. The table shows that 82.2 per cent of the HHs have APL or BPL cards and other 17.8 per cent are deprived from having any such document. Having electoral registration card is an important document for a citizen in any democracy. However, 7.8 per cent of the HHs did not have such document. Non availability of birth certificate for members in more than 50 per cent of the HHs is also quite surprising.

Table 3.16.2: Access to various entitlements

Documents	No. of HHs	% of total HHs
BPL Card	137	27.4
APL Card	274	54.8
Voter ID	461	92.2
Aadhar Card	441	88.2
Birth Certificate	205	41.0

3.17 Awareness on Different Schemes and Access to Benefits

There are several schemes to provide benefits to the people in general. Some of the schemes have been covered in other sections. Knowledge of the jute mill workers and their family members on some of the important schemes and whether they could take any benefit has been explored during the study. The compiled status of the same are given in Table 3.17.1 below.

Table 3.17.1: Awareness on different schemes

Schemes	HHs who are aware		No. of HHs who got benefit	
	Number	% of total	Number	% of total
IAY	339	67.8	17	5.0
Indira Gandhi Old-Age Pension	302	60.4	8	2.6
I.G.National Widow Pension	304	60.8	20	6.6
Kannyashree	330	66.0	37	11.2
Yuba-Shree	139	27.8	0	0.0
Sukanya Samriddhi Yojana	78	15.6	1	1.3
Student Cycle Scheme	423	84.6	62	14.7
Grant for unemployment allowance	185	37.0	0	0.0
Pradhan Mantri Awas Yajona	180	36.0	1	0.6
MGNREGS	274	54.8	7	2.6
NULM	36	7.2	0	0.0
Disability Pension	81	16.2	2	2.5
National Family Benefit Scheme	35	7.0	0	0.0
Scholarship scheme of NJB	224	44.8	10	4.5
Rashtriya Swatha Bima	96	19.2	1	1.0
Adult Education Program	107	21.4	0	0.0
Swarna Jayanti Shahari Rojgar Yojana	22	4.4	0	0.0

The above table shows that the level of awareness varies from 84.6 per cent for student's cycle scheme to as low as 4 per cent for Swarna Jayanti Shahari Rojgar Yojana. The scheme has since been changed to NULM with effect from 1st April 2014 and 45,034 persons of the state have been benefited so far³³. However, only 7.2 per cent of the respondents were aware of the scheme and there was no beneficiary. The awareness level is above 60 per cent for schemes like IAY, Indira Gandhi Old-Age Pension, Indira Gandhi National Widow pension, Kanyashree and student cycle scheme. The level of awareness, however, is quite low in some of the schemes, like NULM, scholarship scheme of NJB etc., which are very relevant for the worker's HHs. Though it could not be assessed whether benefit flowing to the eligible persons from jute mill workers' HHs is at par with that flowing to other sections of the society living in the same area but it appears that not enough benefits are flowing. For example, not a single family member of the jute workers has received grant for unemployment allowance. There is substantial demand side constraint mostly due to ignorance of the workers about the schemes as well as lack of knowledge about the procedures for accessing the benefits. Therefore, improving awareness about various schemes relevant for the workers' HHs and empowering them for receiving due benefit are very important to enhance wellbeing of the workers and their family members.

3.18 Benefit from the Schemes of NJB

As mentioned in Chapter I, NJB has started two schemes, one on sanitation and the other on education, for the welfare of the jute mill workers. The jute mills visited are aware of the sanitation scheme and 3 out of the 8 mills have already received the benefit. One mill has applied to Sulabh International and the inspection of the mill is awaited. Three other mills have not yet approached to take benefit of the scheme. Benefits received by the surveyed mills under both the schemes are shown in Annexure 3.18.1. Details of the benefits drawn so far by different mills have been received from NJB and these are shown in Annexure 3.18.2 & 3.18.3 from which it may be seen that only 44 mills have applied for scholarship scheme and 27 mills have applied for the sanitation scheme. Both from the list of sample mills and total mills, it is seen that there is lack of awareness regarding these schemes. The mills must be made aware and proper implementation is required to make the schemes more successful.

Since the sanitary conditions within the mills are far from satisfactory there may be closer watch on implementation of the scheme.

The list of beneficiaries of the sample mills under the schemes of NJB is given in Annexure 3.18.1, 3.18.2 and 3.18.3 the list of all the beneficiaries are given. From the list of the sample mills it is seen that the education scheme has been more popular and the benefits are flowing to children of the workers in all the mills in pursuing their studies. 416 girls and 9 boys from 8 mills have been benefitted from the scheme. However, the number of beneficiaries have varied widely from 117 (all girls) in Kamarhaty Company Limited to only 34 (32 girls and 2 boys) in Baranagore jute mill. Table 3.17.1 shows that there is

³³ Information collected from State Urban Development Agency

substantial gap in awareness about the scheme and the same should be bridged to make the scheme more successful.

3.19 Participation in Various Social and Group Activities

Apart from awareness, participation of the people in various activities is also important in leading a meaningful life. Some of these association like being members of Self Help Groups (SHGs) has important economic benefits as well. Only 220 HHs (44%) were found to participate in any social or community level activities. Organization wise awareness level and participation is presented in the Table 3.19.1 below.

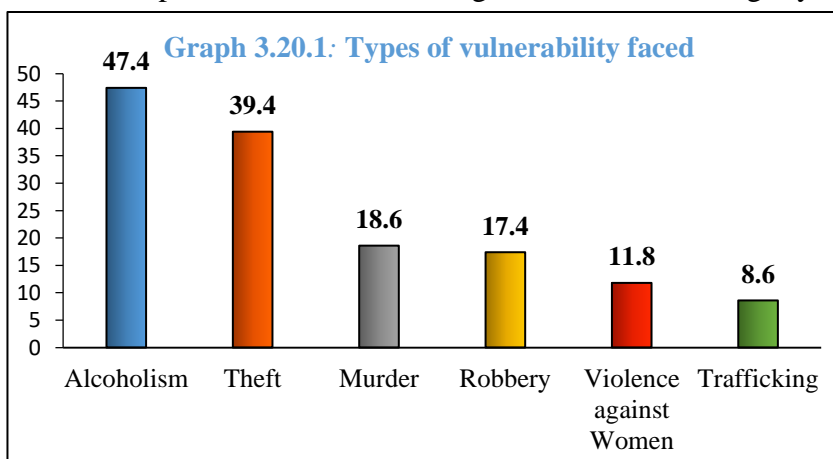
Table 3.19.1: Participation in various social and community level activities

Organization	No. of HHs aware		Participation by HHs	
	Number	%	Number	%
Self Help Group in Locality	323	64.6	9	1.8
Club/CBOs	413	82.6	58	11.6
Development organization	101	20.2	7	1.4
Cultural Team	111	22.2	17	3.4
Trade Union	480	96.0	129	25.8

Table 3.19.1 shows that 25.8 per cent of household participate in Trade Union activities followed by 11.6 per cent of the household participate in Club/CBOs. Participation as member of SHG is very low at 1.8 per cent and it is surprising that while 64.6 per cent of the HHs are aware of the SHGs but only 9 HHs have any member of SHGs. Participation in SHGs has both social and economic benefits and the same should be encouraged through appropriate interventions.

3.20 Social Environment

The social environment of any person is very important for living a good life. These include law and order situation, threat to different types of abuses, prevalence of use of drugs and intoxicants, dignity of the women etc. The HHs were asked if these are perceived as problems by them and their responses have been compiled and presented in Table 3.20.1 to assess the quality of the social environment in which the workers' household live. The same is also presented in Graph 3.20.1 for better appreciation of the problems faced by the workers. It appears that alcoholism has been identified as the



most common problem followed by theft. Violence against women and trafficking are also perceived as serious problems for which organizing women in SHGs could be a mitigating factor.

Table 3.20.1: Perceived vulnerability from various social evils

Social evils	Responses: 'Very High/Some-what'	As %
Alcoholism	237	47.4
Theft	197	39.4
Murder	93	18.6
Robbery	87	17.4
Violence against Women	59	11.8
Trafficking	43	8.6

3.21 Mills Related Issues

Some of the mill specific issues, particularly those related to industrial relationship have been obtained from the mill management and those are placed in Table 3.21.1. The responses of the workers have also been taken for some of the issues like suspension of work.

3.21.1 Suspension of work:

The workers were asked to mention if the work in the mills remained suspended during last one year. Their responses are presented in Table 3.21.1. 32.4 per cent of them mentioned that the mills faced suspension during last one year. As per their response, in

Table 3.21.1: Suspension of work in the mills during last one year

Indicators	No. of Responses	As %
Work in the mill remain suspended at least once in last 1 year	162	32.4
Not Suspended	338	67.6
Total	500	100.0

69.1 per cent cases the mills were suspended only once during the last one year and in 22 per cent cases the suspensions took place five

times during the last one year as shown in Table 3.21.2. This reflects high degree of vulnerability of the workers, which has adverse impact on wellbeing of the households. The millers however have reported of suspension of work in 3 mills during the last one year. Two of those were closed once and the other one was closed 4 times.

Table 3.21.2: Number of times the mill remains closed in Last Year

No. of times the mill got closed	No. of respondents	% share
One time	112	69.1
Two times	3	1.9
Three times	1	0.6
Four times	10	6.2
Five times	36	22.2
Total	162	100.0

3.21.2 Reason for suspension:

The reason behind suspension, as per response of the workers' HHs, has been compiled and presented in Table 3.21.3. Low level of production appears to be the most common cause (65.9%) of suspension. It is also noteworthy that while the workers are not well paid and have grievances continuing for long against low wage yet labour related causes are not the main reason for suspension and rather that constitute a low percentage of all the causes behind stoppage of work. The millers however mentioned somewhat different causes for closure/suspension and the same is given in Table 3.21.4.

Table 3.21.3: Reasons for suspension

Reasons	Responses	Percentage
Due to Low Production	110	65.9
Demanding more Wages	8	4.8
Insufficient of Raw Jute	3	1.8
Labour did not agree to operate multi-Machine	7	4.2
Internal/Administrative Problem	9	5.4
Changes in nature of duty of labour	9	5.4
For refuse to provide Bonus	1	0.6
Physical Harassment of labour by authority	1	0.6
Failure to maintain committed payment terms	1	0.6
Insufficient of order from government	7	4.2
Lack of Supply of Raw Jutes	1	0.6
Don't Know	10	6.0
Total	167	100

Table 3.21.4: Reasons behind suspension of work as reported by the millers

Jute Mill name	No. of times	Reason for Suspension
Kamarhatty	1 time	Low production, Indiscipline, Strike, Tagging
Jagatdal Jute Mill	1 time	Transfer, Low production
India Jute Mill	4 times	Illegal Strike, Suspension of work, Raw jute crisis

3.21.3 Loss of wage and distress due to suspension of work:

Wage being the main source of income for most of the workers' households, suspension of work results in suffering of the workers and their family members and they have to cut expenses to cope with the wage loss. 218 HHs responded to mention the ways they cope with the situation when the mill is closed. Their responses are presented in Annexure 3.21.5.

