

## **CHAPTER FIVE - Observation, Conclusions and Suggestions**

### **5.1 Introduction –**

This chapter forms the major part of the study highlighting the main observations and suggestions. All the observations are based on the careful analysis and interpretations of the data collected for the purpose of the study. The researcher has tried her level best to arrive at certain conclusions based on the observations and the findings of the study. It should be noted that most of the observations and suggestions are made on the basis of the data collection.

### **5.2 Observations –**

The following observations are based on the analysis of the data collected through the scheduled questionnaires administered to 100 workers as respondents.

#### **5.2.1 Observation regarding Satara MIDC Area –**

1. It has been observed that, Satara MIDC area divided as old Satara MIDC area and Additional Industrial Area because of scarcity of land in old MIDC additional area of land has been acquired. Additional Satara Industrial Area, one of the best Industrial areas in the country is strategically situated on the National Highway No.4 and it is just about 4 kms. away from the bustling Satara city.
2. It has been observed that Maharashtra Industrial Development Corporation has started the development activity of this Industrial area in 1981 and has developed about 235.55 Hectares.
3. It has been observed that the best possible infrastructure has been established in this industrial area.

MIDC has provided a high quality infrastructure for this area.

Infrastructure is as follows:

- 3.1 Electricity – A separate Sub – station within this Estate of 50 MVA capacity and central power grid is available in the Estate.
- 3.2 Water – MIDC has developed its own water supply scheme to cater 25 MLD of water to the Industrial area.
- 3.3 Road Facility – MIDC has provided best quality wide roads, with streetlights, gutters etc. in the Industrial area.
- 3.4 Connectivity – An electronic exchange has been provided within the estate.
- 3.5 Residential Facilities – MIDC has provided residential facilities within the Industrial area.
- 3.6 The study points out that, 660 plots are of small and medium size, these plots have been carved which include the following.

Industrial plots are 305 of which, 37 plots are commercial, 88 plots are residential, 13 plots are amenities, 104 plots are small and 113 plots are sheds.

4. The study reveals that out of these industries, 4 plots are commercial, 9 plots are residential 1 is small plots and (shops) are 7, 48 are sheds. These are available for allotment and land rate for industrial plot is Rs. 270/- per sq. mt.
5. It has been observed that, in Satara MIDC 80 percent industries are functioning well and remaining 20 percent industries are sick.

In Satara MIDC the total number of industrial units are 532. These Industrial units are divided as 238 units are in old MIDC and 294 units are in Additional Industrial Area.

6. It has been observed that, the present number of companies and details of hectors land in Satara Industrial area is as follows.

7. It has been observed that, the present number of companies and details of hectares land in Satara Industrial area is as follows.

➤ **Old MIDC**

238 Companies are in Old MIDC.

376 hectars land in Old MIDC.

➤ **Additional Industrial Area.**

294 companies are in New MIDC.

508 hectars land in New MIDC.

It reveals that, these Industries were established in the year between 1976 to 1978.

8. It has been observed that, manufacturing Association of Satara (MAS) has been established in the year 1987. The association established for the purpose of giving information for establishing Industrial unit, encouraging new entrepreneurs and solving major problems of newly entering industrialists.

9. It has been observed that, MIDC has its site office building, police station, common facilities building and other recreation facilities with all required amenities within the area, keeping in mind convenience of people.

### **5.2.2 Introduction –**

Being a factor of production, worker has great importance as they are human beings. They have to face many problems namely more wages, increase in the bonus, improved working conditions, other causes include, non-implementation of labour acts, work load, betterment of amenities. This study also deals to find out other problems of workers relating to wages, bonus, health safety, financial aid in Industrial accidents, housing, transport, education E.S.I., Family pension, Provident fund, Gratuity etc.

1) The total number of Industrial units are 532 of which 238 units are in old MIDC and remaining 294 units are in additional Industrial area. For the

study purpose 10 percent units have been selected. It means 53 Industrial units are taken, for the study purpose and the size of sample is 100 respondents.

2) For the data collection, a well organized questionnaire has been prepared. The questionnaire includes various questions which reveal the information about workers' present situation about their working conditions, health, safety, wages, welfare activities, provident fund, gratuity etc.

3) The study points out that 100 workers are classified in three categories namely, skilled, semi-skilled and unskilled. In total size of population, 82 percent are male workers and 18 percent are female workers. Out of 82 male workers 74 percent are skilled, 3 percent are semi skilled and remaining 5 percent are unskilled workers.

In case of 18 percent female workers 2 percent are skilled, semi-skilled and unskilled female workers are 8 percent respectively.

The classification of workers is made according to their age. The first age group is 20 to 25 yrs. and last is 50 to 55 yrs.

4) It has been observed that from the total population size i.e. 100 respondents , 70 percent workers are married and remaining, 30 percent workers are unmarried.

5) It has been observed that from the total size of respondents i.e. 100 workers are classified according to their work status, namely permanent workers, temporary workers, workers on contract basis and probationer workers.

Out of hundred respondents, 81 percent workers are permanent, 12 percent workers are working on contract basis and remaining 3 percent workers working as probationer.

6) It has been observed that, most of the workers didn't complete their matriculation. Form the total number of respondents, 7 percent workers are

illiterate, 5 percent workers have completed primary education, 60 percent workers have completed education upto secondary level, 18 percent workers have completed higher secondary education, whereas only 10 percent workers have received education up to graduation level.

7) The study reveals that, 84 percent workers get payment up to Rs. 4000, 9 percent workers gets payment up to Rs. 7000 only 7 percent workers gets monthly payment more than 7000 to Rs. 10,000.

During these days of raising prices, it is very difficult to maintain survival cost of family with meager payment of Rs. 4000.

8) It has been observed that, majority of workers have expressed that, monthly wages which they are receiving are not sufficient to meet day to day needs. Significant portion of the population i.e. 89 percent workers are opinionated that their wages are inadequate to maintain the living cost of their family.

9) Under the Factories Act 1948, every worker is to be given a weekly holiday and under the Minimum Wage Act' it is recommended that weekly day of rest should be allowed with wages in all schedule payments.

It has been observed that 26 percent workers get paid holidays, whereas most of the workers i.e. 74 percent workers don't get paid holiday.

It has been observed from the total that, 19 percent of workers are working as, temporary, on contract basis and as a probationer but male workers have majority i.e. 11 percent workers are working in industrial unit. These workers have to face unemployment problem in the future.

It has been observed that, the workers working on contract basis are getting benefits of provident fund and state insurance scheme's benefit.

10) Payment of bonus act applies to every factory in which 20 or more persons are employed. It has been observed that, 90 percent workers are getting bonus, whereas 10 percent workers are not getting bonus payment.

11) It has been observed that 36 percent workers have experience of 5 years, 24 percent workers have experience up to 10 yrs. 22 percent workers have experience of work up to 20 yrs. 5 percent have 20 to 25 yrs. experience remaining 4 percent workers have 25 to 30 yrs. experience of work.

12) Good working conditions improve employee's morale efficiency and productivity.

It has been observed that, 53 percent workers are free from work environment pollution. Whereas remaining 47 percent workers are facing work environment pollution problems, due to gas fumes and dust in work area.

13) It has been observed that 33 percent employees are satisfied about the present sanitary facilities, whereas 67 percent employees are dissatisfied about these services.

14) The industrial accidents are always happening and therefore first aid service is very important.

It has been observed that, 80 percent workers are getting first aid service in work environment whereas, It is heartening to note that 20 percent workers can't get first-aid service in work environment.

15) It has been observed that, 61 percent workers obtain medical service from private clinic, 27 percent workers obtain medical service from Civil Hospital and 12 percent workers obtain these services from both type of hospitals.

16) Health education helps to maintain physical and mental health of the workers.