The table shows that 52 out of the 218 workers worked as labour elsewhere and another 30 worked in other jute mills. Some of them got employed as rickshaw puller (5), auto-rickshaw driver (2) and hawker (1). 20 workers went back to their villages for farming. However, reduction in daily expense was practiced in maximum number of cases (29.6%). The extent of borrowing is shown in Table 3.21.6. The table shows that there is little scope to cut the expenses because of their low level of income. So borrowing or selling assets were the other avenues to cope with the situation. 15 workers borrowed and another 12 took the help of other family member. There were also 2 cases of selling gold jewellery.

Table 3.21.5: Expenses cut during suspension by income groups of workers

Monthly Income (Rs.)	No. of HHs responded about mill suspension in last year	Average income/month	Average Monthly expenses sacrificed
2500-5000/-	7	4,857	131
5001-10000/-	89	8,060	377
10001-20000/-	57	13,923	330
20001-30000/-	7	22,391	321
30001-50000/-	2	34,750	0
Total	162	10,933	343

3.21.4 Willingness to work in the jute mills:

Low wage, difficult working conditions and vulnerability acts as barrier to join as jute mill workers. The children of the jute mill workers were asked about their preferred profession when they grow up. Responses of 414 children are presented in Table 3.21.7.

Table 3.21.6: Responses of the children about their preferred profession

Aspiration	No. of response	% share
As mill worker when they grow up	34	8.2
Service in Public and private sector	163	39.4
Doctor, Engineer& Nurse	5	1.2
Business	7	1.7
Skill labour in professional field (Self Employee)	4	1.0
Teacher	3	0.7
Any kind of work apart from jute mill	59	14.3
Will work in agriculture field	3	0.7
Pilot	1	0.2
Fashion designer	1	0.2
Not yet decided	134	32.4
Total	414	100.0

The table shows that only 8.2 per cent of the children aspire to join the mill as workers. 14.3 per cent categorically mentioned that they ready to join any kind of work except becoming a worker in the jute mills, which indicates strong negative perception about the work in jute mill. Even existing workers are unhappy about the condition in the mills. In the FGD they expressed women are not willing to work in the night shift³⁴. So, unless overall condition of the jute mill workers is improved availability of manpower is likely to be a problem.

³⁴ There are three shifts in the mill of which one is in the night.

Chapter 4

Recommendations

4.1 Introduction

The previous chapter describes the status of the mill workers and their family members in respect of different aspects of their wellbeing as found in the survey. The analysis brings out several problems and deprivations faced by the workers of the jute mills and their family members. It is necessary to intervene appropriately to improve their existing conditions. There are four major stakeholders who can play a role in this regards as stated below and all should join to make a difference in the lives of the jute mill workers and their family members:

- i. Owners of the jute mills may enhance the economic benefits to the employees and improve the working environment as well as living conditions in the quarters.
- ii. The government at the state and the centre may ensure that all rights, entitlements and various public services available to any citizen are accessed by the jute mill workers at par with other citizens. The local governments can also ensure that all civic and other services are extended to the mill workers residing within their jurisdiction, whether inside or outside the mill campuses.
- iii. The worker and their family members need to empower themselves, which has to be duly facilitated, for accessing various social and economic services and receiving due benefits.
- iv. The National Jute Board, which has the mandate to improve the conditions of the jute mill workers and their family members.

The spectrum of the need and scope for enhancing wellbeing of the jute mill workers and their family members is quite vast and that has several dimensions. Many of these are beyond the scope of the NJB to intervene. Some of those are related to the social structure and the socio-economic ambience in which the workers are living, which are generally difficult to change through interventions specifically designed for the jute mill workers. Similarly, enhancement of economic benefits like wage etc., which are decided through tripartite agreement is beyond the scope of NJB alone for its enhancement. However, there is scope to negotiate with the mill authorities in improving the working environment and to reduce the extent of occupational hazard they face. Also, some of the jute mills which are better managed and financially sound may be persuaded to take up projects for improving conditions of the jute mill workers directly or in collaboration with the NJB. The focus of the present study is to pick up those issues which may be easier to address with available resources and may be facilitated by the NJB.

Some of the possible areas of interventions are related to improvement in the amenities and civic services the workers' household enjoy in their place of residence. The NJB may take up such matters with the jute mills as well as with the municipalities concerned in some cases. The other broad areas are the services for economic development and social justice which the families access from the public utilities

or the market like any other citizen. In such cases there is scope to identify the bottlenecks in receiving due services by the jute mill workers and their family members so as to take up those issues with appropriate authorities and to facilitate improving service delivery. These include access to education, vocational training, healthcare, financial services and taking advantage of the existing government schemes and the market opportunities for economic development. There are special benefits for which some of the sections of the society like the SC, ST and Minorities are entitled and that could be another area of possible interventions in improving the wellbeing of those categories of workers. This chapter discusses only the possible areas of interventions on these specific themes. In some cases, that may require further exploration for designing the exact interventions as per the local context, which have also been indicated to the extent possible.

4.2 Improving Living Conditions of the Jute Mill Workers

The condition of housing and related amenities has been found to be quite poor. The minimum requirement for a household to live a healthy life is to have a room, a separate kitchen and a living space along with water supply within the premises. 69.5 percent of the families live in one room and the number of rooms per HH on average works out to be 1.5. Average number of rooms available in the mill quarters is 1.1 only against 2.2 for owned houses. Also, only 24.2 percent had separate kitchen, which makes living of the family difficult. The best scenario for having separate kitchen, as found in the study, is that only 47.0 percent of the workers who own houses have kitchens. The worst is those who live in mills in which case only 7.9 percent have kitchens. Thus, the mill quarters have the poorest amenities in terms of both number of rooms and availability of kitchens. The quarters were constructed as single rooms when the worker migrated alone without family and the same has not been upgraded to meet the current requirement. Even for the economically weaker section, the norm fixed under Pradhan Mantri Awas Yojana (PMAY) is to have a house with 30 sq. meter floor space and the present floor space available to the jute mill workers' HHs living in the mill quarter is well below the same and in most cases that is even less than 50 per cent of the recommended norm under PMAY. So, there is need to upgrade the basic stock of housing of the jute mills.

4.2.1 Improving facilities for housing:

(i) Most of the jute mills have land where new houses may be constructed. The mills may be persuaded to explore if they can take up construction of new quarters with desired amenities and having minimum 30 sq. meter floor space for the workers. Only around 28 per cent of the workers live in the jute mills. Construction of quarters with reasonable amenities may attract new workers to ensure supply of adequate workers for the industry and total number of quarters may be augmented based on demand.

(ii) The other parallel option is to explore who are willing to take the benefit of PMAY and to facilitate their taking loan to construct new houses. Since 36.2 per cent of the workers have own houses some of them may improve their houses by taking loan under PMAY for improving their living condition. It may be mentioned that many of the municipalities where jute mills are located are covered under the scheme.

4.2.2 Improving water supply and its quality:

Availability of water in the jute mills is not a problem as found in the study. However, the present arrangement for sharing of water in the mill quarters appears to be inconvenient. Given the nature of quarters, which, in many cases, are actually rows of rooms within a cluster, it may be difficult to do so. However, it may be worthwhile to request the jute mills to explore the possibility. The quality of water being supplied is not tested. As per perception of the residents of the quarters nearly 21 per cent are not satisfied with the quality of water and there is need to test the water quality at the source as well as at the user end. The mills may be advised to take it up as a good practice and NJB may tie up with the Public Health Engineering Department of the state government to test the water supplied by the mill on payment of usual charges. Establishment of a system of monitoring water quality may be adopted to help maintaining the required quality of water and reducing the burden of water borne diseases.

4.2.3 Improving sanitation facilities:

(i) Poor sanitary conditions have been found to be a major problem in the mills. As the country is campaigning for 'Swachh Bharat' the mills can be persuaded to join the movement by improving sanitation facilities within the residential quarters as well as in the production area. That also require changing the attitude towards sanitation and adoption of healthy practices like hand washing with soap. The possible interventions include improvement in toilet infrastructure, proper solid and liquid waste management and improvement of menstrual hygiene. The mills may take a drive to improve the toilet infrastructure and to prevent open or unhygienic mode of defecation completely within the mill premises including the quarters. Sanitation facilities in the work place may also be improved. Implementation of the scheme of NJB for improving sanitation both in the residential quarters as well as in the work place need to be strengthened for extending the benefit in all the mills.

(ii) Plan for liquid waste management and garbage disposal are to be taken up in association with the municipalities concerned since the same has to be integrated with the overall management plan of respective municipalities. Negotiations are required to be held with the municipalities concerned for improving the quality of services which are enjoyed by the residents of the mill quarters. Others who remain in their own houses or rented houses are difficult to be covered unless they live in a cluster. One possibility is to identify slums or cluster of houses nearer the mill quarters where good number of workers live and to take up with the municipalities for improving their services to those houses. However, this will not be easy till detail information of such clusters are available. The trade unions may be associated with the task of getting the information quickly. If that is not possible the benefit may be extended to only those who live within the mills. The recent increase in the flow of funds to the municipalities under the grants recommended by the 14th Finance Commission and possible benefit of scheme like "Atal Mission for Rejuvenation and Urban Transformation" (AMRUT), which aims at improvement in urban infrastructure like water supply, drainage etc. in municipalities in a planned manner, may be explored and the municipalities may be moved by the mill authorities for that purpose.

(iii) Improvement of menstrual hygiene, particularly for the adolescent girls is an important step towards improving their health. Possible support from the National Health Mission and suitable partnership with NGOs working in this field may be explored in this regard.

4.2.4 Arrangement for clean fuel:

53 per cent of the workers' HHs have been found to use LPG for cooking and the coverage is 49 per cent for those with monthly income less than Rs. 10,000. Therefore, affordability is not a major issue. On the other hand, use of non-clean fuel like coal, fire wood etc. is hazardous to the health of the family members, particularly when they live in a small and not so well ventilated room and many of them do not have proper kitchen. NJB may consider taking up a drive through respective mills to assist the HHs in getting LPG connection. Since the amount to take LPG connection is a one-time requirement, it may be considered if some incentive can be provided for ensuring complete shifting to clean fuel.