It has been observed that, only 11 percent skilled workers are getting health education, whereas majority of workers i.e. 89 percent workers aren't getting this service.

17) Recreational activities play an important role in the individuals life. From the total, 22 percent of the workers getting recreational facilities, remaining 78 percent workers aren't getting benefit of these activities. It helps to increase togetherness and team spirit among the workers.

18) It has been observed that, some Industrial units are using forms of entertainment to entertain workers while working e.g. television and F.M. Radio. But only 43 percent of workers are getting entertainment, remaining 57 percent workers don't get entertainment while working.

19) It has been observed that, 65 percent workers are getting rest room facility for their leisure, whereas 35 percent workers are not getting rest room service.

20) It has been observed that, 100 percent workers don't get transport facility.

From 10 percent of sample size i.e. out of 53 Industries only 9 percent Industry gives loan for private vehicle.

It has been observed that, only 10 percent employees are coming from MIDC's local area for work purpose, 15 percent employees are coming from 5 km. Majority of employees i.e. 75 percent employees are coming from near villages which are situated at a distance of 10 km. and above.

21) It has been observed that, 52 percent workers are getting canteen facility in their factory premises at subsidized rates, whereas 48 percent employees don't get canteen facility.

22) It has been observed that, where the total number of workers is up to 250, the employer refuses to recruit women workers, they are required to provide women workers, special benefits such as maternity benefit, crèches facility, equal wages etc.

23) It has been observed that, most of the women workers are not permanent. They are working as temporary workers. From this

explanation, it is clear that, women workers are lagging behind in all parts, that's why they can't get benefits like permanent workers, equal wage rates, equal facilities which are given to male workers.

It has been observed that, women workers are working as contemporaries as male workers.

24) It has been observed that, from the total sample size, i.e. 53 companies, none of these are providing crèches facility. It is noted that, where more than 30 women workers are ordinarily employed a crèche is to be maintained.

25) It has been observed that, majority of the Industries are not paying any attention to family planning programme. Hardly 11 percent Industries are taking interest to organize this programme.

26) It has been observed that, hardly 11 percent workers are entitled for educational aids, whereas the major portion of the workers are deprived of this particular benefit.

27) It has been observed that, many workers live in local area and it is easy to them, to reach in time at their work place.

It has been observed that, only 9 percent companies provide house loan facility whereas 44 percent companies don't provide house loan facility to the workers.

Out of 100 respondents, 15 percent workers have got house loan facility, whereas remaining 85 percent workers have not received loan facility to construct the house.

It has been observed that, no company is giving company quarters facility to its workers.

28) Other facilities include, uniform, apron and shoes, provided by the employer.

It has been observed that, 61 percent workers get uniform, 9 percent workers get apron, whereas 48 percent workers doesn't get



uniform, 91 percent workers don't get apron, 52 percent workers don't get shoes.

29) Provident fund Act, 1952 applies to only establishment employing even less than 20 persons. It has been observed that 53 percent workers are entitled to receive benefits of this scheme, after completion of years of service.

30) The gratuity act applies to every factory in which 10 or more persons are employed on any day of the preceding 12 months, they are eligible for gratuity irrespective of their wages. From the total number of respondents, only 20 percent workers can get benefit of the scheme on completion of service.

It is also to be noted that, 80 percent workers don't get benefit of this scheme.

31) Family pension is given to employees after completion of their service. It has been observed that, 44 percent workers are entitled to get family pension benefits whereas, 56 percent workers are not entitled to family pension benefits.

32) Maternity Benefit Act, 1961 covers only those persons who are not covered by the Employees State Insurance Act.

It has been observed that, 18 percent of women workers are working in small scale Industries on temporary basis and therefore no woman worker is entitled to get maternity benefits.

33) Employees State Insurance Scheme applies to every factory in which 20 or more workers are working. From the total population of the respondents, 40 percent workers get benefit of this scheme. Whereas remaining 60 percent workers don't get benefits of this scheme.

34) It has been observed that, cent percent workers are affected by very loud and unpleasant noise created by machines when the work is going

on. Noise of machines always disturbs workers and also creates problem of efficiency and productivity of the workers.

35) It has been observed that, people work under a contract for service and are referred to as self-employed persons. These contract workers have less job security with inferior terms of work conditions and also they don't get fringe benefits.

36) In cold drinking water facility, it has been observed that, from the total, majority of skilled workers that is 59 percent workers have expressed dissatisfaction as well as 16 percent semi-skilled and unskilled workers have expressed moderate opinion. In hundred respondents only 15 percent workers are satisfied in cold drinking water facility during hot season.

### **5.3 Conclusion –**

The important conclusions, which emerge from the observations and findings, based on the analyses and interpretations of the data are as below:

- 1) Satara MIDC started in the year 1924, from 1924 up to now it generates employment opportunities in the district.
- 2) Satara MIDC area is divided as, old Satara MIDC and Additional Industrial area, Satara. Strategically it is situated on the National Highway No. 4 and it is just about 4 kms. from the bustling Satara city.
- 3) The total numbers of Industrial units are 532 out of them, 238 units are in old MIDC and 294 units are in Additional Industrial Area. Satara MIDC has acquired 884 hectores land.
- 4) It is noted that, 100 workers are classified as skilled, semi-skilled and unskilled workers. From the total number of respondents 82 percent are male workers and 18 percent are female workers.

- 5) The study reveals that, 70 percent workers are married and 30 percent workers are unmarried. They are between the age of 20 to 25 years i.e. young workers.
- 6) The study reveals that, workers are classified according to their work status. 81 percent workers are permanent, 12 percent workers are temporary, 4 percent workers are contract workers, 3 percent workers are probationer. The conclusion is that majority of workers are permanent.
- 7) It is concluded that, out of 100 respondents, 53 percent workers are facing problem of work environment. The main causes are fumes, gases and dust in work place.
- 8) It is concluded that, work experience helps workers to get advancement in rank or position and better payment.
- 9) It is noted that, majority of workers have completed secondary education, only 10 percent workers have completed their education up to graduation level.
- 10) The study reveals that, 84 percent workers working in the Satara MIDC are getting monthly payment of wages below Rs. 4000. Considering the present living cost this amount of monthly earning is quite totally inadequate which creates number of financial problems to the workers.
- 11) It should be noted that, minimum 4 and maximum 8 members depend on a worker. It means majority of workers have more responsibility on their shoulders.
- 12) It is noted that, the current wage rates of the workers are totally inadequate and, therefore maximum workers are facing number of financial difficulties.
- 13) It should be noted that, 90 percent workers get bonus, remaining 10 percent workers do not get bonus.

- 14) The study reveals that, very few numbers of companies give paid holiday service to their workers.
- 15) It is concluded that, the poor working conditions affect the health and working efficiency of the workers. Nearly 47 percent workers expressed their opinion that the present work environment and conditions are not sound and satisfactory.
- 16) It should be noted that, majority of workers i.e. 67 percent workers are dissatisfied about sanitary facilities, in work environment.
- 17) It is concluded that, majority of male workers are in receipt of first aid service in the work environment.
- 18) It is observed that, cent percent employees are receiving financial aid on happening of Industrial accident, from the company.
- 19) It is observed that, hardly 27 percent workers are availing medical treatment from the civil/ Government hospital during their illness for recovery purpose. This shows that there should be a separate medical center to provide medical cover to the workers, working in the Industrial field.
- 20) It is noted that, most of the companies are lagging behind in providing relaxation, togetherness, and team spirit, among the workers, through various recreational activities.
- 21) It is noted that, form of entertainment plays vital role, which helps to reduce workers' stress of work and get relax.
- 22) It is noted that, majority of male workers get rest-room facility and majority of female workers i.e. 18 percent don't get rest-room facility, for their leisure.
- 23) It is noted that, out of 10 percent Industries i.e. 53 only 9 companies give house loan facility to workers. Also it should be

noted that no Industry gives 'Company Quarter Facility' to their workers.