4.3 Education and Skill Development

Investment in education is one of the most important steps towards empowerment and wellbeing of the people. As the Nobel winning economist James Heckman has observed, "Investing in quality early childhood development for disadvantaged children from birth through age 5 will help prevent achievement deficits and produce better education, health, social and economic outcomes. Such investments will reduce the need for costly remediation and social spending while increasing the value, productivity and earning potential of individuals. In fact, every dollar invested in quality early childhood development for disadvantaged children produces a 7 percent to 10 percent return, per child, per year."³⁵ Keeping the child deprived of early childhood education is a sure way of ensuring that the family remains poor even in the succeeding generation and, therefore, the best possible education for the children is an imperative. However, the situation among jute mill workers is far from satisfactory. As shown in Chapter III, there is a sharp decline in percentage of the family members who passed beyond middle level schooling. Among the children in the age group 6-14 years nearly 5.5 percent are out of school and the same increases to nearly 30 percent in the age group 15-18 years, which is alarming. Also, 33.3 percent of students between the age group 15-18 years have dropped out of their school to earn money and another 30.8 percent of the students of the same age group are dropping out for attending household works. From the literature it is seen that most of students involved in household work are female. 19.4 percent of the students of the age group 15-18 years are dropping out of school as they don't want to study and 8.3 percent of the students of the same age group are leaving their school as they are unable to follow the lessons. It is also noted that around 66 percent of the households were aware of Kanyashree programme and around 11.2 per cent households have benefitted from this programme, However, that has not arrested the incidence of drop outs among the older girl children fully although the incidence of dropping out by girls have become much lower compared to those of boys. 25.3 per cent of the boys in the age group 15-18 are found to be dropping out whereas percentage of the same is 16.9 for the girls. It is evident from the analyses that there is need for more investment in education of the children of the jute mill workers.

4.3.1 Improving uptake of the scholarship scheme:

As mentioned in the Chapter III, only 44.8 per cent of the households are aware of the scholarship scheme. Therefore, there is need for increasing awareness about the scheme by directly informing all the

³⁵ <http://heckmanequation.org/content/starting-ahead-better-catching>

eligible students for which help of the trade unions may also be sought for. Communication with the workers/family members should be in both Bengali and Hindi since majority of the workers are found to be Hindi speaking. High dropout rate among the boys is alarming and all the eligible students may be covered under the scheme of the NJB to arrest their dropping out of school. Simultaneously, the Kanyashree scheme may also be popularized among the workers' HHs and the cases of those who are yet to be covered may be mediated with the appropriate authorities by the respective jute mills. The progress may be monitored by the jute mill to ensure that all eligible students are benefitted from the said two schemes.

4.3.2 Arresting drop out:

The education scheme of the NJB covers students who have passed the secondary examination and the scheme can only improve continuation of studies beyond that level. It does not help to stop dropping out of school before completing the secondary level, incidence of which is rather high. NJB may consider extending the scheme to cover all children of class IX and X, since the dropout rate has been found to increase several times beyond the age of 14 years. It is also necessary to make the parents aware about educating their children and to provide possible support at home. The HHs have been found to spend 4.4 percent of their income on private tuition. The mills may be encouraged to organize evening coaching near the quarters with support from volunteers by giving token remuneration to reduce the burden of engaging private tutor by the HHs. The children, particularly, those who live in the mill quarter, have only one room to live, which may not provide the right environment to study. Making provision for a place within the mill to allow the children to come and study and arranging coaching there on demand may improve the level of learning of the students. That is likely to prevent drop out and will also help in improving the level of learning.

4.3.3 Promoting vocational education:

Imparting vocational education is a critical need for enhancing scope for employment and improving economic condition. As discussed in Chapter III, trainings are being taken by the individuals from the market and they are incurring an average cost of Rs 16,772 per head, which is 12.7 per cent of their average annual income. Yet, the result is not encouraging and many such trained persons have not received employment commensurate with their training. Apparently the workers' families are not aware of various schemes for vocational education even though a fairly large number of them are being administered by various government departments. The National Skill Development Corporation (NSDC) has also programmes for a) Vocational Training for Women, b) for Disadvantaged Groups: Scheduled Castes, Scheduled Tribes, Other Backward Classes c) Minorities, d) Persons with Disabilities, e) The School Drop-Outs and Child labour, f) Economically Challenged: Persons below Poverty Line, etc. These programmes are being implemented through the Departments of :i) Technical Education & Training, ii) Labour, iii) Micro & Small Scale Enterprises & Textile, iv) Panchayat & Rural Development; v) Food Processing & Horticulture Development; vi) Information Technology etc. Labour department also provides 50 per cent fund assistance to the registered job seekers participating in vocational training. NJB may negotiate with the National Skill Development Mission as well as the departments concerned of the state government to enhance the opportunities for vocational training to the children of jute mill workers. The engineering wing of the jute mills requires skilled persons. The existing employees as well as youth

from the family of the jute mill workers may be imparted training to acquire necessary skill using the existing facilities of the state and the union government. However, linking the families with the schemes would be beyond the competence of the jute mill authorities or the workers themselves. NJB might consider engaging a suitable agency / CSOs with specific assignment for building up the capacities of identified families in accessing these programmes. NJB may also consider providing some financial assistance, at least on some selected trades having high demand, to persons trained on such trades.

4.4 Improving Services to the Children

Proper growth, physical and cognitive is a critical requirement for human development and the country is implementing the largest child care programme of the world through the ICDS by delivering services like nutrition and growth monitoring, feeding and early childhood education etc. through the ICDS Centres in an integrated manner. However, the study found that only 75.5 per cent of the children in the age group 3-5 years are enrolled in the ICDS centres and there is little awareness about the programme and many eligible children are not enrolled. There is need to ensure coverage all children from 0 to 6 years under the ICDS for their growth and survival. At the same time many enrolled children are not attending the centres regularly for which both awareness of the parents as well as infrastructures of the ICDS centres are to be improved. The infrastructures of the ICDS centres in the mills is not conducive to proper child care and the space is usually very inadequate. The ambience is not at all suitable for attracting the children. Each centre should have adequate space with separate kitchen and arrangement for water supply and toilet, which hardly exist. NJB may take up with the Department of Women and Child Development and Social Welfare of the government of West Bengal for strengthening the ICDS infrastructure and the municipalities may also be approached to participate in the initiative. Improving infrastructure has to be associated with developing awareness of the parents for sending their children to the ICDS centre regularly, which may also be done with the support of the officials of the ICDS directorate.

4.4.1 Improving health of the workers and their family members:

There are several issues related to health of the workers and their family members. The most important is the high level of morbidity of the workers. That is also leading to more absenteeism of the jute mill workers and related loss of production, as mentioned in Chapter III. There must be appropriate interventions for improving the health of the jute mill workers, particularly in preventing diseases by improving living conditions in the houses as well as in the factories.

4.4.2 Reducing health hazards of the workers:

The jute mill workers face lot of occupational hazards as discussed in Chapter III. The high level of pollution due to jute dust, absence of proper ventilation etc. was quite apparent on visit to the factories. The workers complained of body ache probably caused by ergonomic stress. Complaint about unhealthy environment of particularly the batching unit was also very common. They also mentioned of non-availability of masks and gloves to protect them. As already mentioned in Chapter III, the jute industries in the state accounted for 47.7 per cent of all accidents in the factories of West Bengal with 47.06 accidents

per 1000 workers in a year. This is alarming and needs to be prevented. It seems that many of the problems related to high incidence of accidents and disease burden can be overcome to a good extent by simply following the provisions of the Factory Act, some of which may be supported by the NJB. As mentioned in the Chapter III, NJB had conducted a detailed study on the occupational hazards. That study suggested various measures like:

- Suppressing noise from machines
- To increase awareness among the workers for using face mask for protection against dust while working,
- Ensuring proper ventilation, periodic health checkups and rotation of workers across departments.

There is need to follow up the findings of the study to ensure providing a safer and healthier working environment to the workers. NJB may also consider organizing camps with support of doctors from ESI or even private sources to organize regular health camp in the jute mills to check the health of the workers for possible prevention of diseases and early treatment.

4.4.3 Improving delivery of services from ESI hospitals:

The jute mill workers and their family members are supposed to receive medical care under the ESI. Though the authorities of the mill mentioned that there is no problem of receiving benefit from the ESI but the workers and their family members narrated a different story. Their responses have been analysed in Section 3.11.1 and 3.11.5 of Chapter III, which shows that the percentage of cases in which they have received medical care from ESI facilities were 34.6 for workers and 20.8 for the family members. The workers have generally undergone surgeries, some of which are related to injury from accidents within mill from the ESI, which has increased their share of ESI as a service provider. It seems that for common diseases they mostly visit private facilities and incur high expenditure. ESI hospitals are not visited for smaller ailments because of several problems in receiving treatment from the ESI facilities as mentioned in Chapter III. There has to be improvement of service delivery from the ESI facilities, which are already overcrowded. The issues may be taken up with ESI authorities to explore possible solutions. The jute mill worker at Coochbehar do not get any support from ESI and are left largely to their own resources when it comes to treatment following illness. Attempts may be made to link up the workers not being served through ESI with Rastriya Swastha Beema Yojana (RSBY).

4.4.4 Intervention for improving health of the family members:

Though the family members have lower incidence of diseases but the same is higher for the aged and the children. Also, the family members have been found to seek medical care from private sources in 60.2 per cent of the cases and 5.1 per cent of the households' expenditure has to be made on health. At the same time, as the Section 3.14.3 shows, that 17.8 per cent cases of all borrowing by the households are for the purpose of treatment. One possible way out is to make ESI services friendlier, which will encourage both the workers and the family members to visit the ESI facilities for all types of medical care. The jute mills having sound finances may be persuaded to organize health camps regularly to take care of the chronic diseases from which many family members as well as the workers suffer.

Since poor living environment and insanitary conditions prevail in many residential areas within the mill quarters, the other essential step is to improve the quality of housing and sanitation facilities as mentioned before.

4.5 Facilitating Economic Development

Life is quite uncertain for a jute mill worker with frequent closures and suspensions of work. Since this situation is a fallout of a combination of many factors beyond the scope of this study and are not likely to be corrected in the short term, the financial conditions of the workers can only be improved by providing them with additional sources of income to tide over difficult days. This study revealed that the family members of the jute mill workers are neither well aware of the opportunities around nor do they have the capacity to access various schemes that may be helpful in augmenting their income. They are also somewhat shy or ignorant to take the benefit of various banking and insurances services specially designed for the poorer sections. The following interventions are possible to enhance access to various financial services and to augment family income.

4.5.1 Access to banking and insurance services:

The survey found that 13.4 per cent HHs do not have any bank account and 68.8% do not have any coverage for life insurance. They are generally not aware of the Jan Dhan Yojana. The workers and other adult members lack knowledge of banking and the mills can increase their general awareness for which support of the trade unions may be obtained for accessing banking services when needed.

They are also ignorant about the benefit for pension in their old age under the APY, benefit under PMJJBY for life insurance and that under PMSBY for accidental insurance benefit, all of which are targeted towards the poor for giving them security. NJB may ask the jute mills to make a survey on how many adult members of the workers' HHs are receiving the benefits and to make them aware of the same as well as to mediate with the banks for giving coverage to the willing persons and at least to all the workers under the said schemes. Support of the State Level bankers Committee may be taken in this respect.

4.5.2 Training and coaching the unemployed youths for employment:

There are several schemes, some of them specifically for different sections of the society as described in other sections, for providing vocational training as well as guiding them to appear in different examinations for improving their employability. Some of them may also be trained on micro-enterprise development and guided to set up their own enterprises.

4.5.3 Organizing the women in SHGs and promoting micro-enterprises:

There is a growing movement across the country to organize the people, particularly the women, in SHGs for empowering them as well as imparting them skill for starting economic activities in groups or as individual. The movement is strong particularly in rural areas with the support of the Rural Livelihood Missions at the centre and state levels and family members of jute mill workers living in rural areas may be benefited by taking advantage of the initiative. However, most of the jute mill workers live

in urban areas and the National Urban Livelihood Mission (NULM) has been launched recently for organizing and empowering the urban poor for strengthening their livelihood. It was observed during the study that the women members are not generally willing to come forward to join activities in the public domain and that keeps them disempowered and deprived from many other benefits. There is high potential as well as return in mobilizing the women members of the jute mill workers and organizing them in SHGs followed by imparting skill for taking up micro-enterprises. The jute mills may be urged to participate in the programme and give the women SHGs of the mill some space to meet and conduct affairs of the group.

Many of them can be trained on developing value added jute products, which is being done by several groups in North 24 Parganas, where large number of mills are located. The jute mills may also think of supplying them jute based raw materials wherever possible on credit to reduce their level of investment. Mobilizing women and to form SHGs is a specialized job and NJB may partner with suitable NGOs to take up such activities against remuneration based on the output of organizing groups and outcome of augmenting their income. NJB may also take up the issues of receiving due assistance under the NULM and the municipalities for effective implementation of NULM among the family members of the mill workers.

4.6 Enhancing Participation in Schemes for Minorities, SC and ST

Share of Muslim, SC and ST among the jute mill workers is around 24 per cent, 15.6 per cent and 2.0 per cent respectively and their social backwardness is a barrier to their economic development by not being able to take the benefit of several schemes targeted towards them. Empowerment of members of the said communities and guiding them appropriately may help in flow of desired benefits towards them. NJB may consider engaging one or more professional NGOs to facilitate the process.

4.6.1 Schemes for the Minorities:

The Minority Affairs and Madrasah Education (MA&ME) Department of the State Government has several schemes available for these categories of people. These are - a) Educational Loan: (Maximum Rs.20 lakh for pursuing professional courses like Medical, Engineering, Management, Nursing, Law etc.); b) Merit-cum-Means Scholarship: (Scholarship up to Rs. 30,000/- (Rs.20000 for Course fee & Rs.10000 maintenance allowance for Hosteller and Rs.5000/- for Day Scholar) per year per student is given for pursuing professional / technical courses at graduate and post graduate level); c) Post Matric Scholarship: (Scholarship is given to students for pursuing studies from class XI to PhD.); d) Pre-Matric Scholarship: (Scholarship is given to students for pursuing studies from class I to X ranging from Rs. 1000/- to 10,700/- per year); e) Post Matric Stipend (Under Talent Support Programme) f) Haji Md. Mohsin: (One-time award of Rs. 20,000/- is being provided to Muslim students passing out the Madyamik examination, High Madrasah and Alim examination in order of merit out of the Endowment Fund of Haji Mohd. Mohsin). Apart from the formal mainstream education programmes linkages could also be made with different vocational educational programmes. The important schemes of the MA & ME departments are providing (i) Vocational Training: (For upgrading the skill in various trades training is conducted mainly through reputed institutions) and (ii) Job Oriented Coaching. WBMDFC (West Bengal Minorities Finance

Development Corporation) also provides coaching for job oriented examination like School Service Commission, Bank, IBPS training, Police recruitment training etc. to the minorities candidates; call center training has also been imparted as a part of this coaching scheme. NJB may ask the jute mills to make the Muslim workers and their family members aware of these schemes and develop partnership with organization like the WBMFDC or suitable other organization in public/ private sector for facilitating extension of benefits to the minority.

4.6.2 Schemes for the SCs and the STs:

The following schemes are available for the members of the SC and ST communities.

- **Centrally Sponsored National Scheme of Incentive to Girls for Secondary Education:** The scheme covers- (i) All SC/ST girls who pass Class VIII and enroll in Class IX in State Govt., Govt. Aided and Local Body Schools in the academic session 2008-09 onwards, and (ii) All Girls who pass Class VIII from Kasturba Gandhi Balika Vidyalaya (irrespective from SC/ST or not) and enroll in Class IX in state government., Govt. Aided and Local Body Schools in the academic session 2008-09 onwards. The Girl student who are unmarried and below 16 years of age (as on 31st March) on joining Class-IX will be eligible for the scheme. Under the scheme, a sum of Rs. 3,000/- is deposited in the name of each eligible Girl student and the student are entitled to withdraw the amount after reaching 18 years of age.
- **West Bengal Scheduled Castes and Scheduled Tribes Development and Finance Corporation:** They extends loan to eligible Scheduled Castes students for pursuing full-time professional / technical / higher education under "Education Loan Scheme" of National Scheduled Castes Finance and Development Corporation (NSFDC).
- **National Means-cum Merit Scholarship Scheme:** Introduced by the MHRD for providing with the scholarship in favour of meritorious students belonging to economically weaker sections to arrest dropout rate in class VIII. Family Income should not exceed Rs. 1, 50,000/- per year and the students have to secure at least 55 per cent marks and 50 per cent in case of General and SC/ST/Disabled students respectively in the Annual Examination of Class VIII.
- National Scheduled Caste Finance Development Corporation has several schemes for the scheduled castes³⁶. The schemes are both credit based and non-credit based. There is a state level agency of NSCFDC in West Bengal³⁷. Information on the relevant schemes may be disseminated among the SC jute mill workers.

4.7 Increasing Awareness about various schemes

- Pamphlets must be prepared, both in Bengali and Hindi, containing details of the schemes and the same must be distributed among the workers. Details about the various schemes can be explained to their children in higher classes since it is seen that the children are more educated. They can explain the benefits of the schemes to their parents and other family members.

³⁶ More information is available from their website <http://www.nsfdc.nic.in>

³⁷ More information is available in the website <https://wbcsstcorp.gov.in>

- Training programs can be conducted in each mills where the workers will be explained about the benefits of the schemes.
 - Every mill must have a Welfare Officer for looking after the welfare related issues of the workers. The existing Welfare Officer must be oriented on all the schemes to enable them to guide the workers appropriately.
- Brief information about some of the important schemes are given in Annexure 4.7.

4.8 Reducing problems faced in accessing various benefits

The workers of Kanknarrah Jute Mills said that the spellings of the name of the workers in the pay roll is different from that of the spellings in the voter ID, Aadhar or any such documents. As a result, in most of the cases they are unable to access the schemes. According to them this is a serious obstruction in the path of receiving benefits from the schemes and this must be taken care of. The mills may be requested to check with the workers/trade unions about the extent of such problem and to sort those out in case the problem is of serious nature.

4.9 Improving Access to PDS

The National Food Security Act, 2013 ensures that around 50 per cent of the urban population is covered with subsidized food grains. In West Bengal the coverage has been further improved through the Rajya Khadya Suraksha Yojana (RKSY) and ideally almost all the jute mill workers are to be covered under either of the schemes with same benefit. However, the survey found that 17.8 per cent do not have ration card (section 3.16.1) and another 10.2 per cent are unable to lift food grains every week. Being covered under PDS to receive rice at Rs 2/ per kg is an important benefit and all the mill workers should be covered under the scheme. NJB may consider taking a drive in association with the municipalities concerned and involving the trade unions to identify those who are yet to have ration cards and to mediate with the authorities concerned to give them coverage as per scheme guidelines.

4.10 Reducing vulnerability and improving social environment:

Section 3.20 in Chapter III describes the social environment in which the jute mill workers live and the extent of vulnerability they face. These issues cannot be solved in isolation for the jute mill workers alone. However, organizing the women and empowering them to protest all social evils including atrocities against women can protect them substantially. It has been already recommended that mobilizing and empowering the women in SHGs should be an important intervention and they should be specially sensitized and trained to perceive their united strength in fighting the social evils. The women group get emboldened by meeting similar groups and discussing their common issues as well as knowing about the activities of the other groups both for economic development and social justice. This is being done successfully in many places by federating the women SHGs in to a larger organization and such Federation may be formed of all the SHGs within a mill or a group of adjoining mills. This will require intense capacity building and sustained handholding, which requires outsourcing of competent professional

organizations. The jute mill authorities and the NJB may collaborate with or engage suitable such organization to facilitate the process and to motivate them to participate in improving their social environment with support of all possible allies like the police, government department and other organizations whose involvement will be helpful in removing the social evils. This intervention will help in both economic development and social justice including empowering the women to reduce gender discrimination.

4.11 More Direct Investment towards the Benefit of the Workers' HHs

The Union Government spent Rs 5589.1 crore during the year 2015-16 in purchasing jute bags so that the jute mills have adequate order and production may continue. The overall objective is to provide livelihood to the jute growers and the jute mill workers. However, given the condition of the jute mill workers there is need for some direct investment for enhancing their wellbeing. Many of the interventions proposed above does not require huge cost compared to what the government is spending to keep the jute sector going with the expectation that the jute growers and mill workers will be benefitted. NJB may consider increasing direct investment towards wellbeing of the jute mill workers.