- 24) It is noted that 75 percent employees are coming from near by villages, which are situated at a distance of 10 km and above.
- 25) It is concluded that 100 percent workers don't get transport facility from their company and it is noted that only 17 percent industries grant loan to workers for private vehicle up to Rs. 50,000.
- 26) It is noted that, only half percent workers get canteen facility. The remaining workers are not getting it because it is not affordable to small industries.
- 27) It is noted that, from the total sample size, i.e. 53 companies, none of these are providing crèches facility to women worker's children.
- 28) It is noted that, majority of the industries are not paying any attention to family planning programme. Only 11 percent industries are taking interest to organize such programmes as workers welfare aspects.
- 29) It is noted that, only 11 percent workers are entitled for educational aids e.g. scholarship and financial assistance.
- 30) It is noted that, only 17 percent companies are providing house loan facility to their workers, which are leading Industrial units.
- 31) It should be noted that, hardly 15 percent workers who are permanent workers are getting loan and advances for the construction of their houses from the company.
- 32) It should be noted that, the study reveals that 100 percent workers cannot get 'Company Quarter Facility' it means no company is giving this facility to the workers.

- 33) It is noted that, majority of workers are entitled for other facilities, such as uniform, apron and shoes from company.
- 34) The study reveals that, only 53 percent employees are getting benefit of Provident Fund scheme, whereas nearly 47 percent employees are deprived of the benefit of Provident Fund scheme.
- 35) The study reveals that, majority of employees i.e. 80 percent employees are entitled to get gratuity benefits after completion of their service. 20 percent of the employees are deprived of this benefit.
- 36) The study reveals that, only 44 percent employees are entitled for family pension scheme benefits, remaining 56 percent are not entitled for the benefits of the scheme.
- 37) The study reveals that majority of women workers are working in Small Scale Industries on temporary basis so these workers are not entitled to receive maternity benefits.
- 38) It is noted that, 40 percent of employees are getting benefit of Employees State Insurance scheme, whereas, remaining 60 percent of employees are not getting benefit of this scheme.
- 39) The study reveals that majority of male workers don't get benefit of credit co-operative society scheme.
- 40) It is observed that, the workers working as, temporary, on contract basis, and as a probationer, in the Industrial units, have to face problem of insecurity of job, which creates unsafe, conditions in their life.
- 41) It is noted that, all factory units have made necessary provisions for drinking water, but in summer season workers can't get cold water for drink. Nearly 75 percent workers are dissatisfied. Only 10 percent workers have expressed moderate opinion. 15 percent workers are satisfied for cold drinking water facility.

#### 5.4 Suggestions

1. Wage is a regular amount of money that everyone earns. Nearly 84 percent workers get payment up to Rs. 4000 per month. The percentage of workers, who are getting monthly payment more than Rs. 7000 to Rs. 10,000 is only 7 percent. But, it is very difficult to maintain survival cost of family with meager payment of Rs. 4000 per month. Therefore, the current wage rates of the workers are totally inadequate. Considering increasing price level and living cost, it is suggested that, the Small Scale Industries must increase the wages and salaries of the employees, minimum Rs. 4000 per month.
2. It is suggested that, the employer should offer, 'Incentive Compensation' to the workers. Incentive means something that encourages workers to do work. Incentive compensation is very rare in Small Scale Industries. But its very advantageous and also helps to increase productivity of the workers. Further the extra payment of money motivates the worker to work more skillfully.
3. In Small Scale Industries maximum number of workers that is 74 percent workers don't get paid holidays. Under the minimum wage Act, it has been recommended that weekly day of rest should be allowed with wages in all schedule payments. So, it is suggested that, the employer should give paid holiday to the workers.
4. Bonus is an extra amount of money that is added to a payment especially in wages as a reward, it is an incentive that encourages workers for work. The percentage of bonus getting employees is nearly 90 percent. But it has been observed that in small Industries workers receive extremely low bonus that is Rs. 1000.