4.12 Creation of a Cell for Looking after Wellbeing of the Workers' HHs

The interventions proposed above requires sustained efforts and coordination with many agencies. There should be some institutional arrangement in the NJB for carrying out these tasks. This will be possible only if there is a dedicated cell within NJB to plan and implement the interventions as well as to monitor the impact of the investments to be made in enhancing the wellbeing of the workers and their family members. NJB may consider to establish the cell with a couple of dedicated officials to remain exclusively engaged with wellbeing of the workers.

Questionnaire for Survey of Socio-Economic Status of Jute Mill Worker

Name of Jute Mill: _____

Classification of Worker : Permanent / Casual/Spl. Badli/Badli/Temporary

Q. No.

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Whether the sample Household resides with family : Yes / No

1. Identification

i.a. Name of the respondent _____ i.b. Age _____

i.c. Address _____

i.d. Contact No. _____ i.e. Selected sample (Original/Substituted)

i.f. Religion (Hindu-1, Muslim-2, Chirstan-3, Others(Specify)-4)

i.g. Caste (SC-1, ST-2, OBC-3, General-4, Others(Specify)-5)

i.h. Mother tongue (Bengali-1, Hindi-2, Oddissi-3, Others-4)

i.i Staying at present location (no. of years) _____

i.j. Migrated from: _____ In which Year _____

i.k. Reasons for Migration: Education purpose/Health Purpose/Wok Purpose/Others(specify) _____

i.l. Access to entitlements

Do you have the following documents?

Sl. No.	ENTITLEMENT DOCUMENT			YES	NO		ENTITLEMENT DOCUMENT	YES	NO
i.l.1	RATION CARD	BPL	NORMAL	1	2	i.l.6	AADHAAR CARD	1	2
i.l.2			ANTYODAYA ANNA YOJANA	1	2	i.l.7	HEALTH CARD(Janani Surakkha Yojana Card)	1	2
i.l.3			ANNPURNA YOJANA	1	2	i.l.8	JOB CARD (100 DAYS)	1	2
i.l.4		APL		1	2	i.l.9	BIRTH CERTIFICATE	1	2
i.l.5	VOTER PHOTO ID			1	2	i.l.10	ANY OTHERS(SPECIFY)	1	2

i.m. Do you enjoy PDS on regular basis? Yes.....1, No.....2

i.n. What kind of food grain available to your ration shop? Rice....(i), Wheat....(ii), Pulses....(iii), Sugar....(iv), Spice.....(v), Others(Specify).....(vi)

i.o. Are you satisfied to have the food grains? Yes.....1, No.....2

2. Demography Pattern of the Household

a. Member details

Sl.No	Household Member Name	Sex (M-1, F-2)	Age	Relation with HHH (description)	Age of Mother	Education al back-ground (code)	Occupation (code)	Married-1,* Unmarried-2	Schooling Status (code)	If work in jute mill (put -1)

Education Code: Illiterate-1, Literate but not any school-2, Pre-primary level-3, Primary level(I to IV)-4, Middle School (V-VIII)-5, Secondary (IX to X)-6, High Secondary (XI to XII)-7, Graduate-8, Post Graduate-9, Diploma-10, Professional Course-11, Others(specify)-12

Occupation: Cultivator-1, Share-Cropper-2, Agri-Labor-3, Labor in other field-4, Skill worker-5, Self-Employed-6, Shop-Keeper-7, Trader-8, Manufacturer-9, Other Business-10, Service in public sector-11, Service in Pvt. Sector-12, Pvt. tuition-13, Hawker-14, Rickshaw puller/van puller-15, Professional (doctor/Engineer/Advocate/Teacher)-16, Other economic activity(specify)-17, Aged/Child-18, Handicapped-19, Household work-20, Un-employed-21, Others(Specify)-21

Code for Schooling Status: Student.....1, Not-Enrolled.....2, Drop-out.....3

*If married put age at marriage

2.b. Monthly Household Income from primary source_____ from secondary source_____ Total_____

2.c. Does worker send money to his family every month? Yes.....1 No.....2

If Yes, To whom_____ Amount of Rs_____

2.d. Expenditure

Purpose	Amount
Food(monthly)	
Clothes(Yearly)	
Health(monthly)	
School fees (Yearly)	
Expenditure on books& Notebooks (Yearly)	
Private Tuition (Monthly)	
Entertainments(movie/shopping/eating-out etc.) (monthly)	
Electricity (monthly)	
Water charges(Yearly)	
House rent(monthly)	
Maintenance of House (Yearly)	
Conveyance (monthly)	
Expenditure of Subscription/Protection Money	
To Trade Union	
To other Purpose	
Others(specify)	

3.a. Schooling Status (0-14 years)

Roster ID	Age	Sex(Male-1, Female-2)	Schooling Status(Ongoing-1, Drop-out-2, Never Enrolled-3)	Reason for drop-out or never enrolled*	Access to Mid day meal programme. Yes / No

*Code: Unable to bear expenditure-1, Household works-2, To work for earning-3, Unable to follow the lessons-4, Not willing to study-5, No scope to study at home-6, Due to sickness -7, Others(specify)-8

3.b. Whether anybody of your family ever attend Adult Education Program? (Yes / No / Can't say)

3.c. Does anybody of your family got training from any technical institution? Yes.....1, No.....2? If yes,

Roster ID	Age	Sex (male-1, Female-2)	Type of training	Duration of training	From Institution which	Expenditure incurred for training

3.d. Benefit from different schemes

Subject/scheme	Aware-1, Not aware-2	Benifitted-1, Not benifitted-2	If benefitted (specify)
Indira-Abas Yojona			
Indira Gandhi National Old-age Pension Scheme			
Indira Gandhi National Widow-Pension Scheme			
Kannya Shree			
Yoba-Shree			
Sukanya Samriddhi Yojana			
Student-Cycle			
Grant for Un-employed			
Rajib Abas Yojona			
MGNREGS(100 days employment)			
NULM(National Urban Livelihood Mission)			
Disability Pension			
National Family Benefit Scheme			
Scholarship Scheme for Children (Provided by national jute board)			
Rashtriya Swastha Vima Yojana			
NHB Scheme for workers Welfare in Jute sector			
Adult Education Program			
Shahari Rojgar Yojana			
Others(Specify)			

4. Household Wealth

4. Shelter Type		
a.	Ownership status of the house	Owned...1, Mills Quarter...2, Private Rent.....3, Others...4
b.	If Rented, How much/month	RS.
c.	How many rooms does your house have(excluding toilet)	[] []
d.	Nos. of Bed rooms	
e.	Do you have Exclusive kitchen	Yes....1, No.....2
f.	Fuel used for cooking	LPG...1, Coal...2, Kerosene oil...3, Electricity.....4, Other(Specify).....5

5. Drinking Water Supply

a.	Uses of water source	Individual.....1, Share.....2, Not having in premises so use community source3,
b.	Distance of water source used	<50 mtr.....1, 50 mtr. To 100 mtr.....2, Above 100 mtr.....3
c.	Type of water Connection(in house)	Tap water/Pipe water 1 Tube well..... 2 Submersible 3 Well.....4
d.	Quality water	Excellent....1, Good ... 2, Average3, Bad.....4, Very Bad 5
e.	How do you have Water	After Boiling....1, Manual refine....2, Electrified Filter....3, Non-Electrified Filter.....4

6. Electricity

a.	Do you have electricity at home?	Yes, legally.....1 Yes, by Unofficial Sources.....2 No.....3
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7. Sanitation Facility:

a.	What toilet facilities do you use?	Open defecation.....1 Public toilet.....2 Private toilet.....3
b.	Type of Latrine	Septic Tank...1 Two-Pit....2, Poor Flash...3, Dug-well..4
c.	Outlet of Latrine	Open Drain...1 Underground Drainage...2 Open area....3, Stag in Pit....4
d.	Frequency of cleaning Septic Tank/Two-Pit/Dug-well	
e.	Bathing Place	Exclusive.....1, Shared with others.....2, Public with full privacy.....3, Public with limited or no privacy for bathing.....4
f.	Child excreta/defecation	Open defecation.....1, Own latrine.....2, Community structural latrine3, Temporary latrine4

8. Sewerage & Garbage Disposal:

a.	Garbage Disposal	Municipal Vat...1 Open Space...2, Municipal mobile conservancy stuff.....3
b.	Distance to nearest pocket where disposable item dumped	
c.	Frequency of Cleaning	Daily...1, Once in every alternative day...2 Weekly...3, Monthly...4.
d.	Is there any modern vat system in your locality?	Yes.....1 No.....2
e.	Do you face any problem related with Garbage disposal?	Collection is irregular....1 Vat is overloaded frequently....2, Vat is too far to walk.....3 Other(Specify).....4
f.	Drainage Facility in your locality	Open Drain....1, Closed Drain....2 Underground....3 No Drain....4
g.	Cleanness of drain in front of your premises	Smooth flow....1 Flows slowly....2, Stagnant....3
h.	Is there water logging problem during rainy season?	Heavily....1, Staged but cleaned immediately2 staged throughout a day.....3 Staged over a day...4

9. Health Care

9.a. Statement of sickness in last one year

Roster ID	Age	Sex(Male-1, Female-2)	Suffer by common diseases (mention diseases code other wise put 0)	Suffer by chronic diseases (mention diseases code other wise put 0)	Suffering duration		Service received from (mention institution code otherwise put 0)	
					Common diseases	Chronic diseases	Common diseases	Chronic diseases

Code for common diseases: Cold & cough....1,Diarrhoea....2,Fever.....3, Injury pain.....4, Head-
Etch.....5,Others(specify)....6

Code for chronic diseases: Skin diseases.....1, Malaria.....2, Blood sugar.....3, Blood Pressure4, Asthma.....5,
Others(specify)....6

Code for service taken from: Family doctor.....1, Advice from medicine shop.....2, Clinic.....3, Nursing Home....4, ESI
Hospital-5, Other Govt. Hospital-6, Private Hospital.....7, Others.....6

9.b. Cost for health care and type of medical service enjoyed

Roster ID	Age	Sex(Male-1, Female-2)	For common diseases			For chronic diseases		
			Diseases code	Type of medical service enjoyed	Cost incurred	Diseases code	Type of medical service enjoyed	Cost incurred

9.c. In last 12 month is anybody of your family suffered malaria or other vector borne disease like dengue, chikonguniya, skin diseases? Yes.....1 No.....2

9.d. Did anybody of your family admitted to Hospital/Nursing Home in last Year? Yes....1 No.....2

9.e. If Yes, Reason for admission (details) _____

9.f. Admission period: _____ Expenses Incurred: _____

9.g. Have you suffered ever occupational Health Hazard? Yes.....1 No.....2

9.h. If Yes, Kind of decease _____

9.i. Universal immunization of 0-5 children:

Roster Id	Age	Universal immunization: for all (Completed-1, Going on-2, Discontinued-3, Never immunized-4)					Services taken from (ICDS Center-1, Hospital-2, Poly Clinic-3, Pvt. Doctor-4, Nursing home-5)	Pulse polio for under 5 only
		TT	BCG	DTP	Buster dose	Hepatitis-B		

9.j. Pregnant & Lactating Mother

Answer Type	Ante natal care			Post natal check-ups	Nutritional supplement at Anganwadi centre	Place of delivery(Put Code)
	TT	Folic acid tablets	3 check-ups			
Complete						
Going on						
Stopped half way						
Not received at all						

Code-State Govt. hospital-1, ESI Hospital-2, Municipal Hospital-3, Pvt. Hospital/Nursing Home/ Home-4

9.k. Whether any family member is covered under any health scheme or health insurance : Yes....1, No....2

9.l. If Yes, What type of health insurance or scheme: (i) Central Govt. Health Scheme, (ii) Community Health Insurance Programme, (iii) Other Health Insurance through Employer, (iv) Medical Reimbursement through Employer, (v) Other privately purchased commercial health insurance.

9.m. Family Planning :

Subject	Awareness
Are you aware of any contraceptive measure	Yes.....1, No....2
Whether they are using it	Yes.....1, No....2
If No, Reason	
Knowledge about sterilization	Aware....1, Not Aware....2
Have you ever had any pregnancy that was aborted	Yes.....1, No....2
If yes, reason for abortion	

10. Savings and Debts

- a. Is anybody of your family member having any savings account? Bank.....1, Post Office.....2 Other(specify).....3
- b. Practice of savings : Weekly.....1Monthly.....2, When Possible.....3, Others(Specify).....4
- c. Is anybody of your family member having Life Insurance? Yes.....1 No.....2
- d. Whether family have loan? Yes.....1 No.....2
- e. If Yes, from which Institutions? Bank.....1, Post-Office.....2, Private Financer.....3, Money Lender.....4, Friends/Relative...5
Micro-Finance Institutes.....6, Chit Fund.....7, Others(Specify).....8
- f. Loan amount: _____ from _____
- g. Repayment till date: Rs. _____
- h. Purpose of loan : For Treatment.....1, For Education.....2, Repairing House.....3, Marriage or other Occasion.....4
For repay to other loan.....5, Others(specify).....6

11. Awareness

11.A. Participation in Social Organization/ Activities/ Events

Events	Aware-1, Not aware-2,	If aware, Is anybody of your family member (Yes-1, No-2)
Self Help group in your locality		
Club/CBOs in your locality		
Samity who work for development		
Cultural team in your locality		
Member of Trade Union		Active member.....1, Ordinary member.....2, No.....3

11.A.i. If anybody of your family is member of SHG, When SHG was formed? _____

ii. Saving of Rs. till date: _____ iii. Got Bank loan? Yes.....1 No.....2

iv. If got Bank Loan, Amount(Rs.) _____, v. Did you get loan from SHG? Yes.....1 No.....2

vi. Purpose of loan; _____

11.B. Awareness of Environment

- a. Theft : Very High.....1 Somewhat.....2, Never.....3, Don'tKnow.....4
- b. Robbery : Very High.....1 Somewhat.....2, Never.....3, Don'tKnow.....4
- c. Murder : Very High.....1 Somewhat.....2, Never.....3, Don'tKnow.....4
- d. Violence against women : Very High.....1 Somewhat.....2, Never.....3, Don'tKnow.....4
- e. Trafficking : Very High.....1 Somewhat.....2, Never.....3, Don'tKnow.....4
- f. Alcoholism : Very High.....1 Somewhat.....2, Never.....3, Don'tKnow.....4

12. About Jute Mill

A. If the Mill had any closer/suspension of works : Yes....1, No....2

B. (i) If yes, give the reason : _____

(ii) How many times in the last one year the Mill was under suspension? _____

(iii) Amount of expenditures that were sacrificed for suspension/ closer of the Mill ? Rs. _____/-

(iv) Amount of debt taken for the period of suspension of the mill Rs. _____/-

(v) How to overcome the situation _____

C. Did you absent your duty in last year for any reasons? (Yes...1, No....2)

If yes, then reason , type of problem: (a) Disease. (b) Problems in the mill, (c) Visit to native place (d)
Others(Specify) _____

D.If response is (b) then give the details for problem in the Mill _____

E. Did you find alternative scope of work when Mill was closed? Yes.....1 No.....2

F. If Yes, Work type _____

G. Aspiration on your child : (i)As Mill worker when they grow up, (ii)Others Profession _____

H. If response (ii), Reason for not-willing as a Mill worker _____

I. Do you have ESI coverage? Yes....1, No....2

If Yes, (i) how many family members have been covered? _____

(ii) Benefits received from ESI in last one year : (a) Outdoor treatment, (b) Medicine, (c) Diagnostic service
& (d) Indoor services

(iii) Difficulty, if any, faced in accessing services from ESI

13. Household Assets

a.	Please tell me whether the household has the following items	YES	NO	If yes, How many?
1	TV Set.....	1	2	XX
2	Refrigerator.....	1	2	[][]
3	Telephone/Mobile Phone.....	1	2	[][]
4	Bicycle.....	1	2	[][]
5	Motorcycle, Moped or Scooter.....	1	2	XX
6	Car/Jeep.....	1	2	[][]
7	Computer.....	1	2	[][]
8	Internet facility.....	1	2	XX
9	Sewing machine.....	1	2	[][]
10	Aquaguard	1	2	[][]

Name of Investigator: _____

Back-Checked By : _____ date _____

Information of the mills surveyed

Name	Year in which established	Total employees	Total Capacity (per year)	Quantity of Output (per year)	Volume of Transaction	Profit/Loss	No. of disputes in last 5 years
The Baranagore Jute FTY P.L.C (Baranagore)	1872	2214	120 ton per day	60-70 ton per day (302 working days)	103.86 Cr (Approx in 2014-15)	Rs 1.49 Cr (approx profit in the year 2014-15)	Nil
Kamarhati Jute Mill(Kamarhati)	1877	2960	30000 ton per annum	15,375 M.Ton (2015-16)	121.52 Cr (Approx in 2015-16)	1.53 Cr (Approx in the year 2015-16)	1
Caledonian Jute Mill (Budge Budge)	1915	3796	35748 MT per annum	23359 M. Ton (2014-15)	136.67 Cr (Approx in 2014-15)	4.18 Cr (Approx loss in the 2014-15)	Nil
India Jute Mill (Serampore)	A century old factory as on date	3946	42888 M.T (2014-15)	21945.61 M.T (2014-15)	147.55 Cr (Approx in 2014-15)	36.93 lacs (Approx profit in 2014-15)	4
Vijaya Shree Ltd. (Howrah Shibpur)	1952	1913	65 M.T Per day (2014-14)	50 MT - 60 MT daily	7.70 Cr	67.96 lacs (Approx profit before tax)	Nil
Jagatdal Jute & Industries Ltd.(Jagatdal)	1986	2050	19294 M.T (2014-15)	18486 M.T (2014-15)	109.29 Cr (Approx in 2014-15)	3.32 Cr (Approx loss in 2014-15)	1
Ambika Jute Mill (Belur)	1989	3704	42000 M.T (2014-15)	31410 (2014-15)	19030.12 Lacs (Approx in 2014-15)	110.05 lacs (Approx loss in 2014-15)	Nil
Kamakshy Jute Industries Limited	2006	1025	39 tonper day (2014-15)	7893 M.T (2014-15)	45.97 Cr (Approx in 2014-15)	17.46 lakh loss (Approx in in 2014-15)	NIL

* Only 8 out of the 10 mills have provided the information.

Information of the workers of the mills surveyed

Name	Permanent employees						Non-permanent employees								Total	
	Permanent		Spl. budli		Budli/Casual		Temporary		New entry		Trainee		Others			
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
The Baranagore Jute FTY P.L.C (Baranagore)	38	0	143	0	1988	45	0	0	0	0	0	0	0	0	2169	45
Kamarhati Jute Mill (Kamarhati)	373	1	492	0	362	0	1090	0	60	2	18	6	556	0	2951	9
Caledonian Jute Mill (Budge Budge)	1097	2	371	0	1768	0	0	0	0	0	0	0	0	0	3794	2
India Jute Mill (Serampore)	427	0	487	1	300	22	0	0	0	0	2239	119	350	1	3803	143
Vijaya Shree Ltd. (Howrah Shibpur)	504	0	312	0	696	14	211	0	169	0	7	0	0	0	1899	14
Jagatdal Jute & Industries Ltd.(Jagatdal)	112	0	251	0	1678	9	0	0	0	0	0	0	0		2041	9
Ambika Jute Mill(Belur)	977	39	1136	37	920	19	0	0	0	0	0	0	576	0	3609	95
Kamakshy Jute Industries Ltd.	555	370	0	0	0	0	0	0	0	0	60	40	0	0	615	410
* Only 8 out of the 10 mills have provided the information																

Vocational Training

Name of worker	Relation with worker	Age	Sex	Education	Type of training	Training duration	Expenses	Whether he/she having economic occupation	If yes, type of occupation
GhousAlam	Daughter	18	Female	Middle School	Computer Application	6 months	20000	No	
GhousAlam	Daughter	17	Female	Secondary	Computer Application	1 year	70000	No	
Anwar Ali	Self	34	Male	Middle School	Tailoring	6 months	17000	Yes	Skill Worker
Punwasi Thakur	Son	21	Male	Professional Course	ITI	1 year 6 months	65000	No	
Faruk	Brother	27	Male	High Secondary	Personality development	3 months	3500	Yes	Labor in other field
Amir Hussain	Son	24	Male	High Secondary	Computer Application	6 months	1200	No	
Abdul Wahal	Son	19	Male	High Secondary	Air-Conditioner & Refrigerator	6 months	6000	No	
Alok Kumar Dey	Daughter	20	Female	High Secondary	Computer Application	9 months	2000	No	
Iqbal Ahmed	Wife	36	Female	Secondary	Computer Application	3 months	600	No	
MD. Salauddin	Brother	18	Male	Middle School	Marble Designing	1 year	4000	Yes	Share-Cropper