It is suggested that, as per the statutory provision of Bonus Act, the small scale Industries must pay minimum 8.33 percent bonus to the employees, to increase their comfort and satisfaction.

5. To make employees more comfortable on work, there should be proper temperature and humidity, air circulation in the work environment. Nearly 47 percent workers have been facing work environment pollution problems because of gas, fumes and dust in workplace. Spontaneously it affects health of the workers. So it is suggested that, there should be a ventilator, which will help to maintain proper light, fresh air and also removes heat in work area.
6. To reduce, the air pollution in work environment, causing because of fumes and dusts, the employer should provide mask/ facemask to the workers to protect them from inhaling it, as its injurious to health.
7. Cent percent companies are providing sanitary facilities, in work place, but majority of workers have expressed their dissatisfaction about the maintenance of these sanitary facilities.

So, it is suggested that, every company should provide sufficient number of latrine and urinals, with comfortable space and full of cleanliness. These sanitary facilities should be provided with separate enclosed accommodation for men and women, with proper maintenance, as it affects the health and safety of the workers.

8. It is suggested that, a well – equipped drainage system should be used for the purpose of disposal of dirty water or liquid, as it creates trouble to other people as well as, it is helpful to keep environment healthy and beautiful.
9. In continuous work on machines rest period is very necessary for the workers. Rest means a period of relaxing. For rest periods only 65 percent workers are getting rest room facility, whereas 35 percent workers deprived of this facility. So it is suggested that, the factory premises should include at least a separate rest room for getting relax at their leisure. These rest rooms should consists of proper sitting arrangement



10. The work environment should consist of necessary number of spittoons for spitting because, some workers have habit of chewing tobacco; while working.
11. Nearly 80 percent workers are getting first aid service in work environment. Since the percentage of Industrial accidents of the workers is more, it is suggested that the every Industry must maintain adequate first aid facilities to the workers.
12. All Industrial units provide drinking water facility to their workers, in work environment, as drinking water has great importance to live alive. From the total, nearly 75 percent workers are dissatisfied in cold drinking water, whereas only 15 percent workers are totally satisfied. So, the employer should provide clean and safe or drinkable water in all seasons. It is also suggested that the industries must establish 'water cooler' system to provide cold drinking water during the summer season.
13. Good working conditions at work place improve employee's morale, efficiency and productivity. Housekeeping work involves taking care of a plant like house. The employer should promote daily clean up of floor and periodic clean up of walls in workplace, it will help the worker to maintain physical and mental health.
14. Noise of machines creates unhealthy conditions of work, because of noise many workers have to face problem of defective hearing.

It is suggested that, in order to the reduce the amount of noise, the employer should make use of 'Silencer' or if it is not possible, the employer has to reduce time of machine operation at full speed.
15. It is suggested that, if the worker injured while working on machine and unable to work, it is suggested that, the industries must pay disability allowance or benefits for the welfare and maintenance of living cost of such disabled workers.

16. Nearly 52 percent workers are getting canteen facility, in their factory premises at subsidized rate. It has been observed that, where the total number of workers is more than 250 only these companies are providing canteen facility. As the number of workers working in Small Scale Industries is maximum 20. According to Factories Act, 1948, provision of canteen is not applicable to these Industries. So, it has been suggested that, the employer should provide tea or coffee with snacks to the workers in a break time; it will help to maintain their work efficiency at work.
17. It has been suggested that, the employer should provide rest room or accommodation facility to contract workers till the period of contract is not over.

These rest rooms or accommodations should be located at a convenient distance from the factory unit and also available with required sanitary, water and electricity facilities.