Name of worker	Relation with worker	Age	Sex	Education	Type of training	Training duration	Expenses	Whether he/she having economic occupation	If yes, type of occupation
MD. Shafiullah	Son	22	Male	High Secondary	Computer Hardware	18 months	45000	No	
Baliram Shah	Son	22	Male	Secondary	Driving	6 months	3500	No	
MD. Shafiuddin	Sister	27	Female	Graduate	Computer (Software)	3 months	600	No	
TapanBhawel	Son	19	Male	Professional Course	ITI (NSIC) Electric	2 Years	60000	No	
Gopal krishna Rao	Son	20	Male	High Secondary	Gas (Welding)	1 Year	30000	No	
PradipManshi	Self	35	Male	Middle School	Mechanical Engineering	3 Years	5000	Yes	Jute mill worker
PradipManshi	Brother	30	Male	Secondary	Computer Application	1 Year	3000	Yes	Service in Pvt. Sector
Jagabandhu Das	Daughter	18	Female	High Secondary	Diploma in Fundamental Accounting	1 year 6 months	6900	No	
Shambhu Das	Daughter	18	Female	High Secondary	Financial Accounting in Computer	1yr 6 months	40000	No	

Name of worker	Relation with worker	Age	Sex	Education	Type of training	Training duration	Expenses	Whether he/she having economic occupation	If yes, type of occupation
Satyajit Dutta	Self	28	Male	High Secondary	Refrigerator & Air-condition	1 Year	10000	Yes	Jute mill worker, Service in Pvt. Sector
Dipak Das	Son	22	Male	Graduate	Metallurgy	3 Years	7000	Yes	Service in private Sector
BijanHalder	Daughter	23	Female	Middle School	Computer Application	3 months	2800	No	
ManikKurmi	Son	17	Male	Secondary	Computer Application	6 months	5000	No	
Kalayan Barman	Self	21	Male	Secondary	Welder	2 Years	2000	Yes	Jute mill worker
KalpanaDhar	Son	23	Male	Graduate	Computer Application	1 Year	9200	Yes	Pvt. Tution

Annexure 3.11.1

Classification and Incidence of Common diseases suffered by the workers, average duration period and Cost incurred

Classification	Incidence of Common diseases suffered by the workers	As %	Average duration period (Day)	Average Cost
Body Pain	15	11.0	382	4550
Chest Pain	2	1.5	24.5	2500
Cold & Cough	24	17.6	15	750
Dengue	1	0.7	9	600
Diarrhoea	10	7.4	5	710
Eye Infection	1	0.7	22	1500
Fever	62	45.6	7	1233
Head-Ache	2	1.5	22	750
Jaundice	5	3.7	56	5360
Malaria	1	0.7	15	2500
Mouth Infection	1	0.7	30	2000
Pain related to injury	7	5.1	92	5700
Pox	4	2.9	29	1512
Stomach	6	4.4	48.6	6250
T.B.	2	1.5	330	8750
Teeth Pain	2	1.5	97	1050
Typhoid	1	0.7	90	2000
*The rows will not add up to total no. of sick persons due to multiple responses and the percentage has been calculated on the total no of persons suffered. (136)				

Annexure 3.11.2

Classification and Incidence of Chronic diseases suffered by the workers, average duration period and Cost incurred

Classification	Incidence of Chronic diseases suffered by the workers	As %	Average duration period (Months)	Average Cost
Arthritis	3	8.1	42	19867
Asthma	9	24.3	80	6944
Blood Pressure	7	18.9	80.6	3500
Blood Sugar	3	8.1	116	2067
Gastric Problem	5	13.5	71	2460
Migraine	1	2.7	108	15000
Nerve Problem	2	5.4	36	31500
Piles	1	2.7	3	1500
Polio Problem	1	2.7	24	6000
Sinus	1	2.7	36	1000
Skin diseases	1	2.7	36	15000
Thyroid	3	8.1	28	2500
Ulcer	1	2.7	24	7200
Urinary Problem	1	2.7	6	3000
*The rows will not add up to total no. of sick persons due to multiple responses and the percentage has been calculated on the total no of persons suffered (37)				

Annexure 3.11.3

Classification and Incidence of Common diseases suffered by the family members, average duration period and Cost incurred

Classification	Incidence of Common diseases suffered by the family members	As %	Average duration period (Day)	Average Cost
Cold & cough	80	19.6	12	871
Diarrhea	31	7.6	5.7	1539
Fever	179	43.8	7	1090
Pain from injury	12	2.9	122	2133
Head ache	7	1.7	19	1586
Body pain	37	9.0	490	5000
Knee Problem	1	0.2	1095	6000
Ear Pain	1	0.2	180	500
Eye Infection/Problem	6	1.5	27	1083
Heart Pain	3	0.7	20	1667
Lip/Mouth Infection	2	0.5	35	1750
Pox	7	1.7	27	871
Stomach	25	6.1	46	4548
Teeth Pain	2	0.5	97	1050
Typhoid	4	1.0	33	1500
Dengue	11	2.7	14	3773
Jaundice	12	2.9	46	13275
Malaria	2	0.5	15	1750
T.B.	6	1.5	322	19417
*The rows total will not add up to total no. of sick persons due to multiple responses and the percentage has been calculated on the total no of persons suffered (409)				

Annexure 3.11.4

Classification and Incidence of Chronic diseases suffered by the family members, average duration period and Cost incurred

Classification	Incidence of Chronic diseases suffered by the family members	As %	Average duration period (Months)	Average Cost
Allergy	1	4.8	84	800
Arthritis	10	23.4	54	15100
Asthma	18	24.1	65	6078
Blood Pressure	35	12.4	48	3817
Blood Sugar	34	6.9	61	4056
Bone Problem	3	0.7	40	3067
Gastric Problem	12	1.4	59	2600
Hydrosyl	1	0.7	3	3000
Hysteria	1	2.1	240	150000
Kidney problem	1	8.3	36	20000
Leprosy	1	0.7	24	4000
Liver problem	1	0.7	180	0
Migraine	4	2.8	81	7563
Nerve Problem	8	5.5	50	14400
Paralysis	1	0.7	6	10000
Piles	1	0.7	3	1500
Polio Problem	1	0.7	24	6000
Sinus	2	4.1	66	3500
Skin diseases	7	2.1	101	18500
Spondylitis	1	0.7	24	1350
Thyroid	6	0.7	44	2250
Ulcer	3	0.7	32	6067
Urinary Problem	2	1.4	93	251500
*The row total will not add up to total no. of sick persons due to multiple responses and the percentage has been calculated on the total no of persons suffered (145)				

Expenditure across different purposes

Items of expenditure	Total Monthly expenditure for all HHs (Rs.)	Average monthly expenditure per HH* (Rs.)	% share of Total expenditure
Food	2231800	5202	55.3
Fuel	201068	469	5.0
House Rent	112444	262	2.8
Electricity	187328	437	4.6
Water	283	1	0.0
Maintenance of House	22929	53	0.6
Clothing	257689	601	6.4
Health	230406	537	5.7
School Fees	39652	92	1.0
Books & notebooks	38983	91	1.0
Private Tution	175750	410	4.4
Others College Fees	34559	81	0.9
Conveyance	103134	240	2.6
Mobile	78473	183	1.9
Entertainments	62117	145	1.5
Subscription/Protection Money	12698	30	0.3
To Trade Union	2007	5	0.0
Other Expenditure	241741	563	6.0
Monthly Expenditure	40,33,061	9,401	100

Annexure 3.15.1

Name of the mill	Statutory Benefits to the Jute worker						
	Minimum Wage	E.S.I benefit	P.F. Benefit	Gratuity benefit	Accidental benefit	House Rent Benefit	Equal Remuneration
India Jute Mill	The wage as per the tripartite agreement dated 02.04.2015	As per statutory provisions to all eligible workmen	As per statutory provisions to all eligible workmen	As per statutory provisions to all eligible workmen	Covered under ESI	5% of the gross wage to the workmen & 10% to the supervisors in case residence is not provided	Both male & female workmen get equal remuneration
Baranagore Jute Mill	Rs 258 per day as per last Tripartite Agreement of Jute Industries	As per Act- The company contributes 4.75% of the wages & the workers contribute 1.25% of the wages	As per PF Act- 8.33% at EPF & 11.67 % at P.F Fund	15 days last drawn wages for each completion of continuous years of service	No benefits are given from the mill. All the services are covered under ESIC Act	5% of the gross wages if the company fails to accommodate the quarter and 2.5% if the quarter is given	No information
Kamarhaty Company Limited	Rs 257 per day + Fringe Benefit	The company contributes 4.75% of the wages & the workers contribute 1.25% of the wages	As per PF Act- 8.33% at EPF & 11.67 % at P.F Fund	15 days last drawn wages for each completion of continuous years of service	As per ESIC Act	5% of the gross wages if the company fails to accommodate the quarter and 2.5% if the quarter is given	No information

Name of the mill	Statutory Benefits to the Jute worker						
	Minimum Wage	E.S.I benefit	P.F. Benefit	Gratuity benefit	Accidental benefit	House Rent Benefit	Equal Remuneration
Ambica Jute Mills Ltd	Rs 258 per day	The company contributes 4.75% of the wages & the workers contribute 1.25% of the wages	As per PF Act- 8.33% at EPF & 11.67 % at P.F Fund	15 days last drawn wages for each completion of continuous years of service	Nil	5% of the gross wages if the company fails to accommodate the quarter and 2.5% if the quarter is given	No information
Vijay Shree Pvt Ltd	Rs.356 per day	The company contributes 4.75% of the wages & the workers contribute 1.25% of the wages	As per PF Act- 8.33% at EPF & 11.67 % at P.F Fund	As per statutory provision. The amount for this mill is Rs 1,12,00000 (147 workers got the benefit)	As per ESI Rules and 139 workers got the benefit	5% of the gross wages if the company fails to accommodate the quarter and 2.5% if the quarter is given	No information
Caledonian Jute & Industries Limited	Rs. 380.28 per day	The company contributes 4.75% of the wages & the workers contribute 1.25% of the wages	As per PF Act- 8.33% at EPF & 11.67 % at P.F Fund	As per statutory provision. The amount for this mill is Rs 96,321,60. (95 workers got benefit)	Paid by ESI but not a single worker has received the benefit	5% of the gross wages if the company fails to accommodate quarter and 2.5% if the quarter is given	No information