This service may solve number of problems of contract workers e.g. resident problem, transport problem. If the employer grants rest room or accommodation service to the contract workers spontaneously, they will be encouraged for more efficient work with increased productivity.

18. Majority of workers that is 89 percent workers aren't getting health education service. Health is a preponderant factor of life. People who are physically fit have a lower risk of disease and other health problems. From the total, only 11 percent workers are getting health education. So, it is suggested that, to maintain health at a high level the employer should organize health education programmes in factory unit, which will be helpful to maintain physical and mental health of the workers.

19. Recreational activities have an enormous importance in individual's life. From the total, hardly 22 percent of the workers are getting recreational facilities by their company. Recreational activities are the means of enjoyment when the workers are not working. So, it is suggested that, the employer should pay more attention to organize these activities, which will be helpful to maintain relaxation, togetherness team spirit, among the workers.
20. While working some Industrial units have been using forms of entertainment to entertain workers. Forms of entertainment give them pleasure or satisfaction of work which is done, but only 43 percent workers are getting entertainment. So, it is suggested that, the employer should make necessary provisions, that helps to reduce work stress of the workers in a factory unit, and should pay more attention towards workers in such a way that, they willing or pleased to do further work.
21. Majority of workers i.e. 75 percent workers are coming from near villages, these villages are situated at a distance of 10 km and above. The workers have to expend their own money for journey, its becoming very costly for a common man. So, it is suggested that, to cover these transport expenses, the employer should provide traveling allowance to the employees.
22. It has been observed that, majority of the industries are not paying any attention for implementing family planning programme to the workers.

Considering the lower educational level of the workers working in Small Scale Industries, it is suggested that the industries must implement Family Planning Programme for the education and awareness of family planning.
23. Hardly 9 percent Small Scale Industries are providing House Loan Facility to their workers. Explaining deeply 'own house' is a particular

basic facility of a person, it offers a sense of dignity to people. A provision of house loan facility from the employer makes employees more optimistic.

House to live being the requirement of all common men, it is suggested that the industries should provide housing loan facilities at concessional rates to their employees.

24. In total number of employees only 53 percent employees are getting benefit of Provident Fund scheme, whereas nearly 47 percent employees deprived of the benefit of this scheme, they feel unsecured about their future needs. Considering deeply the percentage of benefit getting employees is very dissatisfactory.

Describing further, the employees Provident Fund include, the contribution of the employer and employee of every month. Provident Fund is a careful planning for the future, especially by saving money. By frequent contribution to Provident Fund, the employee can make withdrawal of money, to fulfill any need/potential. So, it is suggested that, the employer should make necessary provision by which the employees may take benefit of it.

25. Considering the present percentage of the workers, who entitled to get gratuity is only 20 percent. It is very heartening to note that nearly 80 percent employees won't get this benefit. Generally gratuity fund is given to employees when they leave their job at that time they have no any source of income. Gratuity Act applies to every factory in which 10 or more persons are employed. Considering the social security of the workers, it is suggested that, the employer should provide 'Gratuity Fund' to the workers. Gratuity is money that the employer gives to workers who have provided a continuous service for him.
26. It is an amount of money paid regularly by the company to retired workers. Family pension scheme serves as regards for domestic cares.

It has been observed that, 44 percent workers are entitled to get family pension benefits, whereas, 56 percent workers are not entitled to receive the benefit of this scheme.

It is suggested that, all small-scale industries must implement Family Pension Scheme as a welfare scheme for the benefit of the workers family.

27. It is heartening to note that hardly 40 percent employees are the members of Employees State Insurance Scheme, whereas 60 percent employees are deprived of this particular benefit.

It is suggested that, this Employees State Insurance Scheme must be made compulsory to all workers working in the Small Scale Industrial sectors.

28. Considering the large percentage of women employees working in the Small Scale Industries, it is suggested that, the Small Scale Industries must implement provisions of present Maternity Act and provide all applicable maternity benefits to all women workers in Small Scale Industries.