Name of the mill	Statutory Benefits to the Jute worker						
	Minimum Wage	E.S.I benefit	P.F. Benefit	Gratuity benefit	Accidental benefit	House Rent Benefit	Equal Remuneration
Kamakshy Jute Industries Limited	190 per day (Since this mill was not under the tripartite agreement)	The company contributes 4.75% of the wages & the workers contribute 1.25% of the wages	As per PF Act- 8.33% at EPF & 11.67 % at P.F Fund	15 days last drawn wages for each completion of continuous years of service	Earlier Group Insurance and now as per ESIC Act w.e.f 01.04.2016	5% of the gross wages if the company fails to accommodate the quarter and 2.5% if the quarter is given	No information
Jagatdal Jute & Industries Ltd. (Jagatdal)	Rs 257 per day	No information	No information	As per statutory provision. The amount for this mill is Rs 100,54,033 (106 workers got the benefit)	No information	No information	No information
* Only 8 out of the 10 mills have provided the information							

Annexure 3.18.1

Benefit from the schemes of NJB for the mills surveyed

Name of the Mill	Sanitation Scheme			Scholarship Scheme		
	Aware of the scheme	Benefitted	No. of Sulabh Sauchalaya constructed	Aware of the scheme	Benefitted	No of beneficiaries
India Jute Mill	Yes	Yes	2 Sulabh Sauchalaya were constructed. One in labour line & another inside the mill premises	Yes	Yes	37 girls & 2 boys
Baranagore Jute Mill	Yes	No (as they have not applied)	Nil	Yes	Yes	32 girls & 2 boys
Kamarhaty Company Limited	Yes	Yes	1 Sulabh Sauchalay was constructed	Yes	Yes	117 girls
Ambica Jute Mills Ltd	Yes	Yet to receive	Nil (Applied to Sulabh International Ltd for inspection in one mill but yet to get response from their end)	Yes	Yes	60 girls & 2 boys
VijayshreePvt Ltd	Yes	No	Nil	Yes	Yes	52 girls
Caledonian Jute & Industries Limited	Yes	Yes	2 Souchalay were constructed	Yes	Yes	68 girls & 3 boys
Kamakshi Jute Industries Limited	Yes	No	Nil	Yes	Yes	50 girls
Jagatdal Jute & Industries Ltd	Yes	No	NIL	Yes	No	Nil
* Only 8 out of the 10 mills have provided the information						

Annexure 3.18.2

Status of Sanitation Schemes provided by NJB (2015-16)

Sl. No.	Mill Name	Amt disbursed (Rs)
1	Aditya Translink Private Limited	3,615,012
2	Alliance Mills (Lessees)	8,000,000
3	Angus Jute Works	1,744,596
4	Auckland International Limited	4,267,835
5	Birla Corporation Limited	5,797,482
6	Bowreah Jute Mills Pvt. Ltd	5,869,553
7	Budge Budge Co. Ltd.	2,188,458
8	Caledonian Jute &Industreis Ltd	4,230,247
9	Ganges Jute Private Limited	5,044,326
10	Gloster Ltd	7,729,145
11	Hoogly Infrastructure Pvt. Ltd.	5,616,584
12	Kamarhatty Company Limited	4,521,330
13	Kanknarrah Company Limited	1,972,381
14	Khardah Jute Mills	1,522,010
15	Kinnison Jute Mill	1,522,010
16	Ludlow Jute Specialities Ltd	2,000,000
17	MurlidharRatanlal Exports Ltd	5,095,398
18	MurlidharRatanlal Exports Ltd [Goldalpara Jute Mill]	3,344,933
19	MurlidharRatanlal Exports Ltd [Hastings Jute Mill]	5,583,595
20	MurlidharRatanlal Exports Ltd [India Jute Mill]	1,740,531
21	Premchand Jute & Industries Pvt. Ltd	3,618,440
22	R.B.H.M	1,522,010
23	Shree Gouri Shankar Jute Mills Ltd	2,278,103
24	Tepcon International Ltd.	1,538,783
25	The Ganges Manufacturing Co. Ltd	4,051,419
26	The Hoogly Mills Company Ltd	1,444,426
27	The Naihati Jute Mills Company Ltd	3,511,165
TOTAL		99,369,772

Annexure 3.18.3

Status of Scholarship Scheme provided by NJB (2015-16)

Sl. No.	Mill Name	State	Applications considered by NJB	Amt. Released (Rs)
1	Jankalyan	W.B	19	1,25,000
2	Kanknarrah Co. Ltd.	W.B	60	4,35,000
3	Auckland Jute Mill	W.B	39	2,90,000
4	AI Champdany	WB	4	20,000
5	Ambica Jute Mills Ltd	WB	62	5,15,000
6	Kamarhatty Co. Ltd	WB	48	3,80,000
7	Kamakshi jute	WB	25	1,90,000
8	Alliance Mills (Lessees)	WB	74	6,80,000
9	Angus Jute Works	WB	100	7,96,750
	Angus Jute Works			61,000
10	Murlidhar Ratanlal, Barsul	WB	23	1,40,000
11	Birla Corporation	WB	116	8,80,000
12	Bally Jute Co. Ltd.	WB	12	90,000
13	Premchand Jute & Industries Pvt Ltd.	WB	54	3,65,000
14	Sunbeam Vanijya Pvt Ltd	WB	33	2,60,000
15	Reliance Industries Ltd	WB	145	12,15,000
16	Budge Budge Co. Ltd.	WB	55	4,25,000
17	Bowreah Jute Mills Pvt Ltd	WB	185	15,15,000
18	Cheviot Company Ltd.	WB	79	6,40,000
19	Aditya Translink	WB	116	7,75,000
20	Caledonian Jute & Industries Ltd	WB	71	6,25,000
21	Shree Gourishankar Jute Mill	WB	53	4,30,000
22	Shree Sitarama Lakshmi	AP	2	15,000
23	The Assam Co-op Mills Co. Ltd	Assam	18	1,45,000
24	Dalhousie Jute Mill	WB	222	18,07,000
25	Tripura Jute Mills	Tripura	22	2,50,000
26	Trend Vyaapar (Kelvin Jute)	WB	56	4,00,000
27	Vijayshree Ltd	WB	33	2,35,000
28	Weaverly Jute Mills	WB	59	4,30,000
29	Ganges Manufacturing Co. Ltd	WB	188	14,05,000
30	Naihati Jute Mill	WB	109	8,75,000
31	The Empire Jute	WB	15	1,10,000
32	Baranagore Jute Factory	WB	33	2,60,000
33	Gloster Ltd.	WB	158	12,81,400

34	Loomtex Engineering Pvt Ltd	WB	6	45,000
35	NJMC(Kinnison)	WB	29	2,30,000
36	KaliyaganjAgro Ltd	WB	2	10,000
37	Gondalpara Jute Mill	WB	64	4,00,000
38	Hooghly Infrastructure Pvt Ltd	WB	262	20,65,000
39	Hastings Jute Mill	WB	46	3,55,000
40	Howrah Jute Mill	WB	92	7,25,000
41	India Jute Mill	WB	33	2,38,600
42	Northbrook Jute Co. Ltd.	WB	79	5,55,000
43	AS Jute Products Pvt Ltd	WB	13	80,000
44	Ludlow Jute Mill	WB	237	18,70,000
TOTAL			3151	2,46,39,750

Ways of overcoming the situation when the mill was closed

Ways	Responses	As %
Reduced expenditures on food	1	0.5
Reduced expenditures on daily needs	1	0.5
Reduced Daily expenses	48	22.0
Withdrew from Savings	23	10.6
Worked in other Jute-Mills	30	13.8
Stopped the habit of eating-out	1	0.5
Stopped purchasing new cloths	1	0.5
Worked as a day labor in profession like Mason, TV repairing, Electrical works, Tailoring etc.	43	19.7
Borrowed from friends/relatives	11	5.0
Went back to Village and started farming	20	9.2
Worked as Rickshaw-Puller	5	2.3
Bought food grains from their native villages	2	0.9
Worked as vegetable seller	0	0.0
Took loan from some shopkeepers who were known to them	2	0.9
Worked as Hawkers	1	0.5
Worked in shops	5	2.3
Amount of remittance sent to the family was reduced	1	0.5
Took help from the family members	12	5.5
Engaged in part time work	1	0.5
Worked as unskilled labours	4	1.8
Took debt from money lenders	2	0.9
Worked as auto driver	2	0.9
Sold out gold	2	0.9
Total	218	

Information about some important Schemes

Name of the Schemes	Objectives
Kanniyashri Prakolpa	➤ To provide scholarship to the girl child for continuation of education in Secondary and Higher Secondary classes.
Integrated Child Development Scheme (ICDS)	<ul style="list-style-type: none"> ➤ To provide Supplementary Nutrition, health checkup, Immunization, Referral Services and informal preschool education to the children in the age group of 0-6 years. ➤ To provide health checkup, supplementary nutrition and immunization against tetanus to the expectant mothers.
National Urban Livelihood Mission	<ul style="list-style-type: none"> ➤ To provide financial assistance to individuals/groups of urban poor for setting up gainful self-employment. ➤ To support Self Help Groups (SHGs) of urban poor for accessing easy credit from bank at subsidized interest rate.
Pradhan Mantri Awas Yojana	<ul style="list-style-type: none"> ➤ To provide proper housing facility for the Low Income Group & Economically Weaker Section with participation of private developers using land as a resource. ➤ Credit linked Subsidy for beneficiary-led individual house construction.
Indira Gandhi National Old Age Pension Scheme	➤ To provide monthly financial assistance @ Rs. 600/- to the identified Disabled beneficiaries in the age group of 18-79 years
Indira Gandhi National Old Age Pension Scheme	<ul style="list-style-type: none"> ➤ To provide monthly financial assistance @ Rs. 400/- to the identified Old Age beneficiaries in the age group of 60-79 years (excluding BPL widows and BPL disabled persons) ➤ To provide monthly financial assistance @ Rs. 1000/- to the identified beneficiaries of age 80 years and above
Indira Gandhi National Widow Pension Scheme	➤ To provide monthly financial assistance @ Rs. 600/- to the identified Disabled beneficiaries in the age group of 18-79 years
National Family Benefit Scheme	➤ To provide lumpsum amount of Rs 40000 on the death of “primary bread winner” (male or female) of a BPL household provided he or she was in the age group of 18-59 years.
Rajya Khadya Suraksha Yojana	➤ To provide rice at Rs 2/kg to those who are covered under this scheme.
National Skill Development Mission	➤ To provide vocational training for woman, backward classes, minorities, persons with disabilities, persons below poverty line and child labour.